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**COMMON MARKET FOR EASTERN
AND SOUTHERN AFRICA**

Thirty Eighth Meeting of the Technical Management
Committee (TMC) on the Yellow Card
Reinsurance Pool

Bulawayo, Zimbabwe
9-10 April, 2015

**REPORT OF THE THIRTY EIGHTH MEETING OF THE TECHNICAL
MANAGEMENT COMMITTEE ON THE YELLOW CARD REINSURANCE POOL**

A. INTRODUCTION

1. The Thirty Eighth Meeting of the Technical Management Committee (TMC) of the Yellow Card Reinsurance Pool was held in Bulawayo, Zimbabwe from the 9th to 10th April 2015, at the Holiday Inn Hotel.

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

Attendance

2. Members of the Technical Management Committee (TMC) from Burundi, Kenya, Uganda and Zimbabwe attended the meeting, Tanzania as Chairperson of the Council of Bureaux, the Pool Manager: PTA Reinsurance Company (ZEP-Re) and the COMESA Secretariat also attended the meeting as ex-officio members. The list of participants is attached to this report as Annex II.

Opening of the Meeting (*Agenda Item 1*)

3. The meeting was officially opened by Mr Albert Mugabe, the Chairperson of the Board of Zimbabwe National Road Authority (ZINARA) of the Government of the Republic of Zimbabwe. In his opening remarks, he welcomed all delegates to Bulawayo, Zimbabwe and wished them a pleasant stay. The Chairperson reaffirmed the commitment of the Government of Zimbabwe to regional cooperation and integration.

4. Regarding the Yellow Card, he acknowledged the importance of the scheme as a transport facilitation instrument that had stood the test of time and well accepted by motorists travelling across borders. He also urged the Insurance companies member of the scheme to provide efficiency service to travelling motorists and road accident victims by computerizing their operations and address the issue of forged Yellow Cards.

5. Mr. Sindiso Ngwenya, Secretary General of COMESA informed the meeting that the COMESA-EAC-SADC Tripartite formed by the Summit held on 22nd October 2008 in Kampala, Uganda, had finalized the preparations to establish an FTA encompassing the member/partner States of the three RECs, with the ultimate goal of establishing a single Customs Union. The Tripartite Free Trade Agreement (TFTA) on goods would be launched during the Tripartite Summit of Head of States and Governments to be hosted by Egypt in Sharm El-Sheik on the 10th of June 2015. Mr. Ngwenya also informed the Meeting that the FTA has a combined population and gross domestic product of 625 Million people and 1.3 trillion US\$ respectively and that would constitute a single largest market. The Secretary General underscored the TFTA would build on the free trade agreements (FTAs) already in place in COMESA, the EAC and SADC and would govern trade between 26 countries. He further informed the meeting that the Tripartite's strategy is not only market integration but also, industrial development and infrastructure development.

6. The Secretary General urged the Insurance industry not to limit its business activities to traditional risks but be involved in mining and energy risks. He called upon the Insurance industry to take advantage of this huge market opportunity that would be created by the Tripartite Free Trade Area and fully participate in the trade in services and wholly embrace IT in the way it does business.

7. Finally the Secretary General thanked the Government of the United Republic of Tanzania for the decision to join the Regional Customs Transit Guarantee scheme and for signing the Inter-Surety Agreement by the National Insurance Corporation of Tanzania (NIC T Ltd.) and assured that COMESA Secretariat would provide the necessary support to ensure the successful implementation of the scheme in Tanzania and the Central Corridor.

8. Earlier Mr. Patrick Kusikwenyu, Chairman of the National Bureau of Zimbabwe joined Mr. Kamanga in welcoming the participants to the 38th Meeting of the Technical Management Committee and wished the delegates a pleasant stay in Bulawayo and urged them to find time from their busy schedule and enjoy the traditional hospitality of Zimbabwe particularly the city of Bulawayo.

9. The 38th Meeting of the Technical Management Committee of the Yellow Card Reinsurance Pool was chaired by Mr. Sam Kamanga the Acting Managing Director of the National Insurance Corporation of Tanzania and the Chairperson of the Council of Bureaux of the Yellow Card Scheme.

Vote of thanks

10. The delegate from the National Bureau of Uganda, Ms. Stella Ajilong, National Yellow Card Coordinator of the National Bureau; NIC-General of Uganda gave a vote of thanks on behalf of the delegates. In her statement, she thanked the Guest of Honor for finding time from his busy schedule to come and open the meeting.

Signing Ceremony of the Inter-Surety Agreement and Tanzania Joining the Regional Customs Transit Guarantee (RCTG) Scheme

11. Following the decision of the Government of the Republic of Tanzania to join the RCTG Scheme and implement in the country, Mr. Sam Kamanga, the Acting Managing Director of the National Insurance Corporation of Tanzania Limited (NIC T Ltd.) and Chairperson of the Council of Bureaux of the Yellow Card Scheme signed the Inter-Surety Agreement during the official opening of the 38th Meeting of the Technical Management Committee of the Yellow Card Reinsurance Pool on the 9th April 2015 in the presence of Mr. Sindiso Ngwenya, the Secretary General of COMESA and Mr. Albert Mugabe, the Guest of Honour and Chairperson of Zimbabwe National Road Authority (ZINARA).

Adoption of the Agenda and Organisation of Work (*Agenda Item 2*)

12. The meeting adopted the following agenda with amendments:

1. Opening of the Meeting
2. Adoption of the Agenda and Organisation of Work
3. Progress Report on the implementation of the Decisions of the Council of Bureaux and Recommendations of the Technical Management Committee Meetings.
4. Pool Managers' progress report on the operations of the Yellow Card Reinsurance Pool
5. Reinsurance Pool Financial Highlights as at 31st March 2015

6. Pool Manager's Report and Financial Statement, year ended 31st December 2014
 7. Draft Policy on Bad Debt Provisions on Pool funds' debtors
 8. Proposed investment options for the Pool Funds
 9. Revised draft Dividend Policy for earned Pool Funds' profits
 10. Revised Yellow Card Operation Manual
 11. Progress report on the 3rd Edition of the Yellow Card Compendium
 12. Progress Report on the Implementation of the enhanced YC-MIS
 13. Supplementary budget for the YC-MIS IT Expert and Short Term Administrative Assistant
 14. Date and Venue of the next TMC Meeting
 15. Any Other Business
 16. Adoption of the Report and Closure of the Meeting
13. **The Committee adopted the following working hours:**

Thursday, 9th April 2015

Morning : 09:00 – 13:00 hours
Afternoon : 14:00 – 17:30 hours

Friday, 10th April 2015

Morning : Report preparation and free morning for the delegates
Afternoon : 16:30-17:00 Adoption of the Report and Closure of the Meeting

C. ACCOUNT OF PROCEEDINGS

Progress Report on the implementation of the Decisions of the Council of Bureaux and Recommendations of the Technical Management Committee (TMC) (*Agenda Item 3*)

14. The Secretariat presented document No. CS/YCRCTG/TMC/XXXVIII/3: Progress Report on the Implementation of the Decisions of the Council of Bureaux and Recommendations of the Technical Management Committee (TMC). In doing so, the Secretariat presented details on the progress made since the last TMC meeting. The highlights of the report were as follows:

a) Capacity Subscription

15. The TMC was informed that the position regarding the payment of Capacity Subscription to the Yellow Card Reinsurance Pool had not changed as the National Bureaux of Malawi and Sudan had not made any payment.

Recommendation

16. The TMC recommended that the Secretariat should continue the engagement with National Bureaux of Sudan and Malawi and report the status of the progress to the next meeting of the Council of Bureaux.

b) Claims issues

17. The TMC was informed that the Secretariat had received a copy of a letter from the National Bureau of Rwanda addressed to the National Bureaux of Uganda, Kenya and Tanzania that it would not handle claims on Yellow Card issued until they reimburse them the outstanding claims settled on their behalf.

18. The TMC was further informed that following the Secretariat intervention a meeting was held in March 2015 in Nairobi, Kenya at Zep-Re Offices attended by Tanzania, Rwanda, Pool Managers and the Secretariat to discuss and resolve the issue and that the Meeting agreed on the following:

- a) An officer from Zep-Re to travel to Kigali, Rwanda and assist the National Bureau in reconciling their records and also put together the necessary claim supporting documentations to enable the Pool to effect the reimbursements;
- b) The Pool Manager should promptly settle the large claims as soon as SONARWA submits the required claim supporting documents;
- c) The National Bureau of Tanzania should submit a list of claims settled by SONARWA on their behalf to the Pool and copy the Secretariat not later than 20th March 2015 giving reasons as to why there was no reimbursement;
- d) The National Bureaux of Rwanda, Uganda and Burundi should implement the agreed course of action reached during their bilateral meetings; and
- e) SONARWA should with immediate effect withdraw the letter on suspension of claims handling on Yellow Cards issued by Kenya, Uganda and Tanzania.

19. In the ensuing discussion, the TMC was informed as follows:

- a) The National Bureau of Kenya confirmed receiving the letter and that they requested the National Bureau of Rwanda to provide them with all the supporting documents for them to effect reimbursement;
- b) The National Bureau of Tanzania informed the Meeting that they had started working on the claims between Tanzania and Rwanda and assured the Meeting that the issue would be resolved before the next Council of Bureaux Meeting;
- c) The National Bureau of Zimbabwe urged members to comply with Council decisions and open foreign currency account to mitigate on foreign exchange losses; and
- d) The Pool Managers requested National Bureaux to report their position on the compliance of opening foreign Currency accounts.

Recommendations

20. To address the delays in claims reimbursement and enhance efficiency, the Meeting recommended as follows:

- i) Issuing Bureaux should always indicate in their letters to Handling Bureaux the specific missing claim supporting documents that are required;
 - ii) 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;
 - iii) The Secretariat should send reminders to all National Bureaux on maintenance of US Dollar accounts and request those that have not yet opened separate Dollar Bank Accounts for the Yellow Card operations in their country to do so;
 - iv) National Bureaux should inform the Secretariat of member Primary Insurance Companies that are failing to reimburse claims paid on their behalf whenever Secretariat's intervention is required; and
 - v) National Bureaux should adhere to the decisions of the council of Bureaux on claims issue resolving procedures and refrain from taking unilateral action.
- c) **Detention of motor vehicles for visiting motorists involved in traffic Accident by Ugandan Traffic Police**

21. The TMC was informed that the issue of detention of visiting motorist vehicles involved in road traffic accident by Uganda police officers had continued and the Secretariat was requested to intervene in the matter. On engagement with the National Bureau of Uganda, the Secretariat learnt that the issue had persisted because of the accident victims rushing to Courts of Law to obtain detention orders for the vehicles until they were compensated.

22. The TMC was further informed that the National Bureau of Uganda had written to the COMESA Coordinating Ministry, the Ministry of Trade, Industry and Cooperatives to intervene in the matter and that the Secretariat also wrote to the Coordinating Ministry and the Police Authority to reinforce the concerns raised by the National Bureau of Uganda.

23. In the discussion that followed, the National Bureau of Burundi requested for an update on the issue of detention of vehicles for visiting motorists involved in traffic accidents in Uganda. In response to the concern, the representative of the National Bureau of Uganda informed the Meeting that only two vehicles were still detained and that they were making all necessary efforts to have the vehicles released.

Recommendation

24. **The TMC recommended that the National Bureau of Uganda jointly with COMESA Coordinating Ministry should engage the Traffic Police and the Judiciary on the operations of the Yellow Card Scheme especially on Claims handling procedures.**

- d) **The issue of Yellow Card Forgery originating from Tanzania**

25. The TMC was informed that the circulation of forged Yellow Cards purportedly issued from Tanzania had continued despite the National Bureau of Tanzania having presented planned measures to address the issue at the 28th Meeting of the Council of Bureaux. The TMC

was further informed that the issue was raised and discussed by Secretariat during the January 2015 RCTG-Yellow Card mission to Tanzania.

26. In the ensuing discussion, the delegate from the National Bureau of Tanzania informed the Meeting that they would implement the planned measures by mounting random inspections at Nakonde/Tunduma border post in May 2015 and that they would communicate the dates of the mission to Secretariat once agreed on with the National Bureau of Zambia.

Recommendation

27. **The TMC recommended that the National Bureau of Tanzania should immediately implement the measures adopted by the 28th Meeting of the Council of Bureaux.**

e) The Kasumbalesa Fire Accident – DR Congo

28. The TMC was informed of the fire incident that happened in DR Congo in Kasumbalesa at Customs Yard in Kimpese on 24th November 2014 and that the Secretariat sent officers to the accident scene on a fact finding mission upon learning of the incident. The TMC was further informed that the findings of the mission were as below:

- a) The inferno destroyed about 48 trucks loaded with various cargos from Tanzania, Zimbabwe, DR Congo and South Africa;
- b) The fire broke out when a fuel tanker belonging to BH from Zimbabwe hit into a stationary container as it was made to maneuver through parked containerized trucks to the designated parking yard for fuel tankers;
- c) Officers from Customs could not confirm if the fuel tanker had Yellow Card Insurance nor any of the other trucks destroyed in the inferno; and
- d) About twelve (12) people were involved in the inferno out of which four (4) died and the eight (8) were admitted at Don Bosco Poly Clinique in Lubumbashi.

29. The TMC was informed that the issue has not yet been established whether the vehicle which caused the accident had a Yellow Card cover or not.

f) Study report on low limits of liability

30. The TMC was informed that in pursuant to the observations and decision of the 28th Meeting of the Council of Bureaux, the Secretariat prepared the Terms of Reference for the review of the study report on the low limits of liability and other issues affecting the operations of the Scheme as follows:

- a) Review the study report submitted and ensure that the report is correct, objective, factual and verifiable;
- b) Establish a common (standard) and reasonable higher minimum limit of liability that would be acceptable to all Member states;
- c) Indicate the implications of the common (standard) and reasonable higher minimum limit of liability that would be established under item (b) above on the following:
 - Yellow Card premium payable by cross- border motorists;
 - Claims operations;
 - Yellow Card Reinsurance Pool operations; and

- The existing compulsory third party motor insurance law of member states and related legal aspects.
- d) Review the experiences of similar international insurance card systems, such as, the EU Green Card and ECOWAS Brown card systems on the following;
- minimum limits of liabilities,
 - institutional arrangement and
 - the strengths and weaknesses of the EU Green Card and ECOWAS Brown Card Insurance card systems;
- e) Propose specific measures to strengthen the overall capacity of the Technical Management Committee and the Secretariat of the Council of Bureaux at the COMESA Secretariat; and
- f) Come-up with specific proposal to engage the Insurance Supervisory Authorities and concerned Government Authorities in the management of the Yellow Card Scheme at National level.

31. The TMC was further informed that the Pool Managers transferred the US\$60,000 to the Yellow Card Council of Bureaux account meant for the review of the study report and that the contracts for the Consultants have been extended effective 1st April 2015 for five (5) months.

32. In the ensuing discussion that followed, the National Bureau of Zimbabwe expressed concern that the Consultants needed to be restricted to areas of major concerns and that prescription periods on claims should be included in the study.

Recommendation

33. The TMC recommended that National Bureaux that would be visited or contacted by the Consultants should provide the Consultants with the necessary assistance and information required to enable them thoroughly review the study report.

g) Printing and delivery of additional Yellow Card books

34. The TMC was informed that since the implementation of the new Security enhanced Yellow Card books in January 2014, National Bureaux have been making additional orders for printing of Yellow Card books to the Printer and noted that about 2,500 books had been printed and delivered to amongst the following National Bureaux; Burundi, Ethiopia, Rwanda, Uganda, Tanzania, Malawi, Zambia and Zimbabwe.

35. The TMC was further informed of 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 contracted minimum order limit of 100 books per order.

36. In the discussion that followed, the National Bureau of Kenya informed the Meeting that they had ordered additional 1000 Yellow Card books and that they had paid cost of printing in full and books were delivered.

Recommendation

37. The TMC recommended that National Bureaux should adhere and make orders for Yellow Card books accordingly to the contract minimum limit of not less than 100 books per any given order.

h) Implementation of the Yellow Card Scheme in non COMESA Member states

38. The TMC was informed that in pursuant to the decisions of the 28th Meeting of the Council of Bureaux, the Secretariat had been engaging with South Sudan through the General Manager of Speed Insurance Company and that preparations were under way to convene a stakeholders' sensitization workshop on the operation of the Yellow Card Scheme in the South Sudan.

39. The TMC was further informed that the Secretariat during its engagement with Swaziland, it had established that Swaziland had planned for implementation of the Yellow Card Scheme in their 2015/16 approved Regional Integration Plan under the budget of the Regional Integration Support Mechanism (RISM). The TMC was further informed that Swaziland requested for Secretariat to provide support in the implementation of the Yellow Card Scheme.

Recommendation

40. **The TMC recommended that the Secretariat should continue engaging South Sudan and Swaziland and provide necessary technical support in the implementation of the Yellow Card Scheme.**

i) Implementation of the RCTG Carnet in Tanzania

41. The TMC noted the progress made by Tanzania in joining the RCTG Scheme and the designation of National Insurance Corporation of Tanzania Ltd., (NIC T Ltd.) as the National Surety.

j) Administrative Matters

42. The TMC was informed that **Mrs. Brenda Chizyuka** had not fully recovered to resume her duties and that a Medical Board was instituted by the Secretary General of COMESA in accordance with the staff rules and regulations.

43. Regarding the recruitment of the Short Term Administrative Assistant, the TMC was informed that a qualified candidate in the name of **Mrs. Kaela Lydia Mambwe** was identified and issued with a three (3) months contract effective 1st April 2015 renewable subject to performance.

k) Budget Contributions

44. The TMC was informed that only six (6) National Bureaux had remitted their shares of budget contribution to the Yellow Card Council of Bureaux, namely: Burundi, Ethiopia, Kenya, Zambia and Zimbabwe, while Uganda made a partial payment.

45. The TMC was further informed that the Secretariat had written to the COMESA Coordinating Ministries in Malawi and Sudan requesting them to intervene in the matter but no response had been received yet and no payments towards budget contributions have been received from the National Bureaux of Sudan and Malawi.

46. In the ensuing discussions, the following were raised:

- a) National Bureau of Tanzania informed the Meeting that they had not received their invoice and requested Secretariat to send them the invoice at the earliest possible time; and
- b) The National Bureau of Zimbabwe expressed concern on the high amount of accumulation of budget contribution due from the National Bureaux of Malawi and Sudan and urged the Secretariat to enhance its engagement.

Recommendations

47. The TMC recommended that:

- i) **The Secretariat should immediately send the invoices to the National Bureaux of Tanzania and reminders to the National Bureaux of DR Congo, Djibouti, Uganda and Rwanda for them to promptly settle their 2014/15 budget contributions before end of May 2015; and**
- ii) **The Secretariat should continue its engagement with the National Bureaux of Sudan and Malawi.**

Progress report of the Pool Managers on the operations of the Yellow Card Reinsurance Pool (Agenda Item 4)

48. A representative of the Pool Managers presented document number CS/YCRCTG/TMC/XXXVII/4: Progress Report on the operations of the Yellow Card Reinsurance Pool as at 31st March 2015 and the highlights of the presentation were as follows:

a) Premium returns

49. On the premium returns, the TMC was informed that the premium booked by the Pool for the period under review on the Pool Manager's 30% share was US\$ 856,985.01 representing an increase of 6% compared to US\$ 805,568 recorded during the same period in 2014. The TMC was further informed that the figure was not fully representative as many returns from members were still outstanding despite several follow ups made by the Pool. The summary of written premiums and returns submitted by each National Bureau is as shown in the table 1 below.

Table 1: Returns & Premiums Booked as at 31st March 2015

Bureau	100% (USD)	30% SHARE	COMM.	NET TO POOL	%	No of Cards	U/W PERIOD
Kenya	946,298.77	283,889.63	14,194.48	269,695.15	33.1%	7,437	July 14- Feb. 15
Zimbabwe	432,616.00	129,784.80	6,489.24	123,295.56	15.1%	5,834	July - Dec. 14
DRC	365,363.37	109,609.01	5,480.45	104,128.56	12.8%	0	March - Dec. 14
Uganda	324,190.30	97,257.09	4,862.85	92,394.24	11.4%	1,670	Nov 14 -Feb. 15
Tanzania	285,666.67	85,700.00	4,285.00	81,415.00	10.0%	2,245	May - Dec. 14
Ethiopia	272,802.90	81,840.87	4,092.04	77,748.83	9.5%	12,914	Nov 14 -Jan. 15
Burundi	98,988.93	29,696.68	1,484.83	28,211.85	3.5%	4,204	July - Aug. 14
Zambia	93,642.30	28,092.69	1,404.63	26,688.06	3.4%	4,087	Nov - Dec. 14
Rwanda	37,047.47	11,114.24	555.71	10,558.53	1.3%	1,782	Oct - Dec 14
Djibouti	-	-	-	-	0	0	0
Total	2,856,616.7	856,985.01	42,849.25	814,135.76	100.00 %	40,173	

50. The TMC was further informed that despite the increase in premiums booked as shown above, returns were not received from the National Bureaux of Eritrea, Malawi and Sudan.

b) Premium remittances

51. The TMC noted the status of premium remittances as shown in the table 2 below:

Table 2: Premium remittances as at 31st March, 2015

	Mar-15	Mar-14
National Bureau	Amount (US\$)	Amount (US\$)
D. R Congo	19,500.00	26,500.00
Djibouti	24,364.09	27,071.14
Ethiopia	17,263.28	72,667.02
Kenya	239,706.21	120,961.80
Malawi	-	21,805.98
Tanzania	34,580.05	144,795.19
Uganda	16,523.00	-
Zimbabwe	71,087.27	78,031.58
Total	423,023.90	491,832.71

52. In the discussion that followed, the following were observed:
- a) To address the issue of delays in return remittance, National Bureaux should implement the YC-MIS without further delays;
 - b) The Yellow Card Scheme should be treated as a business and hence there was needed to have strategy sessions;
 - c) The National Bureau of Burundi had not received debit notes for return remittance since May 2014; and
 - d) Despite concerted efforts made to clear long outstanding claims, some National Bureaux had continued lodging old and high amount of outstanding claims.

Recommendations

53. In view of the above, the TMC recommended that National Bureaux should:
- i) **Audit their records of received returns from each primary insurance company and submit all outstanding premiums to the Pool by 30th May 2015;**
 - ii) **Collect all outstanding premium balances from Insurance Companies and remit the same to the Pool by 30th May 2015; and**
 - iii) **Submit the returns together with remittances monthly as stipulated in the operations manual and Pool reports for Meetings prepared two weeks earlier before TMC and Council of Bureaux Meetings.**

c) Claims

54. The TMC noted the status of claims as follows :

i) Inter-Bureau Claims

55. The TMC was informed that the amount owed to the Pool as at 31st March 2015 amounted to US\$ 724,805 compared to the outstanding as at 31st December 2014 which was US\$ 681,807 as shown in the table 3 below.

Table 3: Outstanding Inter-Bureaux Claims

HANDLING BUREAU	ISSUING BUREAU	March 2015	December 2014
N.B. Djibouti	N.B. Ethiopia	303,814	231,216
N.B. Ethiopia	N.B. Djibouti	6,814	6,814
N.B.Rwanda	N.B. Kenya	7,872	7,872
N.B. Uganda	N.B. Kenya	56,750	78,552
N.B. Burundi	N.B.Rwanda	7,513	7,513
N.B. Tanzania	N.B.Rwanda	-	40
N.B. Uganda	N.B.Rwanda	39,798	39,798
N.B. Burundi	N.B. Uganda	58,692	58,692
N.B. Rwanda	N.B. Uganda	6,534	6,534
N.B.Kenya	N.B. Zambia	7,292	7,292
N.B. Burundi	N.B. Tanzania	16,168	16,168
N.B. Uganda	N.B. Tanzania	2,677	2,677
N.B. Uganda	N.B. Burundi	16,391	16,391
N.B.Rwanda	N.B. Burundi	60,341	60,341
N.B.Burundi	N.B. DR Congo	13,981	13,981
N.B.Rwanda	N.B. D.R. Congo	19,872	19,872
N.B.Rwanda	N.B. Tanzania	45,730	45,730
N.B.Rwanda	N.B. Uganda	54,566	62,364
Sub-Total		724,805	681,807
Provision for bad debts		(331,204)	(331,204)
		393,601	350,603

ii) Pool Claims

56. The TMC was informed that the total claims reported to date amounts to US\$.12,233,807.74 out of which US\$ 3,792,768.68 was Pool's share and US\$. 8,441,039.06 was recoverable from the Reinsurers as shown in the table 4 below:

Table 4: Large claims intimations since inception to date

STATUS	TOTAL	RETAINED	RETRO
Outstanding	7,232,633.84	1,927,339.93	5,305,293.91
Settled	5,001,173.90	1,865,428.75	3,135,745.15
TOTAL	12,233,807.74	3,792,768.68	8,441,039.06

57. In the discussion that followed, the National Bureau of Zimbabwe urged members should reimburse the Pool Managers on claims paid on their behalf through the clearing house facility.

Recommendations

58. In view of the above the TMC recommended as follows:

- i) National Bureaux should report claims intimated without delays;
- ii) National Bureaux should provide to the Pool Managers updates on claims; and
- iii) Issuing Bureaux should refund all outstanding Inter-Bureaux claims paid by the Pool on their behalf by 31st May 2015 and provide status reports to the 39th TMC Meeting on measures put in place to clear their outstanding claims reimbursements.

59. Following the discussions made on the report, the TMC further recommended that:

- i) In order to ensure that claims were handled and processed in accordance with Yellow Card Instruments the Pool Managers should engage a professional firm to conduct an audit of claims handling and settlement process of National Bureaux and provide a report to the 39th TMC Meeting;
- ii) The Pool Manager should submit a proposal work plan and budget on the implementation of recommendation above for consideration and approval by the 39th Meeting of TMC; and
- iii) National Bureaux should fully implement the YC-MIS and ensure real time submission of Yellow Card returns.

Reinsurance Pool Financial Highlights as at 31st March 2015 (Agenda Item 5)

60. The Pool Managers presented document number CS/CB/TMC/XXXVIII/5 Reinsurance Pool Financial Highlights as at 31st March 2015. In their presentation, the Managers informed the meeting that for the period under review the Pool had recorded a Gross Premium Income of US\$ 856,985 representing an increase of 6.4% over the figure reported for the 31st March 2014, which was US\$805,568. The highlights of the developments, specifically on the Gross Premium Income, Reserve Fund, Total Assets, Capacity Subscription and Short Term Investments for the three (3) months period were presented in the table 5 as follows

Table 5: The financial highlights as at 31st March 2015

	March 2015 (US\$)	March 2014 (US\$)
Gross Premium Income	856,985	805,568
Reserve Fund	5,947,863	5,289,551
Total Assets	11,213,755	8,965,145
Capacity Subscription	250,000	275,000

Recommendations

61. The TMC having noted the financial highlights as at 31st March, 2015, recommended as follows:

- i) The Pool Managers should work out a programme to ensure the collection of long outstanding premium cessions due from members to the Pool with particular emphasis on the National Bureaux with high outstanding amounts; and
- ii) National Bureaux whose capacity subscriptions are due for refund should consider utilizing the refundable amounts for settlement of premium balances due to the pool.

Pool Managers' Report and Financial Statement, Year ended 31st December 2014 (*Agenda Item 6*)

62. The representative of the Pool Managers presented to the TMC document number CS/CB/TMC/XXXVIII/6, COMESA Yellow Card Reinsurance Pool Manager's Report and Financial Statement period ended 31st December 2014. He informed the Committee that the annual report was a draft and submitted for members' comment and that the Annual Report and Account for the period would be submitted to the External Auditors. In presenting the report, he pointed out that:

- a) The Pool recorded a gross premium income of US\$ 2,806,364 during the period ended 31st December 2014, which shows an increase of 28.67% over the corresponding figure of US\$ 2,181,034 generated in 2013;
- b) Kenya and Uganda generated the highest premium income of 29.3% and 17.4% respectively;
- c) Provision for outstanding claims including IBNR was \$1,121,017 in 2014 compared to \$396,898 in 2013;
- d) The volume of investment increased to \$8,623,444 in 2014 from \$6,916,090 in 2013; and the income realized from Investment during 2014 was \$369,048;
- e) The cost of the excess of loss cover for the year 2014 is US\$368,550 compared to US\$245,700 incurred in 2013. The increase was owing to the increase in projected premium income for 2014 and high reinsurance rates due to the Pool's claims experience; and
- f) The Pool Management fee incurred for the fiscal period was \$280,636.

63. The TMC noted the financial highlights as shown below :

Table 6: Financial Highlights as at 31st December 2014

	December 2014 (US\$)	December 2013 (US\$)
Gross Premium Income	2,806,364	2,181,034
Reserve Fund	5,761,301	5,177,442
Total Assets	10,289,426	8,552,614
Capacity Subscription	250,000	275,000
Short-Term Investments	8,623,444	6,916,090

64. The Pool Manger informed the TMC that in pursuant to the direction of the 28th Meeting of Council of Bureaux held in Dar Es Salaam, Tanzania in October 2014, they had discussions with External Auditors and agreed for an increase of 10% auditor's fee for the year ended 31st December, 2014.

65. In the ensuing discussion, the Committee expressed concern, among other issues, on the followings:

- a) on the high amount of sum owing to the Pool;
- b) limited progress made on the payment of excess of loss premium due from members and;
- c) very high outstanding claims.

Recommendation

66. **In light of the above, the TMC recommended that the Pool Managers should take measures to address the concern raised by the TMC and submit a report to the next TMC meeting on the progress made in addressing the issues.**

Draft Policy on Bad Debt Provisions on Pool funds' debtors (*Agenda Item 7*)

67. The Pool Managers presented a short report no. CS/CB/TMC/XXXVIII/6 Policy for provision on doubtful debts and bad debts write off. In presenting the report, the managers explained that in the course of its operation, the COMESA Yellow Card Reinsurance Pool was exposed to credit risk. This was the risk that a counter party would default in its contractual obligations and consequently resulting in financial loss to the Pool and enumerated the key areas that the Pool was exposed to credit risk as follows:

- a) Receivables on account of reinsurance arrangements inward;
- b) Reinsurers share of outstanding claims;
- c) Excess of Loss premium refund by members on account of 3rd & 4th Layers;
- d) Reimbursement of Inter-Bureaux claims;
- e) Deposits and cash balances held with banks & other financial Institutions; and
- f) Investments in Government Securities.

68. It was recalled that the Council of Bureaux had put in place mechanisms aimed at ensuring that the above mentioned risk were mitigated. These measures included:

- a) Placing limits on the Pool's exposure to a single counterparty or group of counterparties while placing investments;
- b) Due diligence in the appointment of bank panel, with emphasis on rated counterparties; and
- c) Thorough Selection process in determining securities in its retrocession programme.

69. With regards to the provisions for bad debts and write off, the TMC was informed as follows:

- a) **Provisioning:** A provision for bad and doubtful debts on any of the above should be made if the following conditions were satisfied either individually or in combination: -

- i) The debtor company is under Receivership/Liquidation;
- ii) The debtor company ceased operation;
- iii) The debt is in dispute and is the subject matter of an arbitration/court process; and
- iv) The account/balance has been dormant for a period of more than one year.

b) Write-Off:

- i) Debts to be written-off should be considered on a case-by-case basis;
- ii) A debt should be considered for write-off if convincing reasons exist that indicate that the debt was irrecoverable;
- iii) The writing off of debts should only be undertaken after collective efforts have been made and have yielded no results; and
- iv) Reasons for writing off the debt and the efforts made to collect the same should be fully explained.

70. Regarding the approval limit for provisions for doubtful debts and bad debt write-off under the policy, the Pool Managers proposed as follows:

- a) Provisions for doubtful debts: Accounts/balances requiring Provisions for bad and doubtful debts should be determined by the Pool Manager; and
- b) Approval for bad debt write-off: Recommendations for bad debts write-off should be submitted to the Council of Bureaux for approval through the Technical Management Committee.

71. The Pool Managers further proposed that the Policy would come into force upon approval by the Technical Management Committee and that the Policy may be reviewed, amended or modified by the Technical Management Committee.

Recommendation

72. **In the discussion that followed the meeting pointed out that given the objective nature of institutional arrangement of the Yellow Card scheme precedent in handling such issues, the criteria proposed for the provisions for bad debts and write-off, should be discussed further between the Pool Managers and the Secretariat and be presented to the next TMC.**

Proposed investment options for the Pool Funds (Agenda Item 8)

73. The representative of the Pool Managers presented a short report no. CS/CB/TMC/XXXVIII/7 Diversification of the Pool Investment Portfolio. He recalled that following the decision of the Council of Bureaux to diversify the Reinsurance Pool investments, proposals were presented to the TMC meetings with the aim at achieving diversification of Pool's Investments. It was further recalled that the 28th Meeting of the Council of Bureaux, held in Dar Es Salaam, Tanzania in October 2014, directed that other Investments options be considered in order to further diversify the Pool's Investments portfolio.

74. The TMC noted the investments of the Pool during the past five years as shown in the table below:

TYPE	2009	2010	2011	2012	2013
	US\$	US\$	US\$	US\$	US\$
Government Securities	667,573	93,377	193,164	-	-
Fixed Deposits	2,936,562	3,590,011	4,218,912	5,760,569	6,916,090
Total	3,604,135	3,683,388	4,412,076	5,837,631	6,916,090

75. The Committee was informed that, the Pool's investments as shown in the table have been placed mainly in highly liquid financial instruments due to the desire to ensure that the Pool meets its financial obligations to members by way of prompt settlement of Pool claims and those that are processed through the clearing house facility and other operational expenses.

76. In consideration of the fact that the Pool has witnessed positive growth in its Investments over the years, there was need to consider expansion of the financial Instruments that the Pool could invest in. In view of this, the Pool Manager recommended that the following options be considered:

- a) Investment in Sovereign Bonds of Governments of COMESA and wider African Region; and
- b) Investment in Real Estate within COMESA Region.

77. The TMC was further informed that the above options were specialist Investment areas and hence would require the services of specialists such as Property Managers, Fund Managers and Investment banks amongst others and on payment of professional fees. The TMC was further informed that experience had shown that the benefits to be derived from these experts outweigh the cost of their services in the long run.

Recommendations

78. **Following the consideration of the investment option proposed by the Pool Managers, the TMC recommended that the Pool expands its investment options to include the following:**

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

Revised draft Dividend Policy for earned Pool Funds' profits (Agenda Item 9)

79. The Pool Managers presented report no. CS/CB/YCRCTG/TMC/XXXVIII/8 Revised draft dividend policy on earned Pool Funds' profits. It was recalled that the Pool Managers had submitted a report on proposed dividend policy payout and were directed to review it taking into account Premium contributions and Claims.

80. In their presentation, the Pool Managers informed the TMC that in developing the dividend Policy, due consideration was given to stability of profit and liquidity. The meeting was informed that during the last five year the pool had continued generating profits and that a cash cover of about 2.0 was considered prudent and that the cash cover ratio for the Pool in the last five years was as shown below:

	2009	2010	2011	2012	2013
	US\$	US\$	US\$	US\$	US\$
Cash Cover = (Investments & Cash cover/Liabilities)	1.69	1.61	1.41	1.83	2.05

81. The TMC was further informed that based on previous Pool performance, the financial implication of various dividend payout rates would be as shown in the table below:

	2009	2010	2011	2012	2013
	US\$	US\$	US\$	US\$	US\$
Profits	129,214	18,598	101,038	275,393	434,598
5% dividend Payout	6,461	930	5,052	13,7670	21,730
10% dividend Payout	12,921	1,860	10,104	27,539	43,460
15% dividend Payout	19,382	2,790	15,156	41,310	65,190

82. The TMC was also informed that taking into account the Pool's structure, it was proposed that dividend be allocated based on the following criterion, namely: premium contribution, premium settlement and claims paid.

Recommendations

83. **The TMC after a lengthy discussion, recommended that the criterion for allocation of dividends shown below should be further discussed and presented to the next TMC Meeting:**

- a) **50% on the basis of Premium contributed by each member in that particular year;**
- b) **15% on the basis of Premium settled by each member in that particular year; and**
- c) **35% on the basis of claims paid during that particular year by the handling National Bureaux. The handling bureau which paid high amount of claims during the year entitle to a lower share of percentage of the 35% and vice-versa.**

84. **The TMC further recommended that**

- a) **The dividend policy starting with a 5% 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.**

Revised Yellow Card Operation Manual (Agenda Item 10)

85. The Secretariat presented document no. CS/CB/TMC/XXXVIII/9 Revised Yellow Card Operations Manual. The Secretariat informed the TMC that the revised Yellow Card Operations Manual incorporated changes and developments in the Yellow Card Scheme which included, among others; the implementation of the Yellow Card Management Information System, the Security enhanced Yellow Card Books, the revised franchise excess of loss limit and the Pool's Reinsurance commission on the premium returns, various Council of Bureaux decision on Inter-Bureaux claims reimbursements, increase on the additional property damage cover, and the issuance of Yellow Card covers to non-resident motorists.

86. The TMC was further informed that new changes have been proposed for discussion and emulation of new ideas which would be forwarded for consideration during the forthcoming Yellow Card Coordinators' Workshop scheduled to be held in the 2nd week of June, 2015 and that the revised Yellow Card Operations Manual would be circulated to all National Bureaux and the Pool Managers, after the endorsement by the 38th TMC Meeting.

Recommendations

87. **The TMC recommended as follows:**

- a) **The revised Yellow Card Operations Manual should be circulated to all National Bureaux and Pool Managers at the earliest possible time and by April 30, 2015; and**
- b) **The Secretariat should submit the new proposals to change the Operations Manual for consideration of the Yellow Card Coordinators' Workshop to be held during the 2nd week June, 2015.**

Progress report on the 3rd Edition of the Yellow Card Compendium (Agenda Item 11)

88. A representative of the Secretariat presented document no. CS/CB/TMC/XXXVIII/10 Progress Report on the Production of the 3rd Edition of the Yellow Card Compendium. In doing so, the Secretariat informed the Meeting that only the National Bureaux of Burundi, Ethiopia and Uganda had provided their country information for the 3rd Edition of the Yellow Card Compendium. The Meeting was also informed that since only three countries had provided their information, the Secretariat was unable to produce and circulate final draft of the 3rd Edition Yellow Card Compendium.

89. In the discussion that followed, the National Bureaux of Kenya informed the meeting of the challenges faced in collecting the information and data required from the various authorities and institution and assured the meeting that the National Bureaux would submit the information which they managed to collect to the Secretariat by 30 May 2015.

Recommendations

90. The TMC expressed concern on the delays by National Bureaux in providing the information required to the Secretariat and recommended that:

- i) National Bureaux who had not provided their country information to the Secretariat should do so according to the format of 3rd Edition Yellow Card Compendium circulated as soon as possible by 15th May, 2015;
- ii) National Bureaux who had provided incomplete information should provide the Secretariat with the remaining information as soon as possible by 15th May, 2015; and
- iii) The Secretariat should circulate the final draft of 3rd Edition Yellow Card Compendium to the National Bureaux for their views and comments before convening the Coordinators' workshop scheduled for the 2nd week of June, 2015.

Progress Report on the Implementation of the enhanced YC-MIS (*Agenda Item 12*)

91. A representative of the Secretariat presented document No CS/CB/TMC/XXXVIII/11: Progress Report on the Implementation of the YC-MIS. In doing so, he recalled the decision of the 28th Meeting of the Council of the Bureaux that the redesigned and improved YC-MIS be implemented by 31st January 2015.

92. The Meeting was informed of the current status of implementation of the YC-MIS in Member States and that the Improved YC-MIS could be accessed at the **URL: ycmis-new.comesa.int** and also that the system had been divided into seven modules according to the functionalities, namely; Dashboard, Website, Stock, Issuance, Claims, Reports and Settings Modules.

93. Regarding implementation of the Improved YC-MIS, the meeting noted the planned implementation schedule attached as Annex I to this report.

94. The Meeting was further informed that in order to enhance the access speed of the YC-MIS and to increase the system's availability, the improved system would be hosted by a virtual dedicated server which was in the cloud and that the server would be secured with SSL certificates (Global Signs SSL Certificates). The Meeting was also informed that as an ongoing process to ensure that the application was up-to-date with latest user requirements, the system would be enhanced with the following features:

- a) Design and develop a computer generated Yellow Card;
- b) Integrate the YC-MIS with other trade facilitation systems such as RCTG-MIS and CVTFS;
- c) Integrate the YC-MIS with local insurance systems; and
- d) Host the YC-MIS at National Bureaux Local Area Networks (LANs).

95. The TMC noted the proposed budget for hosting of the improved YC-MIS system on a dedicated cloud server for a period of three years as shown in the table below:

Table: Proposed budget for hosting the improved YC-MIS

Item	Estimated Expenditure	Total Cost
Linux Pro Dedicated Cloud Server	\$224.00/month * 3 Years	\$8,078.40
Wild Card SSL Certificate	\$74.92/month * 1 Year	\$ 899.04
Total Cost of a Cloud Dedicated Server with Wild Card SSL Certificates		\$8977.44

96. In the discussion that ensued, the National Bureau of Tanzania:

- a) Expressed interest to participate in the Pilot test of the enhanced YC-MIS;
- b) Proposed that instead of hosting the local YC-MIS on the local network, it should be hosted in the cloud and that Secretariat should submit the budget to the next TMC.

97. However, during the discussion it was pointed out that since the main server was hosted in the cloud there was no need to host the local YC-MIS as well.

98. The delegate from Burundi requested the Secretariat to consider integrating the YC-MIS with local applications in order to avoid usage of two systems:

Recommendations

99. **The TMC noted the improved YC-MIS with appreciation and recommended as follows:**

- i) The improved system be pilot tested and rolled out;**
- ii) National Bureaux of Uganda, Kenya, Zambia and Tanzania should carry out the pilot test in may 2015;**
- iii) National Bureaux should make the necessary arrangement to enable the Secretariat to rollout the improved YC-MIS in line with the implementation plan Annex I,**
- iv) Approve 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;**
- v) The Secretariat should submit a proposal on a computer generated Yellow Card to the 39th TMC Meeting for consideration and recommendation for adoption by the Council of Bureaux;**
- vi) The Secretariat 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**
- vii) The YC –MIS be hosted at the Server of the National Bureaux in order to enhance its availability and speed.**

100. Furthermore, in order to increase the utilization of the YC-MIS in Tanzania, Burundi, Malawi and Sudan, the TMC recommended that, the four National Bureaux should:

- a) **Engage their PICs in order to encourage them to utilize the YC-MIS; and**
- b) **Liase COMESA Secretariat in order resolve any issues encountered during the operations of the YC-MIS.**

Supplementary budget for the YC-MIS IT Expert and Short Term Administrative Assistant.
(Agenda Item 13)

101. A representative of the Secretariat presented document No. CS/CB/TMC/XXXVIII/12 Supplementary Budget for the Recruitment of an IT Expert for the YC-MIS and Short Term Administrative Assistant. In doing so he recalled the recommendation of the 36th TMC Meeting and decision of the 28th Council of Bureaux Meeting which approved request of the Secretariat for supplementary budget of US\$82,000. The approved budget was to recruit an IT Expert to carry out the day to day activities of the YC-MIS, undertake development works and manage the launched YC-MIS. The approved budget was also to recruit a temporary Administrative Assistant as the regular Administrative Assistant have been on prolonged sick leave. It was further recalled that the TMC also directed that the Supplementary Budget be funded from the Yellow Card Reinsurance Pool Account.

102. It was further recalled that, the YC-MIS IT Expert: namely Mr. Musa Tondolo; was recruited from the local market with effect from 1st July 2014 for a one year contract. The IT Expert, since his recruitment, had carried out several activities.

103. The TMC was further informed that until the YC-MIS become fully and effectively operational and the Council of Bureaux decides to create a regular post for an IT Expert, the service of the temporary IT Expert would be required and hence the contract has to be renewed for a further period of one year.

104. The TMC was accordingly informed that until the issue of Mrs. Brenda Chizyuka was resolved, the service of the Temporary Administrative Assistance to the office of the Council of Bureaux of the Yellow Card scheme at the COMESA Secretariat would continue to be required and hence a Short Term Administrative Assistant has been recruited, namely: Mrs Kaela Lydia Mambwe, for a period of three months from 1st April 2015 to 30th June 2015 on a renewable contract subject to satisfactory performance.

105. The Meeting noted the supplementary budget required as follows:

- a) For the renewal of the IT Expert contract for a period of one year, on expiry terms and conditions, at a Lump Sum of monthly fee US\$4,000 (US\$4,000 x 12months: \$48,000).
- b) During the period, the IT Expert will visit all National Bureaux to facilitate, train, pilot test and rollout the improved YC-MIS and assist National Bureaux and their member Insurance Companies; hence his Per diems and Travel expenses for missions to all member states would require US\$22,000.

- c) The contract of the Short Term Administrative Assistance will be issued for a period of one year at a Lump Sum of monthly fee of US\$1,000 (US\$1,000 x 12 months: US\$12,000)

106. The total funds required for the recruitment of the two would be US\$82,000.

Recommendations

107. **Having considered the report on supplementary budget, the TMC recommended 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 write to the Pool Manager to transfer the funds of US\$82,000 at the earliest time and by 30th April 2015 at the latest;**
- c) **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**
- d) **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.**

108. The TMC further recommended that 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 next Meeting of Council of Bureaux for consideration and adoption.

Date and Venue of the next meeting (Agenda Item 14)

109. The Secretariat would advise the date and venue of the next meeting after consultation with TMC member National Bureaux which have not yet hosted the meeting.

Any Other Business (Agenda Item 15)

110. The Chairperson of the Council of Bureau and the Acting Managing Director of National Insurance Corporation of Tanzania Ltd. responded to the request of the Secretariat and agreed to host the 3rd Meeting of the Yellow Card Coordinators Workshop in Arusha, Tanzania in June 2015.

Adoption of the report and closure of the meeting (Agenda Item 16)

111. The Meeting considered the draft report paragraph by paragraph and adopted the report after making some amendments.

112. At the closure of the meeting the delegate from the National Bureau of Kenya, Mr. Robert Simiyu Namunane, Underwriter Reinsurance Department, Kenya Reinsurance Corporation Ltd. (Kenya Re) thanked the Government and people of Zimbabwe and the Insurance Council of Zimbabwe (ICZ) for the warm hospitality extended to the delegates during their stay in Bulawayo. Mr. Namunane commended the chair person for the manner he guided the meeting deliberations and also thanked the COMESA Secretariat for the good organization

of the meeting and the delegates for having found time to attend the meeting and for their valuable contributions made during the deliberations.

113. In closing the Meeting the chair person thanked all the delegates for their valuable contributions and wished them a safe journey to their respective Countries.

ANNEX I: Implementation Plan of the Improved YC-MIS

No.	Activity	Time Frame	Responsible Party
1.	Inform PICs on the roll-out of the improved system;	23 rd Mar-17 th Apr	All National Bureaux
2.	Select PICs to carry out the pilot test;	23 rd -27 th Mar	Selected National Bureaux
3.	Train PICs for the pilot test;	31 st Mar-3 rd April	Selected National Bureaux
4.	Migrate data for the pilot test;	4 th -5 th April	COMESA Secretariat
5.	Pilot the system with the selected PICs;	7 th April-8 th May	COMESA Secretariat, National Bureaux
6.	Monitor the piloted system with selected PICs and address issues that may arise during the pilot;	8 th April-7 th May	COMESA Secretariat, Selected National Bureaux
7.	Conduct training for all PICs for the going live;	20 th Apr-8 th May	COMESA Secretariat, All National Bureaux
8.	Migrate data for going live/roll-out;	9 th -10 th May	COMESA Secretariat
9.	Go Live/Roll out the system	11 th May	COMESA Secretariat

ANNEX II

**LIST OF PARTICIPANTS
LISTE DES PARTICIPANTS**

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