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

Kigali, Rwanda
28 - 30 October 2015

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

I. INTRODUCTION

1. The Twenty-Ninth Meeting of the Council of Bureaux of the Regional Third Party Motor Vehicle Insurance (Yellow Card) Scheme was held from 28th to 30th October 2015, in Kigali, Rwanda, at the Mirror 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, Malawi, Rwanda, Sudan, Tanzania, Uganda, Zambia and Zimbabwe. Also in attendance were representatives from ZEP-RE (PTA Reinsurance Company), Insurance Regulatory Authorities from Kenya, Djibouti and Zambia, Motor Vehicle Accident (MVA) Funds of Botswana, Swaziland, Angola, South Sudan, Ministry of Foreign Affairs of Kenya, Swaziland Ministry of Finance, College of Insurance of Kenya and other participants from the Insurance industry of Rwanda attended the meeting as observers. The list of participants is attached as Annex IV to this report.

Opening of the Meeting (*Agenda item 1*)

3. The meeting was officially opened by Mr. Emanuel Hategeka, the Permanent Secretary under the Minister of Trade and Commerce of the Government of Rwanda. The Permanent Secretary welcomed the delegates to Rwanda on behalf of the Government and people of Rwanda and wished them a pleasant stay in Kigali.

4. The Permanent Secretary highlighted the importance of the private sector and the business community as engine of growth and expressed satisfaction with the role the insurance industry played in the successful implementation of the Yellow Card scheme, which made travelling across the borders easier and cheaper. He then commended the National Bureaux for the successful undertaking the responsibility entrusted to them. Mr. Hategeka spoke about the claim handling service, as the basis on which insurers are judged by their clients and advised the Council of Bureaux that achieving excellence in claim handling and settlements should be one of the fundamental objectives of the Yellow Card scheme.

5. Mr. Hategeka, pointed out the existence of different third party motor insurance systems in the Eastern and Southern Africa Region and observed that the lack of harmonization between the systems was creating inconveniences to cross border motorists. He stated that the process of economic integration and greater and faster movement of persons and goods would be achieved with the harmonization of the COMESA and other systems and called upon the Council of Bureaux and the MVA Funds to work together in the spirit of the Tripartite FTA and expedite the implementation of the Yellow Card scheme.

6. In concluding his statement, the Permanent Secretary expressed pleasure on the progress made in the implementation and operations of the RCTG Carnet in the Northern, Central and Dar Corridor countries to expedite the movement, clearance and release of transit goods and assured that Rwanda would support the full implementation of the Carnet in the COMESA Region

7. Earlier, Mr. Berhane Giday, Chief Programme Officer of the Yellow Card and RCTG Programmes at the COMESA Secretariat made a statement on behalf of Mr. Sindiso Ngwenya, the Secretary General of COMESA. The Chief Programme Officer welcomed all delegates to the 29th Meeting of the Council of Bureaux. He informed the Meeting that the

COMESA-EAC-SADC Tripartite Free Trade Area was launched at Sharm-El-Sheikh in Egypt on 10 June 2015 and that the establishment of a Tripartite FTA was expected to boost intra-regional trade by creating a wider market, increase investment flows, enhance competitiveness and encourage regional infrastructure development as well as pioneer the integration of the African continent. He then called upon the insurance industry in the region to be part of the new developments and become an effective player in the advancement of the Tripartite FTA.

8. Mr. Giday emphasized the importance of the Regional Customs Transit Guarantee Scheme (RCTG Carnet) in reducing the cost of transport and transit and informed the meeting that encouraging progress had been made in the operations of the scheme in the region. He thanked the Council of Bureaux for the role they had played in the development and implementation of the RCTG Carnet and urged the Member of the Council of Bureaux to continue their support and fully participate in the scheme.

9. In conclusion, he thanked the National Bureau of Rwanda (SONARWA) and the Insurance industry in general for hosting the 29th Meeting of the Council Bureaux.

Vote of Thanks

10. On behalf of all delegates, Mr. Henry Malangeni Mhlabane, Senior Trade Finance Officer under the Ministry of Finance of the Kingdom of Swaziland moved a vote of thanks to the Permanent Secretary. In so doing, he thanked the Permanent Secretary for finding time from his busy schedule to come and open the meeting and for his statement. He also expressed gratitude to the National Bureau of Rwanda for hosting the meeting and for the hospitality accorded to all the delegates since their arrival in Kigali.

11. The 29th Meeting of the Council of Bureaux was chaired by Mr. Mhamo Mawadzo, Ag. Managing Director of SONARWA General and the Chairperson of the Council of Bureaux.

Election of the Bureau (*Agenda item 2*)

12. The meeting elected the following Bureau for tenure of one year.

Chairperson : Rwanda
Vice Chairperson : Tanzania
Rapporteur : DR Congo

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

13. The meeting adopted the following Agenda:

1. Opening of the Meeting
2. Election of the Bureau
3. Adoption of the Agenda and Organisation 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. Report of the Thirty Eighth Meeting of the Technical Management Committee (TMC) on the Yellow Card Reinsurance Pool
 7. Report of the Thirty Ninth Meeting of the Technical Management Committee (TMC) on the Yellow Card Reinsurance Pool
 8. Election of members the Technical Management Committee of the Yellow Card Reinsurance Pool.
 9. Annual Report and Accounts of the Yellow Card Reinsurance Pool for the year ended 31st December, 2014
 10. Reinsurance Pool Financial Highlights as at 30th September, 2015
 11. Revised Study report on low limits of liabilities and other issues affecting the operations of the Yellow Card Scheme in the Region
 12. Progress report on implementation of the enhanced Yellow Card Management Information System (YC-MIS)
 13. Report of the 9th Meeting of the Council of RCTG on the Regional Customs Transit Guarantee (RCTG –CARNET) Scheme
 14. Report on Administrative Matters
 15. External Auditors' Report on the Accounts of the Council of Bureaux as at 30th June 2015
 16. Proposed additional source of funding for the budget of the Council of Bureaux
 17. Proposed Budget for the Year 2015/2016
 18. Annual Work Programme for the Year 2015/2016
 19. Date and Venue of Next Meeting
 20. Any Other Business
 21. Adoption of the Report and Closure of the meeting
14. The meeting agreed on the following working hours:
- 09.00 hours - 13.00 hours - Morning
14.30 hours – 17.00 hours - Afternoon
- Friday, 30th October 2015
Free morning for delegates
16.00 – 1700 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)**

15. Mr. Sam Kamanga, Acting Managing Director of National Insurance Corporation of Tanzania Limited, the Outgoing Chairperson of the Council of Bureaux presented document No CS/YCRCTG/CB/XXIX/2: Report of the Outgoing Chairperson on the Operations of the Yellow Card Scheme for the period 1st July 2014 to 30th June 2015. In his presentation, he gave the highlights of activities and performance of the scheme during the period under review as follows:

I. Status of the Yellow Card Production

16. The Chairperson reported that about 157,528 Yellow Cards were issued and a gross premium Income of US\$10.47million was recorded during the period under review. He reported that the statistics provided by National Bureaux shown a 4.7% increase in the number of Cards issued and 29% increase in the gross premium registered compared to the period 2013/14. He however, stated that the figure would have been higher, considering that some National Bureaux had not submitted complete reports. Annex I of this report provides a summary of the Cards issued and the premium realized.

Decisions

17. ***In order to enhance the Yellow Card productivity, the Council of Bureaux advised National Bureaux to implement the following measures:***

- a) To aggressively market the scheme through promotion and adverts;***
- b) To set the Yellow Card premiums to a competitive level compared to the premiums for ACT and third party covers;***
- c) To raise awareness of the key stakeholders, such as, Customs and Police officers at border posts; and***
- d) To organize regular meetings for Primary Insurance companies and familiarize them with the operations of the scheme.***

II. Status of Yellow Card Claims Activities

18. On Yellow Card claims activities, the meeting was informed that 592 claims were reported, 351 paid and 510 were reported as outstanding and that an estimated total of US\$1.9Million was paid out in claims settlement during the period under consideration. A summary of the claims for the period under review is shown in Annex II to this report.

Claims issues

19. The Council of Bureaux was informed that several National Bureaux, namely; DR Congo and Zambia; Rwanda and Kenya; Rwanda and Uganda held bilateral meetings and resolved several claims issues amounting to nearly \$600,000.

20. The Meeting was further informed that the Pool Managers had mounted missions to Ethiopia, Uganda and Rwanda to resolve old outstanding claims issues and carry out reconciliations on premium returns and remittances.

Decisions

21. ***To address claims issues, the Council of Bureaux decided as follows:***

- a) *Commended those National Bureaux that resolved their issues through bilateral discussions and urged other National Bureaux who have similar issues to do the same;*
- b) *Urged the Pool Managers to visit National Bureaux who have issues at least once in a year and address the challenges before deteriorating into major problems;*
- c) *Urged National Bureaux to strengthen their in-house claims handling departments and employ efficient claims handling procedures that are transparent, accurate and timely; and*
- d) *Urged the Secretariat and the Pool Manager to be innovative and regularly review the claims management systems of the Scheme to be able to cope with new and changing circumstances.*

Detention of visiting motorists' vehicles involved in accidents in Uganda

22. The Meeting was informed that the Secretariat jointly with the National Bureau of Uganda engaged the law enforcement Agencies and the Government of Uganda through the Coordinating Ministry and resolved the issue of detention of visiting vehicles from Kenya, Rwanda and Burundi involved in road traffic accidents despite having Yellow Card covers. The meeting was further informed that following the engagement 17 vehicles were released while 4 vehicles were still under detention due to court cases.

23. The Meeting noted with appreciation the progress made and commended all the parties involved in resolving the issue and for putting measures to address similar issues in future.

III. Progress on implementation of activities

24. The Council of Bureaux was informed of the progress made in the implementation of activities as follows:

25. **Printing and Delivery of Yellow Card Books:** During the period under review over 17,000 Yellow Card books were printed and delivered and US\$52,000 was paid to the Printers.

26. **Yellow Card Compendium:** The 3rd Edition of Compendium had been finalized and would be circulated to the National Bureaux in November 2015 and that the document would be posted on the YC-MIS website (www.ycmis.comesa.int).

Implementation of the Yellow Card Scheme in other COMESA and non- COMESA member states

27. The Secretariat mounted missions to Swaziland and South Sudan and engaged the stakeholders and Government Authorities on the implementation of the Yellow Card and RCTG schemes. The meeting was further informed that:

- a. South Sudan Authorities had expressed their readiness to formally join COMESA and implement COMESA Programmes and requested COMESA Member States and the Secretariat to provide support for the implementation of the Programmes and projects; and
- b. The Government of Swaziland was making preparations to carry out a study on the implementation strategies for the Yellow Card Scheme in the Country.

COMESA/EAC/SADC Harmonization of third party motor vehicle insurance systems

28. COMESA Secretariat attended the 3rd validation Workshop on Tripartite Transport and Transit Facilitation Programmes, held in Johannesburg, South Africa in August 2015 and the workshop recommended among others the following;

- a. SADC Secretariat to continue consultations with Member States in the SADC region who are not in the Yellow Card Scheme; and
- b. The Tripartite RECs should carry out consultations on the implications regarding the proposed Interface Mechanism – the Memorandum of Understanding (MoU) that recognizes the Yellow Card Scheme as a Tripartite Instrument.

Decision

29. ***The Council of Bureaux decided that the Secretariat should continue its engagement with SADC and individual SADC member states that have shown interest to join and implement the Yellow Card system as a complementary instrument to the Fuel Levy System of MVA Funds.***

Hosting the Annual Council of Bureaux Meeting

30. The outgoing Chairperson expressed gratitude to the National Bureau and the Insurance Industry of Rwanda, on behalf of the Council of Bureaux for hosting the 29th Meeting of the Council of Bureaux.

Country Report by National Bureaux (Agenda item 5)

31. Pursuant to the decision of the Council of Bureaux, National Bureaux presented their reports on the operations of the Yellow Card Scheme in their respective countries for the period of July 2014 to June 2015. The reports of National Bureaux on the status of the Yellow Card production and claims activities are shown in Annex I and II. The highlights of activities carried out, issues raised, proposals and recommendations made by the National Bureaux were as follows:

The National Bureau of Burundi

32. The National Bureau reported as follows:

- a) Has six (6) member companies, namely SOCABU, UCAR, BICOR, SOGEAR, SOCAR and Jubilee;
- b) Issued 10,813 cards and collected US\$240,424 premium income;
- c) Had 34 claims reported with an estimated claim quantum of about US\$36,925;
- d) Settled 12 Claims amounting to US\$24,057;
- e) Paid their budget contribution to the Yellow card Secretariat in full;
- f) Conducted sensitization for their member insurance companies on the operation of the Yellow Card Scheme
- g) Pointed out the following challenges:
 - i) Delayed reimbursement by the Pool Managers of claims settled by the National Bureau on behalf of other Bureaux; and
 - ii) Delayed settlements of the huge claim on which the claimant has been awarded damages by the Courts of Law and the Court placed the Assets of the National Bureau on seize.

The National Bureau of Djibouti

33. The National Bureau reported as follows:
- a) Issued 1,839 cards and collected premium income of US\$383,912;
 - b) Had 190 claims reported, 82 were settled amounting to \$326,298 and 173 claims were outstanding;
 - c) Settled their share of budget contribution to the Yellow Card Council of Bureaux;
 - e) Pointed out the following challenges:
 - i) Implementation of the proposals made by the 3rd workshop of the National Coordinators on among others the following:
 - a. limiting the clearing house facility on issuing Bureaux to \$100,000; and
 - b. Converting the claims franchise into deductible.
 - ii) Delays by the Pool in settling the large claims settled by the National Bureau.

The National Bureau of D R Congo

34. The National Bureau reported as follows:
- a) Has ten agency outlets in the border areas issuing Yellow Card covers namely: Kasumbalesa, Uvira, Goma, Mahagi, Butembo, Bunia, Beni, Aru, Bukavu, and Watsa;
 - b) Issued 6,737 Yellow Cards and collected a total premium income of USD421,182.62
 - c) 40 claims were reported amounting to USD168,715, 40 were settled amounting to USD384,802 whereas 2 were reported outstanding with a total reserve of USD28,500;
 - d) Organized and Conducted stakeholders' sensitization workshops during the year in Bunia,
 - e) Planning to organize and convene stakeholders' workshops in the following provinces:
 - a. Northern Province in Kivu and Goma;
 - b. Central Province in Kisangani; and
 - c. Katanga Province in Lubumbashi.

The National Bureau of Ethiopia

35. The National Bureau reported as follows:
- a) Issued 32,230 cards and recorded a premium income of US\$1,123,370.95;
 - b) Remitted all the premium cession for the period under review to the pool amounting to US\$319,787;
 - c) 22 claims were reported; 12 claims were settled and 10 were outstanding at various stages of claims processing;
 - d) Conducted a two days training on YC-MIS; and
 - e) Planning to organize and conduct a workshop for member Primary Insurance companies on the operation of the Yellow Card Scheme.
36. The National Bureau faced the following challenges:
- a) Delayed submission of monthly premium returns by member Primary Insurance Companies;

- b) Reluctance by member Primary Insurance Companies to authorize claims settlement that arose from the cards they issued;
- c) Delays in effecting claims reimbursement by member primary insurance companies;
- d) Delays by member Primary Insurance Companies to pay their share of budget contribution for the Yellow Card Council of Bureaux; and
- e) Lack of clarity in some provisions of the Yellow Card Manual which leaves room for different interpretations.

37. The National Bureau of Ethiopia proposed the following measures to address the challenges faced:

- a) Member Primary Insurance companies to designate contact persons who should be dealing with the National Bureau on the Yellow Card issues and, be involved in the planning, continuous awareness building on yellow card scheme operations; and
- b) Member Primary Insurance companies to always provide details of payment being made to help in the reconciliation with the National Bureau.

The National Bureau of Eritrea

38. The National Bureau reported that they had issued 1 Yellow Card at a premium of US\$114.6 and that no any other activities or operations were carried out during the period.

The National Bureau of Kenya

39. The National Bureau reported as follows:

- a) Has a membership of 34 insurance companies,
- b) Issued 22,930 Yellow Cards and collected a total premium income of US\$3,820,694;
- c) 15 claims were reported with an estimated quantum of US\$190,424; 11 amounting to US\$166,840 were paid and 15 with a total estimated quantum of US\$143,530 were outstanding as at 30th June 2015;
- d) Conducted reconciliation with Rwanda on claims reimbursements and about US\$134,566 was established as outstanding reimbursement to Rwanda from member Primary Insurance Companies; and
- e) Planning to conduct stakeholders' sensitization workshops before end of Year for member insurance companies, Traffic Police and Transporters; and border visits in 2016.

40. The National Bureau raised the following challenges as affecting the operations of the Scheme in their Country:

- a) Member Companies been unable to print cards at the time of issue due to misalignment when printing;
- b) Frequent changing of staff authorized to use the YC-MIS;
- c) Slow response by some National Bureaux in confirming validity of Yellow Cards;
- d) Delayed claims reimbursements by issuing National Bureaux; and
- e) Detention of visiting motors involved in traffic accidents by Ugandan law enforcement Agencies.

41. The Council of Bureaux applauded the National Bureau for the record-breaking premium income registered during the period.

The National Bureau of Malawi

42. The National Bureau reported as follows:
- a) Has a membership of 7 member insurance companies;
 - b) Issued 462 cards and collected a premium income of US\$33,316;
 - c) Had 10 claims reported with an estimated quantum of US\$95,512, out of which 3 were settled amount US\$4,571 and 8 outstanding with a total reserve of about US\$90,941;
 - d) No awareness activities were conducted during the period under review but plan to conduct adverts on radios and newspapers to increase awareness and boost the sales of yellow cards;
43. The National Bureau reported having faced the following challenges:
- a) Lack of awareness from the transporters and travelers going outside the country on the existence of the Yellow Card Scheme;
 - b) Non-involvement of Mozambique in the Yellow Card Scheme as most traffic flow is with Mozambique; and
 - c) Erratic internet connectivity which makes it difficult for companies to issue Yellow Cards through the YC MIS.
44. The National Bureau made the following proposals to address the challenges:
- a) COMESA Secretariat should lobby with the government of Mozambique to interest them to join the COMESA Yellow Card Scheme; and
 - b) The National Bureau to aggressively embark on sensitization Programmes and requested promotional materials such as posters and stickers to use in rising awareness with National stakeholders.

The National Bureau of Rwanda

45. The National Bureau reported as follows:
- a) Had issued 7,535 Yellow cards and generated a premium income of US\$149,571;
 - b) Had 132 claims reported; 122 settled with a total payout of about US\$760,206 and 122 were outstanding with claim quantum estimated at US\$307,469 as at 30 June 2015;
 - c) No promotional activities were reported having been conducted; and
 - d) Mounted claims reconciliation missions to Kenya, Uganda and Tanzania and agreed with the concerned Bureaux outstanding Inter-Bureaux claims and on the way forward.
46. The National Bureau reported having faced the challenge of poor Internet connectivity which resulted in non-implementation of the YC-MIS.

The National Bureau of Sudan

47. The National Bureau reported as follows:
- a) Has a membership of 10 insurance companies;
 - b) Reported having issued 154 Cards and generated premium of US\$16,808 despite most Companies not having provided their reports of cards issued and premium generated;

- c) 5 claims were reported, 12 outstanding and 1 settled;
- d) No promotion activities conducted during the period under review;
- e) Intend to organize workshop / seminars on the operation of the Yellow Card Scheme for member insurance companies to raise awareness, discuss on the need to payment budget contributions;
- f) Reported the following challenges faced:
 - i. No member Insurance Company use the YC-MIS;
 - ii. Bad internet connectivity; and
 - iii. Lack of new computers for the COMESA operations.

The National Bureau of Tanzania

48. The National Bureau reported as follows:

- a) Has a membership of 21 insurance companies; issued 25,202 Yellow cards and collected a total premium income of US\$1,458,632.83;
- b) Had 20 claim reported in the period under review of which 8 were settled;
- c) Did not conduct any promotional activities during the Year under review;
- d) Concerned with delays in Inter-Bureaux claims reimbursement;
- e) Plan to address the issue of fake Yellow Cards by working together with the National Bureau of Zambia and establish service centers at busy border posts; and
- f) Has written to the police command requesting for assistance in the operation of cracking down identified business people involved in Yellow Card forgery.

The National Bureau of Uganda

49. The National Bureau reported as follows:

- a) Has a membership of 21 member insurance companies;
- b) Issued 12,960 Yellow Cards and collected a premium income of US\$ 1,070,064;
- c) Had 80 claims reported; 50 settled and 104 claims were outstanding;
- d) Activities conducted were as follows:
 - iv. Participated in the stakeholders awareness workshops with Ministry of Trade for the central and Northern regions;
 - v. Held a key Stakeholders' meeting for Coordinating Ministry, Regulatory Authority, Directorate of Traffic and Road Safety to address the challenge of vehicle detention in Uganda after accidents; and
 - vi. Held a Meeting with Primary Insurance companies to communicate decisions of the 28th Council of Bureau meeting.

50. Reported of the following challenges faced:

- a) Late submission of returns and payment of Pool Share by Some Primary insurance companies;
- b) Delays by member Insurance Companies to effect reimbursement on claims settled on their behalf;
- c) Lack of knowledge on the claims procedure by accident victims;
- d) Lack of use of the YC-MIS by some member Primary Insurance Companies;
- e) High claim awards by the Courts;
- f) Delayed claims reimbursements for claims handled by the National Bureau of Uganda, currently the total outstanding reimbursement stands at \$577,294; and

g) Had some Yellow Card forgery identified during the process of verification.

51. The National Bureau made the following proposals on the way forward:

- i. Continue with sensitization workshops for stakeholders;
- ii. Continue engaging Primary companies on pool share settlement, reimbursement of claims handled on their behalf and use of YC-MIS;
- iii. Continue working closely with coordinating Ministry;
- iv. Engage Pool and other National Bureaux on claim reimbursements; and
- v. Continue engaging other National Bureaux on submission of claim supporting documents.

The National Bureau of Zambia

52. The National Bureau reported as follows:

- a) Has a membership of 18 Insurance companies;
- b) Issued 24,893 Yellow cards and collected a premium income of US\$725,678.86
- c) Had 44 claims reported; 13 settled and 26 were outstanding;
- d) Did not carry out any stakeholders' sensitization activities;

53. The National Bureau reported the following challenges;

- a) Lack of promotional material i.e. calendars, diaries, stickers etc.;
- b) Lack of media adverts on the operation of the Yellow Card to increase awareness;
- c) Late submission of returns by some of member Primary Insurance Companies;
- d) Fake Yellow Cards originating from Tanzania; and
- e) Non-responsiveness by the National Bureau of Tanzanian on issues of Yellow Card confirmations.

The National Bureau of Zimbabwe

54. The National Bureau reported as follows:

- a) Have 21 member insurers who transact motor insurance business;
- b) Issued 11,592 Yellow Cards and collected premium of USD1,029,892;
- c) 1 claim was settled amounting to US\$3,000 and 6 claims were outstanding with a reserve amount of US\$48,000;
- d) Organized and conducted a stakeholders' workshop for transporters and plans to mount a mission to Zambia for claims reconciliation in November 2015;
- e) Submitted monthly returns and up to date with premium cession to the Pool and paid in full their share of budget contribution to the Yellow Card Council of Bureaux;

55. Reported having faced the following challenges:

- a) We need to resource our IT department to enable us to manage the new Yellow Card system; and
- b) Obtaining information on claims being handled by other Bureaux on our behalf.

Reports of the Thirty-Eight and Thirty-Ninth Meetings of the Technical Management Committee (TMC) on the Yellow Card Reinsurance Pool (Agenda items 6 & 7)

56. The COMESA Secretariat presented document no. CS/YCRCTG/CB/XXIX/6 and CS/YCRCTG/CB/XXIX/7- Reports for the 38th and 39th Meetings of the Technical Management Committee (TMC) of the Yellow Card Reinsurance Pool. The Meeting was informed that the 38th and 39th Meetings of the TMC were held from 9th to 10th April, 2015 and from 3rd to 4th September 2015 in Bulawayo, Zimbabwe and Addis Ababa, Ethiopia 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:

Capacity Subscription

57. The Council of Bureaux noted that there was no change in the status of payment of Capacity Subscription by the National Bureaux of Malawi and Sudan.

58. The Council of Bureaux further noted that the Secretariat had engaged the National Bureau of Malawi during the 3rd Workshop for the National Coordinators held in Arusha, Tanzania in June, 2015, on the issue of payment of capacity subscription and budget contributions. During the discussion it was observed that;

- i. Most traffic flow from Malawi was with Mozambique and that Yellow Card was not recognized in Mozambique ; and
- ii. Since Mozambique was not a member of COMESA, the National Bureau of Malawi through its Government should engage them and the Secretariat provide technical support to interest Mozambique to join the Yellow Card Scheme.

Decisions

59. ***The Council of Bureaux endorsed the following 38th and 39th Meetings of the TMC recommendations:***

- a) ***The Secretariat should Continue its engagement with the National Bureaux of Sudan and Malawi and report the progress to the next meeting of the Council of Bureaux; and***
- b) ***The National Bureau of Malawi through its Government should engage Mozambique to join the Yellow Card scheme and that the Secretariat should provide technical support to facilitate the engagement and interest Mozambique to join the Yellow Card scheme.***

Claims Issues

60. The Council of Bureaux noted that a meeting was held in March 2015 in Nairobi, Kenya at Zep-Re Offices between the National Bureaux of Tanzania, Rwanda, Pool Managers and the Secretariat to discuss and resolve outstanding claims reimbursement issues.

61. The Council of Bureaux also noted the concern raised by the 39th Meeting of the TMC on the limited progress made in effecting reimbursement of Inter-Bureaux claims due non submission of claims supporting documents.

Decisions

62. ***To address the delays in claims reimbursement and enhance efficiency, the Council of Bureaux endorsed the following recommendations of the 38th and 39th Meeting of the TMC:***

- a) Issuing Bureaux should always indicate in their letters to Handling Bureaux the specific missing claim supporting documents that are required;***
- b) As stipulated in the operations manual, all communications between the Handling and Issuing Bureau shall be made in the language (French or English) of the addressee;***
- c) National Bureaux should adhere to the decisions of the Council of Bureaux on claims issue resolving procedures and refrain from taking unilateral action;***
- d) Handling Bureaux should send claims supporting documents to issuing Bureaux, with a copy to the Pool Managers, to avoid further delays in the reimbursement of claims; and***
- e) National Bureaux of Tanzania, Zambia and Zimbabwe should reimburse DR Congo any outstanding Inter-Bureaux claims settled on their behalf at the earliest possible time.***

63. The Council of Bureaux further noted the slow progress on the DR Congo vs. Kenya, ARU Claim which happened in ARU, DR Congo, on 5th September, 2014. The Council of Bureaux further noted that DR Congo was not in a position to pay the claim due to limited financial resources as some National Bureaux had not reimbursed them for claims paid on their behalf. The meeting also noted the recommendation of the 39th Meeting of TMC that National Bureaux should adhere to the proper damage assessment and claim handling procedures to avoid exaggerated claims.

64. The Council of Bureaux also noted that the Secretariat mounted a mission to Kasumbalesa in July, 2015 to assist the National Bureau of DR Congo to resolve claims and other outstanding issues.

Decisions

65. ***The Council of Bureaux endorsed the following 39th Meeting of the TMC recommendations that the National Bureau of DR Congo should:***

- a) Notify the Reinsurance Pool all claims lodged at the earliest possible time; and***
- b) Collect the necessary claim supporting documents and process the Claim in accordance with the operations manual.***

66. Regarding reimbursement of Inter-Bureaux claims between the National Bureaux of Rwanda, Burundi, Uganda, Tanzania and Kenya, the Council of Bureaux noted that progress made was limited.

Decisions

67. ***The Council of Bureaux endorsed the following 39th Meeting of the TMC recommendations:***

- a) The National Bureaux of Burundi, DR Congo, Kenya, Uganda, and Tanzania should reimburse claims for which they had received full supporting documents;***
- b) The National Bureau of Rwanda should review and update their list of outstanding inter-bureaux claims and send it to the concerned National Bureaux for their reimbursements and also acknowledge any outstanding claims reimbursements they owe other National Bureaux; and***

- c) National Bureaux should hold Side-Meetings during the Council of Bureaux meeting to discuss and resolve claims and other issues.**

The Issue of Yellow Card Forgery originating from Tanzania

68. Regarding the issue of fake Yellow Cards originating from Tanzania, the Council of Bureaux noted that the progress made was limited.

Decisions

69. **The Council of Bureaux endorsed the following 38th and 39th TMC Meetings recommendations that the National Bureau of Tanzania take the following measures:**

- a) Create Yellow Card service centers in all the busy border posts; and**
- b) Carry out random fake Yellow Card inspections at Nakonde/Tunduma border post jointly with the National Bureau of Zambia**

Printing and delivery of additional Yellow Card books

70. The Council of Bureaux noted the proposal made by the Printer to increase the cost of printing per book from US\$7 to US\$9 on additional orders below the agreed minimum order limit of 100 books.

Decision

71. **The Council of Bureaux endorsed the 38th Meeting of the TMC recommendation that National Bureaux should adhere and make orders for Yellow Card books accordingly to the contract minimum limit of not less than 100 books for any given order.**

Renewal of the Reinsurance Pool Management Agreement

72. The Council of Bureaux noted that the 39th TMC having considered the satisfactory performance of the Pool Managers over the years in registering marked growth in gross premium income, reserve funds and total assets of the Reinsurance Pool; recommended for the renewal of the Reinsurance Management Agreement for a further period of three years with effect from 1st July 2015 on existing terms and conditions.

Decisions

73. **The Council of Bureaux endorsed the following 39th Meeting of the TMC recommendations and;**

- a) Renewed the Management Agreement with ZEP-RE as Managers of the Reinsurance Pool of the Yellow Card Scheme for a further period of three year from expiry; 1st July 2015 on existing terms and conditions;**
- b) Advised that the Management Agreement should be on performance based contract and that the Pool Managers should submit their Annual Work Plan to the meeting of the TMC which would be convened during the first half of the year; and**
- c) Advised the Secretariat to issue an official letter on the renewal of the Management Agreement to the Pool Managers.**

Renewal of the printing agreement

74. The Council of Bureaux noted that the 39th TMC having considered the satisfactory performance of the Printers, Taws Security Printers of Kenya during the last three years, recommended that the printing agreement be renewed for a further period of three years on existing terms and conditions from expiry.

Decision

75. The Council of Bureaux endorsed the 39th Meeting of the TMC recommendations and renewed the Printing Agreement with Taws Security Printers for a further period of three years from 1st January 2016 on existing terms and conditions.

Progress report of the Pool Managers on the operations of the Yellow Card Reinsurance Pool

76. The Council of Bureaux noted the highlights of the report of the Pool Managers on the operations of the Yellow Card Reinsurance Pool, particularly on Premium returns, Inter-Bureaux claims and Excess of Loss Premiums due from members as at 31st July 2014.

77. The Council of Bureaux further noted the concern expressed by the TMC on the late submission and remittances of Pool returns by National Bureaux.

Decisions

78. The Council of Bureaux endorsed the 39th Meeting of the TMC recommendations that National Bureaux should take measures on primary Insurance companies who fail to submit their returns and settle remittance on time, as provided in the operations manual.

Proposed Investment options for the Pool Funds

79. The Council of Bureaux noted the proposed investment options which require the services of specialists such as Property Managers, Fund Managers and Investment Bank and others and on payment of professional fees.

Decisions

80. The Council of Bureaux endorsed the following 38th Meeting of the TMC recommendations that the Pool should expands its investment options to include the following:

- a) Investment in Sovereign Bonds of Governments of COMESA and wider African Region;**
- b) Investment in Real Estate within COMESA Region subject to a limit of 20% of Pool's total Investments; and**
- c) Investment in Equities of listed companies in the region.**

Revised draft Dividend Policy for earned Pool Funds' profits

81. The Council of Bureaux noted that the 38th Meeting of the TMC had advised that the recommended criterion for allocation of dividend be further discussed. The Council of Bureaux, after some discussion nominated the National Bureaux of Djibouti, Ethiopia, Uganda and Tanzania, the Pool Managers and the Secretariat to review the recommended criterion taking into account the views and comments made during the deliberations on the issue and present their proposal for consideration and adoptions.

82. The nominated team in its deliberations, observed the following:

- a) recognized that both, aspects of the premium contributions and premium settlements were important factors in the profitability of the Pool;
- b) that the premium contribution should carry more weight than premium settled;
- c) recognize the direct relationship between Premium collected by the Issuing Bureaux and claims handled on behalf of the Issuing Bureau; and
- d) Claims in Yellow Card scheme are influenced by many factors related or associated to the driver, the vehicle, law governing the third party motor insurance, claims handling practices and hence the 35% allocated for claims paid should be shared by both handling Bureaux and issuing Bureaux, with more weight for the handling Bureaux.

83. Taking into account the above observations, the team submitted its recommendation to the Meeting.

Decisions

84. ***The Council of Bureaux having considered the recommendations, adopted the following criterion:***

- a) ***40% on the basis of Premium contributed to the Pool by each member in that particular year;***
- b) ***25% on the basis of Premium settled by each member in that particular year;***
- c) ***20% on the basis of claims paid during that particular year by the handling National Bureaux; and***
- d) ***15% on the basis of claims paid during that particularly year on behalf of the issuing Bureau.***

85. ***The Council of Bureaux further decided that:***

- a) ***The dividend policy starting with a 10% and growing it gradually to 15% would be prudent;***
- b) ***Dividend to be applied towards over-due amounts for National Bureaux owing the Pool;***
- c) ***The amount of dividends to be paid in any given year be adopted by the Council of Bureaux on the recommendation of the TMC; and***
- d) ***The funds to be used in paying dividends in any given year should emanate from free cash flows i.e. cash from the normal operating transactions.)***

Report on the 3rd Workshop of the National Coordinators of the Yellow Card Scheme

86. The Council of Bureaux noted the Report of the 3rd Workshop for the National Coordinators of the Yellow Card Scheme to review the Yellow Card Instruments, which was held from 24-26 June, 2015 in Arusha, Tanzania. The Council of Bureaux also noted the recommendations made on the administration and operations of the Yellow Card Scheme as follows:

- a) The empowerment of the Technical Management Committee (TMC) to oversee the overall administrative and operational matters of the Yellow Card Scheme in the COMESA Region;

- b) The Clearing House Facility be limited to US\$100,000 per issuing Bureau on Inter-Bureaux Claims (Claims below \$15,000);
- c) Increase on Premium Cession payable to the Pool from 30% to 40%; and
- d) Change the \$15,000 Claim franchise to deductible.

Decisions

87. ***The Council of Bureaux adopted the 39th Meeting of the TMC recommendations submitted by the 3rd Workshop for the National Coordinators as contained in document no. CS/YCRCTG/YCC/III/11, Annex II, with the exception of the following recommendations (a) on limiting the amount of the Clearing House Facility to US\$100,000 (b) to increase the Pool Cession from 30% to 40% and (c) to change the \$15,000 franchise to deductible.***

88. ***The Council of Bureaux further decided that the recommendations which were not adopted, namely; (a) on limiting the amount of the Clearing House Facility to US\$100,000, (b) to increase the Pool Cession from 30% to 40% and (c) to change the \$15,000 franchise to deductible be considered by the Management Committee (MC) on submission by the Pool Managers a report with statistical evidence to justify the proposed changes.***

89. ***The Council of Bureaux further agreed that recommendation that would be made by the Management Committee on the issue in Paragraph 88 above should be submitted to the 30th Meeting of the Council of Bureaux for consideration and adoption***

Progress report on the implementation of the Yellow Card Information System (YC-MIS)

90. The Council of Bureaux noted the progress made on the implementation of the enhanced YC-MIS and the activities carried out which included among others hosting enhancing the security of the YC-MIS on a dedicated server, configuration of Secure Site SSL Certificate and pilot testing of the enhanced YC-MIS in some selected National Bureaux, namely; Uganda, Tanzania, Zimbabwe and Zambia.

Decisions

91. ***The Council of Bureaux endorsed the following 38th Meeting of the TMC recommendations that:***

- a) ***Approved the budget of \$8,977.44 for hosting of the YC-MIS on a cloud dedicated server with SSL Certificate; and the amount approved should be paid from the Yellow Card Reinsurance Pool Account and the Pool Managers should transfer the fund to the COMESA Secretariat Council of Bureaux account by 30th May 2015;***
- b) ***The Secretariat should submit a proposal on a computer generated Yellow Card to the TMC meeting for consideration and recommendation for adoption by the Council of Bureaux;***
- c) ***The Ssecretariat should develop the prototype of integration of YC-MIS with other trade facilitation systems such as CVTFS and RCTG-MIS and present it to next Council of Bureau for consideration and adoption; and***
- d) ***The YC-MIS be hosted at the Server of the National Bureaux in order to enhance its availability and speed.***

Supplementary budget for the YC-MIS IT Expert and Short Term Administrative Assistant

Decisions

92. ***The Council of Bureaux endorsed the following 38th Meeting of the TMC recommendations on supplementary budget requested for the YC-MIS Expert and short Term Administration Assistant as follows:***

- a) ***The YC Reinsurance Pool should continue with the funding and cover the additional funding of US\$82,000 required;***
- b) ***The Secretariat should renew the contract of the IT Expert for the YC-MIS, Namely: Mr. Musa Tondolo for a period of one Year effective from 1st July, 2015 to 30th June, 2016 on expiry terms and conditions; and***
- c) ***The Secretariat should issue the contract of the Mrs. Kaela Lydia Mambwe, for initial period of three months with an extension for further period of nine months subject to satisfactory performance; and***
- d) ***the post of IT Expert (P3) should be a regular post and the Terms of reference and budget for the post should be submitted to the Meeting of Council of Bureaux for consideration and adoption***

Draft Terms of Reference for the Recruitment of an IT Expert (P3) for the Yellow Card & Regional Customs Transit Guarantee Schemes

93. The Council of Bureaux noted the Drafted Terms of Reference for the Recruitment of an IT Expert (P3) for the Yellow Card and Regional Customs Transit Guarantee Schemes (YC-RCTG), considered by the 39th Meeting of the TMC pursuant to the recommendation of the 38th TMC.

Decisions

94. ***The Council of Bureaux adopted the drafted Terms of Reference, Annex III and proposed budget for the recruitment of an IT Expert for the YC-MIS and RCTG MIS. The Council of Bureaux endorsed the following recommendations of the 39th Meeting of the TMC:***

- a) ***The Secretariat should process the recruitment of IT Expert, by advertising the post in all the member states through the National Bureaux; and***
- b) ***Each National Bureau to submit list of applicants for the post to the Secretariat for evaluation and selection process.***

Election of TMC members (Agenda Item 8)

95. The Secretariat presented document No CS/YCRCTG/CB/XXIX/6: Election of TMC members. In doing so, the Secretariat recalled the provision of Article 7 of the Constitution of the Reinsurance Pool on the establishment of the TMC. It was further recalled that the 19th Meeting of the Council of Bureaux held from 29-31 August, 2005, in Harare, Zimbabwe had made amendments on the number, term of period and sitting allowance of the Technical Management Committee (TMC).

96. The Meeting was informed that the tenure of the current TMC members which were elected during the 27th Council of Bureaux held in Addis Ababa, Ethiopia in 2013 had come to an end and that new members should be elected.

Decision

97. ***The Meeting considered the table of participation of National Bureaux in the TMC Meetings since inception to date and elected the National Bureaux of DR Congo, Ethiopia, Rwanda, Tanzania and Zambia to serve as members of the TMC for a period of two (2) Years in 2016 and 2017.***

Decision

98. ***The Meeting having considered the proposal to increase the sitting allowance of National Bureaux member of the TMC, decided that the sitting allowance be increased from US\$300 to US\$500 effective 1st January 2016.***

Annual Report and Accounts of the Yellow Card Reinsurance Pool for the year ended 31st December, 2014 (Agenda item 9)

99. The Pool Managers presented the audited Annual Report and Accounts for the year 2014, 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 the Year ended 31st December 2014

100. In the discussion that followed the meeting expressed concern on the following operational challenges of the Reinsurance Pool.:

- a) Outstanding premium balance due from members \$2,106,118
- b) Net claims incurred increased to \$1,443,534
- c) Excess of loss premium due from members \$1,068,451
- d) Inter –Bureaux claims owed to the Pool \$660,000
- e) Increasing provision for bad doubtful debts

101. In the discussion that ensued, it was observed that:

- a. The National Bureau of Tanzania informed the meeting that it had paid over US\$50,000 to the Pool as settlement of outstanding excess of loss premiums and this was not shown in the account;
- b. The National Bureau of Kenya informed the meeting that it proposed to the Pool to visit the insurance companies that owed the pool and collect the outstanding dues;
- c. The National Bureau of Uganda informed the meeting that it had paid over \$20,000 for settlement of Excess of Loss premiums;
- d. The National Bureau of Zambia was aware of the outstanding dues to the Pool and taking into consideration that the Pool also owed them, proposed for debt swap with the Pool;
- e. The National Bureau DR Congo informed that it had settled all its dues;
- f. The National Bureaux of Malawi informed the meeting that it was carrying out reconciliation with primary insurance companies as they had not been submitting returns and once this is done payment would be made; and
- g. The National Bureau of Ethiopia had paid about \$500,000 as settlement for premium sessions.

Decisions

102. ***In order to address the issues observed in the paragraph 102 above, the Council of Bureaux decided the following:***

- a) **National Bureaux should cease supplying Yellow Card books to Primary Insurance Companies which failed to meeting their obligations on submission of returns, settlement of cessions, reimbursement of claims paid on their behalf and payment of outstanding XL premiums with effect from 1st January 2016;**
- b) **The Secretariat should submit a proposal on measures to be taken on National Bureaux who fail to implement the decision indicated in item (a) above;**
- c) **The Pool Managers should submit, to the next meeting of the Management Committee their Annual Work Plan including planned activities to address the challenges identified in the Annual Report and Accounts the Year ended 31st December 2014; and**
- d) **The 40th Meeting of the Management Committee should conduct strategies session to discuss on claims management and operational issues and come up with approach to address the challenges.**

Decisions

103. **The Council of Bureaux considered the Annual Report and Financial Statements for the Year ended 31st December, 2014 and the recommendations of the 39th Meeting of the TMC and:**

- 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 2015 at a fee of US\$6000; and**
- c) **endorsed the 39th Meeting of the TMC recommendations on the issues raised in the Management Letter.**

Reinsurance Pool Financial Highlights as at 30th September 2015 (Agenda item 10)

104. A representative of the Pool Managers presented document No. CS/YCRCTG/CB/XXIX/8: Reinsurance Pool Financial Highlights as at 30th September 2015. In his presentation, he informed the meeting that the Pool recorded a gross premium income of US\$ 2,135,029 during the period ended 30th September 2015 compared to US\$2,239,200 for the same period last year, representing a decrease of 5.9 %. The Meeting noted the financial highlights, as shown below:

	Sept 2015 US\$	Growth %	Sept 2014 US\$	Growth %	Sept 2013 US\$
Gross premium income	2,135,029	(4.7)	2,239,200	12.9	1,983,580
Reserve fund	6,571,810	12.7	5,829,296	4.9	5,555,752
Total assets	11,639,697	14.1	10,204,300	13.2	9,013,713
Capacity subscription	250,000	(9.1)	275,000	(21.4)	350,000
Short-term investments	9,930,803	16.9	8,495,410	38.6	6,129,921

Revised Study report on low limits of liabilities and other issues affecting the operations of the Yellow Card Scheme in the Region (Agenda item 11)

105. The Consultant presented document no. CS/YCRCTG/CB/XXIX/9: Revised Study Report on low limits of third party liability and other issues affecting the operation of the

Yellow Card Scheme. In doing so, the Consultant informed the meeting that pursuant to the decision of the 28th Meeting of the Council of Bureaux, the study was revised.

106. The Consultant stated the Terms of Reference of the study, the methodology adopted and the literature reviewed. The meeting noted the experiences of similar international card systems, the findings, recommendations and conclusion of the study.

107. In the discussion that ensued, the meeting made the following general observations:

- a) The importance for the National Bureaux to work with the Insurance Regulatory Authorities, College of Insurance, Insurance Associations and other Agencies to promote consumers education, address forgery of Yellow Cards and enhance the technical capacity of primary Insurance companies and National Bureaux
- b) The challenges on the harmonization of the limits of liabilities for third party injury and properly damage of Member States which varies in many ways including in level of economy development and the implication of harmonization on premium rates and claims payments should be thoroughly considered;
- c) The adequacy of statistical data collected and analysis should be looked at to validate the recommendation made; and
- d) The financial implication of creating new organizations structure, body or capacity at national and regional level should be assessed

Decision

108. ***The Meeting decided that the 40th Meeting of the Management Committee should thoroughly consider the study report and submit its recommendation to the next meeting of the Council of Bureaux***

Progress report on the Implementation of the enhanced Yellow Card Information System (YC-MIS) (Agenda item 12)

109. A representative of the COMESA Secretariat presented document No CS/YCRCTG/CB//XXIX/10: Progress Report on the Implementation of the enhanced Yellow Card Management Information System (YC-MIS). In doing so, he recalled the decisions of the 28th Meeting of the Council of Bureaux and subsequent recommendations of the 39th Meeting of the Technical Management Committee regarding the implementation of the enhanced YC-MIS. The Meeting was informed that the implementation of the enhanced YC-MIS had delayed because of the need to incorporate the views and observations made by the 3rd workshop of the National Coordinators.

110. The Meeting was further informed that the National Bureaux Uganda and Tanzania had started implementing the enhanced YC-MIS with few selected Primary Insurance Companies while Kenya and Zambia were expected to commence implementing the system on 26th October 2015. The rest of the countries had not carried out preparation activities for the implementation.

Decisions

111. ***The Council of Bureaux decided that:***

- a) ***The Secretariat should translate and implement the French YC-Website (homepage) at the latest 15th December, 2015; and***
- b) ***All National Bureaux should implement the enhanced YC-MIS latest by 15th November, 2015.***

Report of the 9th Meeting of Council of Regional Customs Transit Guarantee (RCTG-CARNET) Scheme (Agenda item 13)

112. The Secretariat presented document no. CS/C-CRCTG/IX/11: Report of the Ninth Meeting of the Council of Surety of the Regional Customs Transit Guarantee (RCTG) Scheme, which was held from 12th to 14th October 2015 in Kampala, Uganda. The Meeting noted the encouraging progress made on the operations of the RCTG in the Northern, Central and Dar Corridors. The Meeting also noted the delays in the implementation of the scheme in the Djibouti and North–South Corridors.

113. The Meeting noted that the disbursement of the Loan Agreement for US\$500,000 to the RCTG Reinsurance Pool by the Yellow Card Reinsurance Pool on an agreement between the Council of RCTG and the Council of Bureaux of the Yellow Card Scheme signed on 1st October 2014 was not implemented. The Meeting was informed that the 9th Meeting of the Council of the RCTG Scheme having noted that the loan advanced had not yet been transferred to the RCTG Reinsurance Pool Account and taking into account the progress made in the premium income generated by the RCTG Pool, decided that the Loan advance of US\$500,000 to the Council of RCTG Scheme by the Council of Bureaux of the Yellow Card Scheme be discontinued.

114. In the discussion that followed the meeting was informed that pursuant to the decision of the 9th Meeting of the Council of RCTG a letter on the discontinuation of the loan advance was delivered to the outgoing Chairperson of the Council of Bureaux on the 28th October 2015 during this meeting.

115. The Meeting noted with appreciation the good progress made on the operation of the RCTG in the Northern, Central and Dar Corridors and the agreement on the loan advance of US\$500,000 to the Council of Yellow Card which had not been effected had been discontinued.

Report on Administrative Matters (Agenda item 14)

116. The Secretariat presented document no. CS/YCRCTG/CB/XXIX/12: Renewal of contract of Professional Staff. In so doing, the Secretariat recalled the decision of the 26th Meeting of the Council of Bureaux and the appointment of Mr. Kelvin Chisongo as Insurance Expert (P3) on 1st January 2013 for an initial contract of three years.

117. The Meeting was informed that the contract of Mr. Chisongo would expire on 31st December 2015 and that the renewal of contract for professional staff was determined on the basis of Performance Appraisal Report of the staff member, Annex I to the report and on the recommendation of the Secretary General to the Council of Bureaux.

118. The Meeting noted the satisfactory performance of Mr. Chisongo and the recommendation of the Secretary General to renew his contract for a further period of four (4) Years effective 1st January 2015.

Decision

119. ***The Council of Bureaux endorsed the recommendation of the Secretary General and renewed the contract of Mr. Kelvin Chisongo, Insurance Expert for a further period of four (4) Years with effect from 1st January 2016.***

120. With regards to the renewal of the contract of Mrs. Brenda Chizyuka, Administrative Assistant of the Yellow Card Council of Bureaux who has been on prolonged illness. The Council of Bureaux noted that her Contract was not renewed on expiry on 30th September

2015, on recommendations of the Medical Board that she could not continue in employment on medical reasons. The meeting further noted that Mrs Chizyuka had expressed thanks to the TMC and Council of Bureaux for the unreserved financial support given to her during her illness, treatment and recuperations.

Decision

121. The Council of Bureaux endorsed the 39th Meeting of the TMC recommendation that the Secretariat should recruit an Administrative Assistant for the Council of Bureaux of the Yellow Card Scheme at the earliest possible time.

External Auditors' Report on the Accounts of the Council of Bureaux as at 30th June, 2015 (Agenda Item 15)

122. The representative of the COMESA Secretariat presented document no. CS/YCRCTG/CB/XXIX/13: The audited report and accounts for the year ended 30th June 2015. In doing so, he provided highlights on the income and expenditure statement, statement of financial position, cash flow statement, notes to the financial statements and a comparison of the budgeted and actual expenditure for the year ended 30th June 2015.

123. The Council of Bureaux was informed that the External Auditors, Messrs Grand Thornton had given an unqualified opinion on the Financial Statements of the scheme.

Decision

124. 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 2015, and approved the Audited Annual Report.

Proposed additional source of funding for the budget of the Council of Bureaux (Agenda item 16)

125. The Secretariat presented document no. CS/YCRCTG/CB/XXIX/15. Proposed additional source of funding for the budget of the Council of Bureaux. In doing so, the Secretariat recalled the recommendation of the 39th TMC that the Secretariat should prepare a proposal on an extra –budgetary financing, taking into account the options discussed to support the annual budget of the Council of Bureaux and submit to the 29th Meeting of the Council of Bureaux. The Meeting noted the analysis on the increase of budget contribution against increase in premium income collected for the last four years.

126. The Meeting was further informed that over the years, only about 80% of the budget contributions was received by the Secretariat, mainly due to non-payment by the National Bureaux of Malawi and Sudan. The meeting was further informed that to cover the short fall in the budget contribution, an allocation between of 20% to 30% had been made from the Reinsurance Pool accounts.

127. The Meeting was also informed that the proposed additional source of funding for the budget of the Council of Bureaux was made taking into account the following justification;

- a) the yellow card premium generated by the Primary Insurance companies was being shared 70/30 between the Primary Insurance Companies and the Reinsurance Pool; and thus it would only be fair to share the budget of the Council of Bureaux between the two in some agreed proportion, which could be reviewed from time to time; and

- b) to avoid the danger of failure of payments of budget contributions by some National Bureau whose market is dominated by one or few insurance companies and who are not yet able to generate enough premium income.

Decisions

128. *The Meeting having considered the proposed additional source of funding, agreed on the following;*

- a) *the Yellow Card Reinsurance Pool should share 20% of the total annual budget fixed by Council of Bureaux and the balance 80%, as usual, be allocated to each National Bureau to pay equal amount as stipulated in the Yellow Card Protocol;*
- b) *the recommendation in (a) above be implemented on the approved Annual Council of Bureaux budget for 2015/16 with effect from 1st July 2015, and*
- c) *the Reinsurance Pool Managers should transfer the 20% share of allocation of the annual budget to the Secretariat for the Pool Account within two weeks from date of the approval of the annual budget of the Council of Bureaux.*

Proposed Budget for the Year 2015/16 (Agenda item 17)

129. The Secretariat presented document no. CS/YCRCTG/CB/XXIX/16. Proposed Budget for the year 2015/2016 as follows:

Status of Income in 2014/2015

130. The Council of Bureaux was informed that all National Bureaux, except Malawi, Rwanda and Sudan had paid their budget contributions. The Council of Bureaux was further informed that the National Bureau of DR Congo cleared their arrears. The meeting was also informed that, the National Bureaux of Malawi and Sudan had not made any payment and that their cumulative arrears as at 30th June 2015 stood at US\$322,989 and US\$272,144 respectively.

131. The Meeting was further informed that a total amount of US\$436,958, including arrears was received during the 2014/2015 fiscal year which was 13% less compared to the total income of US\$ 502,824 received during the same period last year.

Budget 2015/2016

132. The Council of Bureaux was informed that the budget assessment for the year 2015/2016 was US\$645,732 representing an increase of 29% compared to the budget of 2014/2015 which was US\$498,623. The Council of Bureaux was further informed that the increase was mainly due to the introduction of an IT Expert Position on a regular basis.

Development Budget

133. The Meeting was informed that the Secretariat has been mobilizing extra budgetary resources through co-operating partners to carry out certain activities which come under the jurisdiction of the Yellow Card and RCTG programmes. The Meeting was further informed that during the 2014/15 period the support from the co-operating partners to COMESA Secretariat had significantly declined and only received an allocation of US\$250,000 from the COMESA- CVTFS for RCTG operations.

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

NATIONAL BUREAUX	2015/16 ANNUAL BUDGET CONTRIBUTION US\$	ARREARS 30/09/2015 US\$	TOTAL AMOUNT REQUIRED FROM EACH NATIONAL BUREAU US\$
Burundi	53,811.00	-	53,811.00
Djibouti	53,811.00	-	53,811.00
DR Congo	53,811.00	-	53,811.00
Eritrea	Exempted	18,824.00	18,824.00
Ethiopia	53,811.00	-	53,811.00
Kenya	53,811.00	-	53,811.00
Malawi	53,811.00	322,989.00	376,800.00
Rwanda	53,811.00	43,084.00	96,895.00
Sudan	53,811.00	272,143.00	325,954.00
Tanzania	53,811.00	-	53,811.00
Uganda	53,811.00	-	53,811.00
Zambia	53,811.00	-	53,811.00
Zimbabwe	53,811.00	-	53,811.00
Total	645,732.00	657,040.00	1,302,722.00

134. The National Bureaux of Malawi and Sudan informed the meeting that due to the limited Yellow Card business they were not able to generate sufficient income to pay their budget contributions and request the Council of Bureaux to look into the issues. The Council of Bureaux advised the National Bureaux to work with the Secretariat on how to meet their budget contributions and other obligations to the Yellow Card scheme.

135. According to the earlier decision of the Council of Bureaux, that the Yellow Card Reinsurance Pool should share 20% of the total annual budget fixed by Council of Bureaux and the balance of 80% be allocated to each National Bureau to pay equal amount according to Article 18 (f) of the Protocol of the Yellow Card scheme, the annual budget shall be as follows:

- i) \$129,146.00 20% share of Reinsurance Pool of the Total annual Budget; and
- ii) \$516,586.00 balance 80% be allocated to each National Bureau to pay an equal amount;

136. The total budget contribution required per National Bureau taking into account the adopted proposal would be as shown in the table below:

Table II: Total amount of contribution required from each National Bureau,(80% of the total annual budget of the Council of Bureaux) including arrears

NATIONAL BUREAUX	2015/16 ANNUAL BUDGET CONTRIBUTION US\$	ARREARS 30/09/2015 US\$	TOTAL AMOUNT REQUIRED FROM EACH NATIONAL BUREAU US\$
Burundi	43,049.00	-	43,049.00
Djibouti	43,049.00	-	43,049.00
DR Congo	43,049.00	-	43,049.00
Eritrea	Exempted	18,824.00	18,824.00
Ethiopia	43,049.00	-	43,049.00
Kenya	43,049.00	-	43,049.00

Malawi	43,049.00	322,989.00	366,038.00
Rwanda	43,049.00	43,084.00	86,133.00
Sudan	43,049.00	272,143.00	315,195.00
Tanzania	43,049.00	-	43,049.00
Uganda	43,049.00	-	43,049.00
Zambia	43,049.00	-	43,049.00
Zimbabwe	43,049.00	-	43,049.00
Sub-Total	516,586.00	657,040.00	1,173,628.00
Reinsurance Pool 20% Share	129,146.00		129,146.00
Total	645,732.00		1,302,744

Decisions

137. *The Council of Bureaux having considered the budget:*

- a) *approved the annual budget of US\$645,732.00 for the year 2015/16;*
- b) *Decided that the Reinsurance Pool Managers should transfer US\$ 129,146.00 to the Secretariat from the Pool Account;*
- c) *Directed that each National Bureau should pay US\$ 43,049.00 as its contribution to the Budget of the Council of Bureaux for the financial year 2015/16; and*
- d) *Directed that the Secretariat should recruit the IT Expert (P3) for the YC-MIS at the earliest possible time;*

Yellow Card Annual Work Programme for the Year 2015/16 (Agenda item 18)

138. A representative of the COMESA Secretariat presented document no. CS/RCTG/CS/XXIX/14: Yellow Card Annual Work Programme for the year 2015/16. In doing so he pointed out the achievements and challenges of the Yellow Card scheme. The Council of Bureaux was informed that the main focus of the 2015/16 Yellow Card Annual Work Programme were the following:

- a) To fully implement the Enhance YC-MIS system;
- b) To update the Yellow Card instruments;
- c) To circulate the 3rd Edition of compendium of the Yellow Card scheme
- d) To carry-out a study on competitiveness of the Yellow Card premium rates;
- e) To carry out a study on the management of Yellow Card Claims;
- f) To implement decisions of the Council of Bureaux and recommendations of the Management Committee; and
- f) To provide technical advice to National Bureaux and Member States on the operations and implementation of the Yellow Card scheme.

139. The Meeting was also informed that successful implementation of the Yellow Card Scheme Annual Work Programme for 2015/16 depends on timely payment of budget contributions by National Bureaux to the budget of the Council of Bureaux and implementation of the decisions of the Council of Bureaux.

Decision

140. *The Council of Bureaux adopted Yellow Card Annual Work Programme for July 2015 to June 2016 attached as Annex III to this report.*

Date and Venue of Next Meeting (Agenda Item 19)

141. The National Bureau of Malawi offered to host the 30th Meeting of the Council of Bureaux. The Council of Bureaux accepted the offer with appreciation. The COMESA Secretariat informed the meeting that in consultation with the National Bureau of Malawi, it would advise the actual date and venue of the meeting.

Any Other Business (Agenda Item 20)

142. Under this agenda item, the Meeting observed the follows:

- a. The Pool Managers requested National Bureaux to submit their claims statistics as the Pool had started negotiating for renewal of the next year's Reinsurance Programme for the Scheme;
- b. The delegate of Angola thanked the Secretariat for the invitation extended to them to this meeting. The delegate proposed that the Secretariat to organize a stakeholders workshop in Luanda, Angola in early 2016 to raise awareness on the Yellow Card scheme;
- c. The delegate of Botswana thanked the Secretariat and the Council of Bureaux for inviting them to this meeting. The delegate informed the meeting that Botswana was implementing the Fuel Levy System under the Motor Vehicle Accident Fund (MVA-Fund) and hoped that implementation of the Yellow Card Scheme would be extended to Botswana;
- d. The delegate of Swaziland thanked the Secretariat for the invitation extended to them. The delegate informed the meeting that Swaziland was in the process of considering the implementation the Yellow Card Scheme and requested the Secretariat to provide technical support;
- e. South Sudan thanked the Secretariat for the invitation extended to hem to attend the meeting. The Delegate informed the meeting that South Sudan was ready to join the COMESA and implement the COMESA trade facilitation instruments, and requested that the COMESA Secretariat and Member States to provide their support. He further informed the meeting the progress in the situation in the country and invited COMESA and EAC members to investing in South Sudan;
- f. Insurance Regulatory Authority of Kenya, thanked the Secretariat for the invitation and urged the National Bureaux to work together with the Regulators to raise awareness through consumers education and enhance the capacity of the Primary Insurance companies through training;
- g. The delegate from Ministry of Foreign Affairs International Trade in Kenya: COMESA Coordinating office informed the meeting that he was attending the Meeting for the first time and had learnt about the Yellow Card Scheme and assured the coordinating office support for the scheme;
- h. College of Insurance: of Kenya thanked the Secretariat for the invitation to this meeting and requested the COMESA Secretariat to work with the College in developing curriculum for the Yellow Card and other COMESA Trade facilitation programme to conduct regularly training to insurance officers involved on the operations of the scheme in order to build their capacity and provide efficient service; and
- i. Pensions and Insurance Authorities: of Zambia thanked the Secretariat for the invitation and urged members to consider leveraging from the various programmes of the Insurance Regulatory Authorities to raise awareness and tackle forgeries

Adoption of the Report and Closing of the meeting (Agenda Item 21)

143. The Meeting considered the report paragraph by paragraph and adopted the report with amendments.

144. At the Closure of the meeting the representative from the National Bureau of Malawi on behalf of the delegates, gave a vote of thanks to the Government and people of Rwanda for the warm hospitality extended to the delegates, the National Bureau of Rwanda, SONARWA General, and the Insurance Industry of Rwanda for hosting the meeting and the facilities that were made available to the delegates. He also expressed his gratitude to the representatives of non-COMESA countries Angola, and South Sudan, the Insurance Regulatory Authorities of Djibouti, Kenya and Zambia and the MVA of Botswana and Swaziland for their continued participation in the Council of Bureaux meetings. He further thanked the Chairperson for the abled manner in which he handled the meeting deliberations and the delegates from the member Bureaux and the Pool Managers for their tireless efforts in the implementation of Yellow Card activities.

145. In closing the meeting the Chairperson Mr. Mhamo Mawadzo, thanked all the delegates for their valuable contributions and participations during the meeting. He also thanked the Secretariat for the hard work in providing the reports both in English and French, the interpreters for the good work and the organizing committee for their tireless effort in organizing the meeting and declared the meeting closed.

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\$	
	2013/14	2014/15	2013/14	2014 / 15	2013/14	2014/15
Sudan	35	154	-		7,941.10	16,808.00
Ethiopia	33,465	32,230	24,286,896.60	23,552,017.63	1,226,610.99	1,123,370.95
Uganda	15,342	12,960	3,775,537,076	3,898,232,153.69	1,178,873.00	1,070,064.73
DR Congo	6,141	6,737	-	-	376,194.21	421,182.62
Tanzania	13,375	25,202	1,795,937,396.43	-	1,085,814.63	1,458,632.83
Malawi	635	642	22,345,052.31	-	51,896.44	33,316.00
Djibouti	1,446	1,839	61,370,480	68 336 388	344,777.00	383,912.00
Eritrea	1	1	330	1,200	3.30	114.61
Kenya	15,248	22,930	-	-	1,466,543.00	3,820,694.09
Rwanda	6,520	7,535		-	128,916.07	149,571.00
Burundi	17,309	10,813	-	377,647,168	332,010.00	240,424.74
Zimbabwe	14,144	11,592			1,255,052.15	1,029,892.50
Zambia	26,820	24,893	4,065,666.77	4,876,549.14	641,272.36	725,678.86
Total	150,481	157,528			8,095,904.25	10,473,662.93

Annex II

Summary of Claims Activities

National Bureaux	Claims Summary for the period July 2013 to June 2014						Claims for the period July 2014 to June 2015					
	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	42	97,923					34	36,925.03	12	24,057	14	25,251
Djibouti	tba	tba	tba	226,993	tba	3,180,156	190	Tba	82	326,298	173	3,385,489
DR Congo	2	3,000	55	363,921	2	28,500	40	168,715	40	348,802	2	28,500
Eritrea	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Ethiopia	12	83,682.13	3	33,934.7	9	49,747.5	22	tba	12	tba	10	tba
Kenya	14	170,786.51	7	86,790.15	11	141,573.58	15	190,424.95	11	166,840.83	15	143,584.12
Malawi	20	31,701.59	5	2,881.96	15	tba	10	95,512	3	4,751	8	90,941
Rwanda	241	293,603.76	153	389,590.02	219	218,844.9	132	tba	122	760,206	70	307,469
Sudan							5	tba	1	tba	12	tba
Tanzania	11	tba	3	tba	tba	tba	20	tba	8	45,108.86	tba	tba
Uganda	48	175,700.00	28	127,289.20	tba	tba	80	192,093.66	50	183,156.91	174	543,892.60
Zambia	53	126,169.00	16	42,168.52	37	84,000.00	44	70,740.34	13	33,750	26	36,990.26
Zimbabwe	7	15,981.75	7	15,981.75	0	0	tba	tba	1	3,000	6	48,000
Total	450		277		293		592		351		510	

Work Plan and Budget for 2015/16

Item	Out put	Objective	Activities	Responsible Party	Time frame	Budget & Source	Means of verifying (indicator)
1	Enhance YC-MIS rolled out in all Primary Insurance Companies (PIC) and their Branches	To automate the day to day operations of the Yellow Card Scheme and enhance communication and exchange of reports between NB, PIC, the Pool and Secretariat	Assist National Bureaux (NB) and Primary Insurance Companies in the roll-out and operations the enhanced YC- MIS	COMESA Secretariat and National Bureaux	Oct 2015 to June 2016	CBI (US\$30,000)	High number of Primary Insurance companies implemented the YC-MIS
2	Update the Yellow Card Operations Manual and Inter-Bureaux Agreement produced and circulated	To provide NBx and PICs an updated YC Instruments	To review the operations manual and Inter-Bureaux Agreement taking into account the decision of 29 th Meeting of the Council of Bureaux (CB)	COMESA Secretariat	January 2015 to May 2016	Desk work	Update YC Instruments submitted to TMC and circulated to NBx
3	3 rd Edition of the Yellow Card Compendium produced and circulated	To provide NBx. PIC and stakeholders with comprehensive information on motor vehicles risks	Finalize the review and produce and circulate the compendium	COMESA Secretariat	Sep 2015 to May 2016	Desk work	Third Edition of the YC Compendium Circulated
4	Report on the review of the Management of Yellow Card Scheme	To address issues of claims handling and payment of	Collect and analyze Claims data; consult NBx and the Pool Managers and	COMESA Secretariat	November 2015 to May 2016	Mission to selected five NBx and Desk	Report on the review of Yellow Card claims

	submitted to the TMC	Reimbursement between National Bureaux and the Pool	prepare report			work (UD\$20,000)	Management submitted to the TMC
5	Study report on the competitiveness of Yellow Card premium rates applied by National Bureaux	To establish the competitiveness of the Yellow Card premium <i>vis-à-vis</i> premiums for ACT and TP covers	Collect data ,compile, analysis and interpret the date gathered and write the report	COMESA Secretariat	Jan to Sept 2016	Field visits and desk work (US\$30,000)	Study Report submitted to the TMC and Council of Bureaux Meetings
6	Decisions of the CB and TMC recommendations implemented by the Pool Managers and member Bureaux	To ensure the YC Reinsurance Pool managed efficiently	Mount missions and hold consultation with National Bureaux and Pool Managers on the implementation of decisions of the CB and TMC on the operations of the RI Pool including on the following issues: a) Outstanding premiums due to the Pool; b) Clearance and payment and reimbursement of claims; c) Payment of Capacity subscription; d) Diversification of investment of Pool funds; e) Arrangements of Reinsurance programme; f) Addressing issues raised in the management letter of External Auditors	COMESA Secretariat and Pool Manager	July 2015 to June2015	Desk works and Missions (US\$30,000)	Number of decisions implemented by National Bureaux, Pool and the Secretariat

7	Technical advice and services provided to National Bureaux and Member States	a).To liaise with National Bureaux and ensure smooth operations YC Scheme b).Assist member States in implementation of the scheme	Provide technical advice to NBx and MS on operational issues and implementation of the Yellow Card scheme	COMESA Secretariat	July 2014 to June 2015	Desk work and missions (US\$20,000)	NBx and MS provided technical support.
8	National Bureaux of Sudan and Malawi engaged	To address the challenges faced by members in meeting their obligations to the Yellow Card scheme	Consult with NBx and their governments in addressing the challenges in meeting their obligations to the YC Scheme	COMESA Secretariat	July 2014 to June 2015	Missions to the Member States(MS)	Submit proposal on addressing the issues to the TMC and CB Meetings
9	YC-MIS working efficiently	Attend to queries and technical issue on NB and PIC on the operation of the YC-MIS	Review and update the YC-MIS to: a) Integrate the YC-MIS with local system; b) populate the ID Module d) stabilize the system f) refine and upgrade the different modules	COMESA Secretariat	July 2015 to June 2016	Desk work and missions	Ensure the smooth operations of the Enhanced YC-MIS
10	Council of Bureaux and TMC Meetings organized and serviced	To review the overall operations of the YC scheme in the region and make decisions and provide guidance	Organize and service: a) The 40 th Meeting of the Technical Management Committee (TMC); b) The 41 st Meeting of the Technical Management Committee (TMC);and c) The 30 th Meeting of the Council of Bureaux	COMESA Secretariat	a) April 2016 b) August 2016, and c) October 2016	Desk works and missions (US\$110,000)	Meetings Reports produced
11	National Workshops conducted	To provide capacity support to National	Secretariat and National Bureaux jointly organize	COMESA Secretariat	July 2015 to June 2015	Missions and desk work	Workshop Reports

		Bureaux	and conduct Workshops	and National Bureaux		(US\$20,000)	produced
12	Yellow Card promotional materials produced	To raise awareness and popularize the scheme	Design, printing and circulate the Yellow Card promotional materials	COMESA Secretariat and Printer	November 2015 to June 2016	Desk work (US\$40,000)	Promotional materials produced and circulated to NBx.
13	Printing and delivery of Yellow Card Books facilitated	To ensure National Bureaux and their members have adequate stock of Yellow Card Books	Printing and Delivery of Yellow Card Books: a) Order YC Books to be printed and delivered; b) Ensuring payments and reimbursements for the printing and delivery of YC Books are made; and c) Keep proper records and accounts on the printing and delivery of YC Books	COMESA Secretariat and Printer	July 2015 to June 2016	Missions and desk work	Number of Yellow Card Books printed and delivered

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