



Distr.
LIMITED

CS/YCRCTG/TMC/XXXIX/12
September, 2015

Original: **ENGLISH**

**COMMON MARKET FOR EASTERN
AND SOUTHERN AFRICA**

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

Addis Ababa, Ethiopia
3-4 September 2015

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

A. INTRODUCTION

1. The Thirty Ninth Meeting of the Technical Management Committee (TMC) of the Yellow Card Reinsurance Pool was held in Addis Ababa, Ethiopia from 3rd to 4th of September 2015, at Elilly International Hotel.

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

Attendance

2. National Bureaux Members of the Technical Management Committee (TMC) from Burundi, Djibouti, Kenya, Uganda and Zimbabwe as well as the National Bureaux of Tanzania as Chairperson of the Council of Bureaux and Ethiopia as host attended the meeting. 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 as Annex III to this report.

Opening of the Meeting (*Agenda item 1*)

3. The meeting was officially opened by Mr. Yewondwossen Eteffa, Chief Executive Officer of the Ethiopian Insurance Corporation (EIC). In his opening remarks, he welcomed all delegates to Addis Ababa, Ethiopia and wished them a pleasant stay. The Chief Executive Officer reaffirmed the commitment of Ethiopian Insurance Corporation to the regional cooperation and implementation of COMESA programmes including the Yellow Card and Regional Customs Transit Guarantee (RCTG CARNET) Schemes.

4. Mr. Yewondwossen Eteffa acknowledged the importance of the Yellow Card Scheme as a transport facilitation instrument that had stood the test of time and has been well accepted by motorists travelling across borders. He urged the Insurance companies member of the Scheme to provide efficiency service to travelling motorists and road accident victims by computerizing the operations of the Scheme and address the issue of forgery, delays in claims payments and other operational issues.

5. Earlier Mr. Sam Kamanga, Acting Managing Director of National Insurance Corporation of Tanzania Ltd, (NIC T Ltd) and the Chairperson of the Council of Bureaux, welcomed the participants to the 39th TMC Meeting.

6. Mr. Patrick Kusikwenyu, Chairperson of the Insurance Council of Zimbabwe and Managing Director of Sanctuary Insurance Company gave a vote of thanks on behalf of the participants. Mr. Kusikwenya thanked the Guest of Honour, Mr. Yewondwossen Eteffa for finding time from his busy schedule to come and officiate the opening of 39th TMC Meeting. Mr. Kusikwenyu assured the guest of Honour that the meeting would deliberate on all issues to be tabled before the meeting and come up with solutions to address them. Finally, he thanked the National Bureau of Ethiopia, EIC for hosting the Meeting and for the hospitality accorded to the delegates since their arrival.

Adoption of the Agenda and Organisation of Work (Agenda item 2)

7. The meeting adopted the following agenda with amendments:

1. Opening of the Meeting
2. Adoption of the Agenda and Organization of Work
3. Progress Report on the implementation of the Decisions of the Council of Bureaux and recommendations of the Technical Management Committee
4. Pool Managers' progress report on the operations of the Yellow Card Reinsurance Pool
5. Reinsurance Pool Financial Highlights as at 31st July 2015
6. Pool Manager's Report and Financial Statement, year ended 31st December 2014
7. Report of the 3rd Workshop of the National Coordinators of the Yellow Card Scheme
8. Progress Report on the Implementation of the enhanced YC-MIS
9. Report on review of the study on the low limits of liability and other issues affecting the operations of the Yellow Card Scheme
10. Draft Terms of Reference (ToR) for the recruitment of an IT Expert (P3) for the YC-MIS and RCTG-MIS
11. Draft financial statement of the Yellow Card Council of Bureaux for 2014/2015 fiscal year
12. Draft proposed budget of the Yellow Card Council of Bureaux for 2015/2016
13. Date and Venue of the next TMC Meeting
14. Any Other Business
15. Adoption of the Report and Closure of the Meeting

8. The Committee adopted the following working hours:

Thursday **3rd September 2015**
Morning : 09:00 – 13:00 hours
Afternoon : 14:30 – 17:00 hours

Friday **4th September 2015**

Morning : Report preparation and free morning for the delegates

Afternoon : 16:30 to 17:30 hours Adoption of the report

ACCOUNT OF PROCEEDINGS

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

9. The Secretariat presented document No. CS/YCRCTG/TMC/XXXIX/2: 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 provided details on the progress made since the last TMC meeting. The highlights of the report were as follows:

Capacity Subscription

10. The TMC was informed that the position regarding payment of Capacity Subscription to the Yellow Card Reinsurance Pool had not changed as the National Bureaux of Malawi and Sudan had not paid their share of capacity subscriptions.

11. The TMC was further informed that the Secretariat engaged the National Bureau of Malawi during the 3rd Workshop of the National Coordinators held in Arusha, Tanzania in June, 2015, on their inability to pay their capacity subscription to the Pool, among others. The National Bureau of Malawi informed the Secretariat that they were unable to meet their obligations since most traffic flow from Malawi was with Mozambique and that the Yellow Card was not recognized as a valid insurance cover and requested the Secretariat to engage Mozambique to join the Yellow Card Scheme. Subsequently, the Secretariat advised the National Bureau of Malawi that since Mozambique was not a member of COMESA, the National Bureau should engage them through their Government and that the Secretariat would provide technical support to interest Mozambique to join the Yellow Card Scheme.

12. In the ensuing discussion, the delegate from Zimbabwe underscored the importance of Mozambique joining the Yellow Card Scheme to facilitate the movement of traffic between Malawi and Mozambique and that Secretariat to find a way to engage them to join the Scheme

Recommendations

13. The TMC recommended that:

- a) The Secretariat should continue its engagement with National Bureaux of Sudan and Malawi and report the status of 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

14. On the Claims issues among National Bureaux, the TMC was informed of the recent developments as follows:

DR Congo / Zambia;

15. The National Bureau of DR Congo mounted a mission to Zambia in June 2015 and submitted claims supporting documents for 27 claims amounting to US\$115,592 for reimbursement and the National Bureau of Zambia confirmed receipt of the documents and assured the Secretariat to reimburse the National Bureau of DR Congo at the earliest possible time.

i. DR Congo vs. Tanzania, Zimbabwe & Pool Manager;

16. The National Bureau of DR Congo reported that it had also submitted claims supporting documents to Tanzania, Zimbabwe and Pool Managers for reimbursement.

17. In the discussion that followed, the National Bureaux of Tanzania and Zimbabwe informed the Meeting that they had not received any claims supporting documents from DR Congo which would enable them to effect reimbursements.

Recommendations

18. **The TMC expressed concern on back and forth between National Bureaux on submission of claims supporting documents and recommended that:**

- a) Handling Bureaux should send claims supporting documents to issuing Bureaux, with a copy to the Pool Managers and Secretariat, to avoid further delays in the reimbursement of claims; and**
- b) 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.**

ii. DR Congo vs. Kenya (ARU Claim)

19. The TMC was informed of an accident in ARU, DR Congo involving a Kenyan registered vehicle relating to third party property damage on a commercial bus. However, the National Bureau of DR Congo informed the Issuing Bureau, Secretariat and Pool Managers that its financial resource had been exhausted due to delays of reimbursement on claims settled on behalf of other National Bureaux and advised that it was not in position to pay additional claims.

20. The TMC was further informed that the Secretariat had engaged the National Bureau of Kenya, the Issuing Bureau and the Pool Managers and established that the amount of claims for the damaged third party vehicle was very high (US\$195,000) compared to its cost of replacement. The TMC was also informed that the Secretariat had advised the National Bureau of DR Congo to handle the claim in accordance with the normal claim handling procedures.

21. In the discussion that ensued, the TMC noted the high claim quantum being reported in DR Congo and urged National Bureaux to adhere to proper damage assessment and claim handling procedures.

iii. DR Congo (Kasumbalesa Fire Accident)

22. The TMC was informed that the Secretariat mounted a mission to Kasumbalesa in July, 2015 to consult and assist the National Bureau of DR Congo and resolve claims and other outstanding issues. Accordingly, with the Secretariat's involvement, confirmation of validity of

the Yellow Cards was provided by the issuing Bureau (Zimbabwe) and the handling Bureau (DR Congo) was then advised to immediately notify the Pool Managers of the claims.

Recommendations

23. In view of the above, the TMC recommended that the National Bureau of DR Congo should:

- a) Notify the Reinsurance Pool the 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.

iv. Burundi vs. Rwanda/Pool

24. The TMC was informed of the WFP claim which occurred in Burundi in 2007 but reported to the Pool in 2014, upon the National Bureau of Burundi receiving a Court order to pay for third party property damages and loss of use amounting to US\$217,752.

25. In the discussion that followed, the delegate from Burundi expressed concern on the long delays in paying the third party claim, as the Court had ordered to seize the National Bureau's assets and requested that the Reinsurance Pool advise its official position.

Recommendation

26. The TMC recommended that the Pool Managers should advise their position on the claim to the National Bureau of Burundi by 30th September 2015.

v. Rwanda

27. The TMC was informed that the Secretariat received a letter from the National Bureau of Rwanda raising concerns on the lack of reimbursement on claims settled on behalf of Burundi, Kenya, DR Congo, Tanzania and Uganda for the last three years amounted to Rwf 558,256,518 (US\$780,778) and requested the Secretariat to intervene.

28. The TMC was informed of the efforts made by the Secretariat to engage the concerned National Bureaux and the developments on the claims issues were as below:

- a) **Burundi & DR Congo:** No response was obtained from the National Bureaux of Burundi and DR Congo
- b) **Uganda:** The National Bureau of Uganda reviewed the documents provided by the National Bureau of Rwanda (SONARWA) and found 11 claims handled amounting to US\$30,694 were already reimbursed through the R/I Pool Clearing House. The National Bureau of Uganda informed that it would review the documents on other claims and advise their position.
- c) **Tanzania:** The National Bureau of Tanzania responded that they would transfer US\$38,746 to Rwanda and further requested for supporting documents on those claims which were not fully documented; and

- d) **Kenya:** The National Bureau of Kenya forwarded the claim documents to their member primary insurance companies with SONARWA bank account details to hasten the reimbursement process.

29. In the ensuing discussion that followed, the TMC was informed as follows:

- a) The National Bureau of Uganda replied to Rwanda informing them that they owed Uganda more money than what they were requesting to be reimbursed and that they had provided Rwanda with all the claim supporting documents;
- b) Tanzania had transferred US\$25,500 to Rwanda and was making follow ups with member Primary Insurance companies for further payment of the US\$13,236;
- c) Kenya raised a concern that Rwanda was also owing them and as such should acknowledge what they owe and agree to reimburse;
- d) Zimbabwe suggested that National Bureaux to hold side meetings during the Council of Bureaux to discuss and resolve their claims issues.

Recommendations

30. **The TMC recommended that:**

- a) **The National Bureaux of Burundi, DR Congo, Kenya, Uganda, Tanzania should reimburse those claims for which they received full supporting documents as soon as possible preferably before the 29th Council of Bureaux Meeting;**
- 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 ;**
- c) **National Bureaux should hold side meetings during the Council of Bureaux meeting to discuss and resolve claims issues; and**
- d) **National Bureaux who failed to resolve claims issues through bilateral discussions should involve the Secretariat in their meetings.**

vi. Ethiopia and Reinsurance Pool

31. The TMC was informed that some disparities on the figures for reimbursement between the Pool and the National Bureau of Ethiopia were established and the Secretariat requested the two parties to conduct a reconciliation exercise at the earliest possible time to rectify the issue.

32. In the discussion that followed, the TMC was informed that the reconciliation exercise has started and a report on the exercise would be presented to the next Meeting of the Council of Bureaux.

Detention of visiting motor vehicles involved in traffic accident by Ugandan Traffic Police

33. The TMC was informed that the Secretariat mounted a mission in July 2015 to Uganda to engage the National Bureau and the Coordinating Ministry in finding solutions to the issue of detention of foreign motor vehicles involved in road traffic accident despite being on Yellow Card Insurance Covers and that the Coordinating Ministry convened an urgent meeting for the key stakeholders on 30th July 2015 which was attended by the Traffic Police, National Bureau, Insurance Regulatory Authority and the Coordinating Ministry and among others the Meeting resolved and recommended as follows:

- a) NIC should share with the Police the list of all impounded/ detained vehicles with a view of facilitating their expeditious release in accordance with the law;
- b) In order to increase the information flow between the Police Force and the National Bureau of Uganda, the Police Force should designate a dedicated officer to handle all communications involving accidents carrying COMESA Yellow Cards;
- c) In case of minor accidents the Police should inform the Resident State Attorney (RSA) of the presence of Yellow Card so that the motor vehicle involved may be released expeditiously;
- d) The Ministry would explore the possibility of including NIC on the online reporting mechanism for the National Response Strategy for the Elimination of Non-Tariff Barriers (NRSE-NTBs);
- e) National Bureaux in the COMESA region should be encouraged to build systems for information sharing so that information can be shared immediately and in real time which will facilitate quicker compensation and build more confidence in system;
- f) National Bureaux in the COMESA region should be requested to carry out publicity and sensitization of their stakeholders and that drivers should turn on for the processes required once they are involved in accidents while in transit; and
- g) National Bureau of Uganda, in conjunction with the Uganda Police and Insurance Regulatory Authority should continue to sensitize the Police/traffic officers on the operations of the COMESA Yellow Card Scheme.

34. In the discussion that followed, the National Bureau of Uganda informed the Meeting that it had submitted to the Police a list of 23 vehicles that were detained of which 19 had been released and 4 were still in detention due to Court cases. The Meeting noted the progress made with appreciation.

Recommendations

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

- a) **National Bureaux should carry out publicity and sensitization activities for their stakeholders that drivers should turn up for the processes required by the law once they are involved in accidents while in transit;**
- b) **National Bureau of Uganda should continue to sensitize the Police/Traffic officers on the operations of the COMESA Yellow Card Scheme;**
- c) **The Secretariat should assist National Bureaux to conduct sensitization workshops on the operations of the Yellow Card Scheme to raise the risk awareness of their stakeholders; and**
- d) **Implementation of the enhanced YC-MIS should be expedited to facilitate real time information sharing amongst National Bureaux.**

The Issue of Yellow Card Forgery originating from Tanzania

36. The TMC was informed that despite several follow ups by the Secretariat requesting the National Bureau of Tanzania to immediately implement the measures adopted by the 28th Meeting of the Council of Bureaux to address the issues of fake Yellow Cards in Tanzania, no progress has been made.

37. In the discussions that ensued, the delegate from National Bureau of Tanzania informed the Meeting that following its engagement with Police, it was established that there was a network of fraudsters involving foreign National involved in the printing and issuance of fake Yellow Card books. He further informed the TMC that the National Bureau would continue its engagement with the Police as well as work with private investigation firms to tackle the issues and report the progress made to the next Council of Bureaux meeting.

Recommendations

38. The TMC reiterated the Council of Bureaux decisions and urged the National Bureau of Tanzania to among others take the following measures:

- a) **Create Yellow Card service centres in all the busy border posts; and**
- b) **Intensify random inspections at some border posts where there are suspicions of fake Yellow Cards originating i.e. Nakonde/Tunduma border post with close engagement of the National Bureau of Zambia**

Printing and delivery of additional Yellow Card books

39. The TMC noted with appreciation that the printing and delivery of Yellow Card books was going on smoothly and additional orders made by National Bureaux of DR Congo, Ethiopia and Tanzania had been executed by the Printers.

Review and update of the drafted 3rd Edition of the Yellow Card Compendium

40. The Meeting was informed that the drafted 3rd Edition of the Yellow Card Compendium was presented to the 38th Meeting of the TMC held in Bulawayo, Zimbabwe on April 2015 for views and comments and accordingly, pursuant to the recommendations of the Coordinators' workshop, the Secretariat revised and updated the document based on the Country Information received from Tanzania as DR Congo, Djibouti and Sudan did not provide their Country information.

Recommendations

41. **Taking into account the various reminders sent to those National Bureaux who had not yet provided their Country Information, the TMC recommended that:**

- a) **The drafted 3rd Edition of the Yellow Card Compendium should be submitted for adoption by the 29th the Council of Bureaux Meeting;**
- b) **The National Bureaux of Djibouti, DR Congo and Sudan should provide their country information to Secretariat at the earliest possible time preferably by 30th September 2015; and**
- c) **The Secretariat should finalize and circulate the final 3rd Edition of the Yellow Card Compendium both in hard and softy copies to all the National Bureaux, COMESA Coordinating Ministries and other stakeholders;**

Implementation of the Yellow Card Scheme in Member and non COMESA Member States

42. The TMC was informed that pursuant to the decision of the 28th Meeting of the Council of Bureaux, the following activities were carried:

i) Swaziland

43. The Secretariat mounted a mission to Mbabane, Swaziland in August 2015 under the invitation of the Ministry of Trade, Commerce and Industry to provide explanation to the stakeholders on the operation of the Yellow Card Scheme and advice on the process required for implementation of the Scheme in the country.

ii) South Sudan

44. The Secretariat had been engaging South Sudan through Speed Insurance Company who had been spearheading the agenda for South Sudan to implement the Yellow Card Scheme with the Government and that Secretariat was still waiting for the convenient dates to convene stakeholders' workshop to raise awareness and mobilize support for the implementation of the Yellow Card Scheme in the country.

iii) Angola

45. No progress had been made.

Recommendation

46. **The TMC recommended that the Secretariat should continue its engagement with Swaziland, South Sudan and Angola to facilitate the implementation of the Yellow Card Scheme in these countries.**

Harmonization of the Regional Third Party Insurance systems

47. The TMC was informed that the Secretariat attended a meeting of Technical and Legal Experts of COMESA-EAC-SADC on the validation of harmonised cross border road transport regulations and standards which was held in Johannesburg, South Africa, from 17 -19 August 2015 and which made the following observations:

- a) Some SADC Member States have shown interest to join the COMESA Yellow Card (YC) Scheme (Angola);
- b) The Yellow Card Council of Bureaux has passed a resolution to open the Scheme to Non COMESA Member States;
- c) The SADC Secretariat to continue consultations with Member States in the SADC region who are not in the Yellow Card Scheme; and
- d) 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.

Recommendation

48. **The Secretariat should continue its engagement with SADC to harmonize Yellow Card as the Cross Border Third Party Insurance Scheme in COMESA-EAC-SADC region.**

Renewal of the Reinsurance Pool Management Agreement

49. The TMC was informed that pursuant to the decisions of the 26th Meeting of the Council of Bureaux, the Contract of the Reinsurance Pool Management Agreement was renewed for a further three years period effective from 1st July 2012 at a 10% Management fee and that the Reinsurance Agreement had expired on 30th June 2015.

Recommendation

50. **The TMC having considered the satisfactory performance of the Pool Managers over the years in recorded marked growth in gross premium income, reserve funds and total assets of the Reinsurance Pool, recommended to the 29th Meeting of the Council of Bureaux the following:**

- a) **the Management Agreement with ZEP–RE as Managers of the Reinsurance Pool of the Yellow Card Scheme be renewed for a further period of three year from expiry;1st July 2015 on existing terms and conditions,**
- b) **the Management Agreement renewal be subject to contract based performance and the Pool Managers should submit their annual work plan to the meeting of the TMC which is convened during the first half of the year; and**
- c) **The Secretariat to issue an official letter on the renewal of the Management Agreement to the Pool Managers**

Renewal of the printing agreement

51. The TMC was informed that the current Printing Agreement between Taws Security Printers was renewed by the 26th Meeting of the Council of Bureaux, for a further period of three (3) years effective from 1st January 2013 at a printing price of US\$7.00 per book/pad was expiring on 31st December 2015.

Recommendations

52. **Taking into account the satisfactory performance of the Printers, Taws Security Printers Ltd. during the last three years and until the Yellow Card adopt a computer generated/printable Yellow Card system, the TMC to recommend to the 29th Meeting of the Council of Bureaux that the Printing Agreement with Taws Security Printers be renewed for a further period of three years from expiry effective from 1st January 2016 on existing terms and conditions. The TMC further recommended that the Secretariat to issue an official letter on the renewal of the Printing Agreement to Taws Security Printers Ltd.**

Administrative Matters

Mrs. Brenda Chizyuka

53. The TMC was informed that the Secretary General wrote to Mrs. Chizyuka giving her a notice of non-renewal of her contract which expires on 30th September 2015, on the basis of the Medical Board's recommendation that she would not be able to work on medical reasons. Mrs

Chizyuka expressed her thanks to the TMC and Council of Bureaux for the unreserved financial support given to her during her illness, treatment and recuperations.

Recommendation

54. The TMC recommended that the Secretariat should recruit an Administrative Assistant for the Council of Bureaux of the Yellow Card Scheme at the earliest possible time.

Budget contribution

55. The TMC was informed that the National Bureaux of DR Congo, Djibouti and Tanzania remitted their shares of budget contributions for 2014/15 and Uganda made a partial payment. The National Bureaux of Malawi, Sudan and Rwanda had not paid their shares of budget contributions to the Council of Bureaux despite sending them several reminders.

56. The TMC was further informed of the efforts made by Secretariat to make Sudan pay their outstanding budget contributions through the COMESA Court of Justice.

Recommendations

57. In view of the above, the TMC recommended as follows:

- a) **The National Bureaux of Uganda and Rwanda should settle their outstanding budget contribution for the year 2014/15 at the earliest possible time preferably before the end of September, 2015;**
- b) **The Secretariat should continue engaging the National Bureaux of Sudan and Malawi to obtain their commitment with proposals on how they would start liquidating their financial obligations to the Yellow Card Scheme; and**
- c) **The TMC should consider the issue of deficit in the Council of Bureaux budget caused by non-payment by the National Bureaux of Sudan and Malawi, as the deficit affects the Secretariat in fulfilling its contractual obligations and carrying out its annual activities.**

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

58. A representative of the Pool Managers presented document number CS/YCRCTG/TMC/XXXIX/3: Progress Report on the operations of the Yellow Card Reinsurance Pool as at 31st July 2015 and the highlights of the presentation were as follows:

Premium returns

59. 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\$ 1,833,951 representing an increase of 1.55% compared to US\$ 1,805,505 recorded during the same period in 2014. The TMC was also informed that the marginal increase was attributed to the delays by National Bureaux in submission of premium returns and depreciation of local currencies against the US dollar. The summary of written premiums by each National Bureau is shown in table I, Annex I.

60. The TMC was informed that most returns received were submitted in the month of August, days before the TMC meeting and National Bureaux were not submitting their returns within the prescribed monthly submissions.

Premium collection

61. The TMC noted the status of premium collection as shown in table below:

Table II Premium Collections 2015, 2014 & 2013

	Jul-15	Jul-14	Jul-13
National Issuing Bureau	USD	USD	USD
Kenya	574,679.81	528,694.78	258,921.57
Ethiopia	271,978.06	187,641.73	256,793.79
Zimbabwe	161,645.10	220,046.28	70,897.90
Zambia	123,173.16	111,641.93	-
Burundi	112,738.72	93,773.16	25,875.52
Djibouti	87,005.88	108,893.58	2,024.13
Uganda	78,541.00	230,372.00	44,838.00
D R Congo	72,545.00	77,000.00	168,186.19
Tanzania	48,806.38	144,795.19	57,238.12
Rwanda	15,071.92	38,348.02	72,041.11
Malawi	0	21,805.98	-
Totals	1,546,185.03	1,763,012.65	956,816.33

62. In the discussion that followed:

- a) The National Bureau of Djibouti informed the meeting that returns submitted and remittance effected were not reflected in the report; and
- b) The National Bureau of Burundi informed the meeting that they had not received debt notes to enable them to process remittance of returns to the Pool.

Recommendations

63. The TMC expressed concern on the late submission and remittances of Pool Returns and recommended as follows:

- a) The Pool Managers should make follow up with National Bureaux to collect all outstanding Pool Returns;
- b) National Bureaux should submit their returns and Settle premium remittances on time as prescribed in the operations Manual;
- c) 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; and
- d) National Bureaux should embrace and implement the YC-MIS in their day to day operations of the Yellow Card Scheme.

Settlement of Inter-Bureaux & Pool Claims

64. On settlement of Inter-Bureaux and Pool Claims, the TMC was informed as follows:

i) Inter-Bureaux Claims

65. The amount owed to the Pool as at 31st July 2015 amounted to US\$ 883,967 compared to the outstanding of US\$660,394 as at 31st December 2014 as shown in the schedule below.

Table II

	Issuing Bureau	Handling Bureau	Jul-15	Dec-14
			US\$	US\$
1	N.B.Ethiopia	N.B.Djibouti	515,533	231,216
			515,533	231,216
2	N.B.Djibouti	N.B.Ethiopia	6,814	6,814
			6,814	6,814
3	N.B.Kenya	N.B.Rwanda	7,872	7,872
	N.B.Kenya	N.B.Uganda	50,553	78,552
			58,425	86,424
4	N.B.Rwanda	N.B.Burundi	7,513	7,513
	N.B.Rwanda	N.B.Uganda	39,798	39,798
			47,311	47,311
5	N.B.Uganda	N.B.Burundi	58,692	58,692
	N.B.Uganda	N.B.Kenya	6,534	6,534
	N.B.Uganda	N.B.Rwanda	29,675	62,364
			94,901	127,590
6	N.B.Zambia	N.B.Kenya	7,292	7,292
			7,292	7,292
7	N.B.Tanzania	N.B.Burundi	16,168	16,168
	N.B.Tanzania	N.B.Uganda	2,677	2,677
	N.B.Tanzania	N.B.Rwanda	24,261	45,730
			43,106	64,575
8	N.B.Burundi	N.B.Uganda	16,391	16,391
	N.B.Burundi	N.B.Rwanda	60,341	38,928
			76,732	55,219
9	N.B. DR Congo	N.B.Burundi	13,981	13,981
	N.B. DR Congo	N.B.Rwanda	19,872	19,872
			33,853	33,853
	Sub-Total		883,967.00	660,394
	Provision for bad and doubtful debts		<u>(415,541)</u>	<u>(331,204)</u>
	TOTAL		468,426	329,190

66. The meeting was informed that following efforts made by the Pool Manager, the National Bureau Ethiopia remitted US\$271,978 and US\$184,729.84 in July and August 2015 respectively, the National Bureau of Kenya remitted US\$574,580 and the National Bureau of Tanzania US\$48,808.

Recommendations

67. **The TMC recommended that:**

- a) **concerned Issuing National Bureaux listed in the table II above should refund the outstanding claim amount due to the Pool by 30th September 2015; and**
- b) **the Pool Manager should make follow ups with the National Bureaux to collect the outstanding claims amount due to the Pool.**

ii) Pool Claims

68. The Pool had handled large claims since inception to-date amounting to US\$13,136,146 on behalf of issuing Bureaux out of which US\$4,042,363 was Pool's share and US\$ 9,093,782 was recoverable from the Reinsurers as in schedule below:

US Dollar

STATUS	Number of Claims	Total	Retained	Retro
Outstanding	257	8,134,872.52	2,177,339.93	5,957,532.59
Settled	153	5,001,273.90	1,865,023.97	3,136,249.93
TOTAL	410	13,136,146.42	4,042,363.90	9,093,782.52

69. Regarding large claims the TMC was informed that Uganda and Djibouti had generated 40% and 29% respectively of the total claims incurred.

70. The TMC was further informed that the Pool Managers were processing settlement of claims to the national Bureaux as follows:

- a) Four claims amounting US\$100,262.81 to the National Bureau of Djibouti; and
- b) Six claims amounting US\$223,445 to the National Bureau of Burundi

71. The TMC was also informed that:

- a). The National Bureau of Burundi had submitted five claims amounting US\$128,842 in 2014;
- b) The National Bureau of Kenya had submitted eight claims mounting US\$345,425 for reimbursement; and
- c) The National Bureau of Rwanda submitted six claims amounting US\$245,089

72. With regard to challenges faced by the Pool, the TMC was informed that:

- a) Most National Bureaux apply different rates of exchange and not the ruling rates at the time of settlement of the claims;
- b) Non submission of adequate claims supporting documents; and
- c) Delays in notification of claims and reporting losses.

Recommendation

73. **The TMC recommended that National Bureaux should adhere to the directives of the Council of Bureaux and policy and procedures of the operations of the Yellow Card scheme in terms of applying rates of exchange for claims settlement and submission of claims supporting documents and immediate notification of claims.**

74. Regarding the collection of Excess of Loss premium, the TMC commended that the National Bureaux of Kenya, Tanzania, Ethiopia, Uganda and Zimbabwe for the progress made in setting outstanding XL premium and urged those who had not done so to settle without further delays.

Reinsurance Pool Financial Highlights as at 31st July 2015 (Agenda item 5)

75. The Pool Managers presented document number CS/YCRCTG/TMC/XXXIX/4: Reinsurance Pool Financial Highlights as at 31st July 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\$1,833,951 representing an increase of 1.6% over the figure reported for 31st July 2014, which was US\$1,805,505. The highlights of the developments, specifically on the Gross Premium Income, Reserve Fund, Total Assets, Capacity Subscription and Short Term Investments for the seven (7) months period were presented as follows:

76. The financial highlights as at 31st July 2015

	July 2015 US\$	Growth %	July 2014 US\$	Growth %	July 2013 US\$
Gross premium income	1,833,951	1.6	1,805,505	51.1	1,194,933
Reserve fund	6,475,850	16.9	5,540,237	8.8	5,092,413
Total assets	11,738,053	22.4	9,590,902	14.6	8,368,407
Capacity subscription	250,000	(9.1)	275,000	-	275,000
Short-term investments	9,023,819	9.5	8,243,540	43.3	5,752,483

77. The meeting noted the marginal progress made with concern and urged the Pool Managers to formulate strategies that would entail prompt return submission and remittances by the National Bureaux.

Recommendations

78. **The TMC recommended that:**

- a) **The provision for bad and doubtful debts should be reconsidered as the debts in question were collectable; and**
- b) **The Pool Managers should submit an updated Pool Financial highlights to the next meeting of the Council of Bureaux by including tables left out.**

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

79. The representative of the Pool Managers presented to the TMC document number CS/YCRCTG/TMC/XXXIX/5: COMESA Yellow Card Reinsurance Pool Managers' Report and Financial Statement as 31st December 2014. The Pool Managers presented the audited Annual Report and Accounts for 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 Manager's Report and independent auditors report on the financial statement for year ended 31st December 2014 and pointed out that:

- i) The Pool recorded a Gross Premium Income of US\$ 2,806,755 during the period ended 31st December 2014, which shows an increase of 29% over the corresponding figure of US\$ 2,181,034 generated in 2013;
- ii) The National Bureaux of Kenya, Uganda and Ethiopia generated the highest premium income, 29%, 17% and 12% respectively;
- iii) The volume of investment increased to \$8,623,444 in 2014 from \$6,919,090 in 2013; and the income realized from Investment during 2014 was \$271,337;
- iv) 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 cost of 1st, 2nd & 3rd layers was incurred by the Pool in conformity with the 25th Council of Bureaux decision; and
- v) The Pool Management fee incurred for the fiscal period was \$280,675.

Recommendations

80. The TMC meeting received the External Auditors' Report and agreed to recommend to the Council of Bureaux the following:

- a) **the retiring Auditors, Deloitte & Touche, who served for more than three terms, expressed their interest to continue in office for the next financial year at the same fee of US\$5500 be appointed as External Auditors for a further period of one Year, i.e for the year ending 2015 as the Auditors' service to ZEP-RE had been extended for a further period of one year (refer Article 6.4(i) of the Pool Constitution);**
- b) **the new auditors should be appointed for the year 2015; and**
- c) **the audited accounts be submitted for consideration and approval, as provided in Article 6 item 4 (d) and (f) of the Constitution of the COMESA Yellow Card Reinsurance Pool.**

Management letter

81. The Pool Managers further presented the Management letter of the External Auditors: Deloitte and Touche, addressed to the Technical Management Committee. The Committee considered the issues raised by the external Auditors which included underwriting income completeness, unallocated receipts of receivables, long outstanding balances and bad debts provisional policy.

Recommendations

82. **The TMC recommended that the Pool Managers should:**

- a) **implement the specific recommendations made on underwriting income completeness;**
- b) **visit National Bureaux and exert efforts to resolve the following risk and issues observed by the External Auditors:**
 - i. **unallocated or unmatched receipts in receivables;**
 - ii. **claims recoveries from (Retro –Debtors); and**
 - iii. **Inter –Bureaux debts.**
- c) **report progress made in addressing issues indicated in item b) above to the next meeting of the Council of Bureaux.**

Report on the 3rd Workshop of the National Coordinators of the Yellow Card Scheme
(Agenda item 7)

83. The Secretariat presented document No. CS/YCRCTG/YCC/III/11: Report of the 3rd Workshop of the National Coordinators of the Yellow Card Scheme for views and comments. In doing so, the Secretariat drew the attention of the Meeting to the major changes recommended by the Workshop on the administration and operations of the Yellow Card scheme among others the following:

- 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. The additional authorities included the following:
 - i. To review the performance of the Pool Managers according to the approved annual work program;
 - ii. To monitor National Bureaux performance and give directives; receive and review annual financial performance reports submitted to the MC by National Bureaux;
 - iii. To allocate funds, not exceeding US\$100,000 from the Pool for activities that would facilitate the growth of Yellow Card Scheme; and
 - iv. To consider and give guidance on claims issues where matters have failed to be amicably resolved through bilateral discussions and intervention of the Secretariat and Pool Managers.
- b) The Clearing House Facility be limited to US\$50,000 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.

84. In the discussions that followed, the TMC recommended that the Clearing House Facility limit be revised to US\$100,000

85. During the discussion, the delegate from the National Bureau of Djibouti expressed concern on the recommended limit of US\$100,000 for the Clearing House Facility per issuing Bureau on Inter- Bureau Claims (claims less than UD\$15,000) as such limit would hinder the National Bureau of Djibouti capacity to pay claims on time.

86. In response to the concern raised by the National Bureau of Djibouti it was explained as follows

- a) The limit only applies to small Inter-Bureaux claims that are below US\$15,000 and this would not affect the National Bureau capacity to handle and pay big claims;

- b) The limit recommended was to regulate the credit facilities for inter bureau claims and reduce abuse of the use of the facility and result in denying the Pool resources by not refunding it on time, the huge amount of claims reimbursement paid on behalf of the Issuing National Bureaux; and
- c) To maintain fairness and win –win arrangement in the Yellow Card Scheme.

Recommendations

87. After a lengthy discussion, the TMC recommended that the report of the 3rd Workshop of the Coordinators of the Yellow Card Scheme, Annex II, with the amendments made, be presented to the meeting of the Council of Bureaux for consideration and adoption.

Progress Report on the Implementation of the YC-MIS (Agenda item 8)

88. A representative of the COMESA Secretariat presented document No CS/YCRCTG/TMC/XXXIX6: Progress Report on the Implementation of the enhanced YC-MIS. In doing so he recalled the decision of the 28th Meeting of the Council of Bureaux of the Yellow Card Scheme and the subsequent recommendations of the 38th TMC Meeting.

89. The TMC was informed that the enhanced YC-MIS was further presented to the 3rd National Coordinators' Workshop to solicit for views and comments and accordingly the Workshop made comments and recommendations that were incorporated into the system.

90. The Meeting 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, figuration of Secure Site SSL Certificate and pilot testing of the enhanced YC-MIS in some selected National Bureaux, namely; Uganda, Tanzania, Zimbabwe and Zambia.

91. In the discussions that followed, the TMC urged the Secretariat to ensure that the deadlines on the implementation of the planned activities and cut-off date for going live be met.

Recommendations

92. Having considered the report, the TMC recommended the following:

- a) **National Bureaux should conduct trainings for the PICs in their respective countries on the applications of the enhanced YC-MIS between 7th to 25th September, 2015;**
- b) **Secretariat should finalize the debugging of the French version of the enhanced YC-MIS by 11th September, 2015 for final usage by users;**
- c) **Secretariat should migrate the rest of the data from the old YC-MIS to the enhanced YC-MIS between 28th-29th September 2015;**
- d) **The Secretariat should finalize the development of 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**
- e) **Secretariat should deactivate the old YC-MIS on 30th September, 2015 and rollout the enhanced system on 1st October 2015**

Study Report on the low limits of third party liability and other issues affecting the operation of the Yellow Card Scheme (Agenda item 9)

93. A representative of the Secretariat presented document No. CS/YCRCTG/TMC/XXXIX/8: Draft Study Report on the low limits of third party liability and other issues affecting the operation of the Yellow Card Scheme. He informed the TMC that the consultants had not yet completed the study and that the draft study report was presented for comments and view. He then invited the TMC and National Bureaux to provide their feed back to the Secretariat at the earliest possible time for consideration by the consultants. He further informed the TMC that the consultants would produce their final report by end of September 2015 and that the report would be presented to the Council of Bureaux for consideration.

94. In the discussion that ensued, the TMC observed that many National Bureaux had not provided the consultants the information requested and expressed concern on the ability of the consultants to produce a comprehensive report without adequate information.

Recommendations

95. **The TMC recommended that:**

- a) **National Bureaux who have not provided the requested information to the Consultants should do so without further delay; and**
- b) **National Bureaux member of the TMC to provide their view and comments to the Secretariat at the earliest possible time.**

Draft Terms of Reference for the Recruitment of an IT Expert (P3) for the Yellow Card & Regional Customs Transit Guarantee Schemes (Agenda item 10)

96. The Secretariat presented document no. CS/YCRCTG/TMC/XXXIX/10 Draft Terms of Reference for the Recruitment of an IT Expert (P3) for the Yellow Card and Regional Customs Transit Guarantee Schemes (YC-RCTG). He recalled the recommendation of the 38th Meeting of the TMC that recognizing the continuous task required to be performed on the YC-MIS, recommended that the post of IT Expert should be a regular post and the Terms of Reference and budget for the post be submitted to the next meeting of the Council of Bureaux for consideration and adoption. The terms of reference is attached as Annex III with this report.

Recommendations

97. **The TMC having considered the drafted Terms of Reference and annual budget (Annex III) to the report, recommended that:**

- a) **The drafted Terms of Reference and proposed budget for the recruitment of the IT Expert for the YC and RCTG MIS be presented for the adoption by the 29th Meeting of the Council of Bureaux;**
- b) **The Secretariat to process the recruitment of IT Experts, by advertising the post in all the member states through the National Bureaux; and**
- c) **Each National Bureau to submit list of applicants for the post to the Secretariat for evaluation and selection process.**

Report on the draft financial statement of the Yellow Card Council of Bureaux for 2014/2015 fiscal year (Agenda item 10)

98. A representative of the Secretariat presented document No. CS/YCRCTG/TMC/XXXIX/10: Draft Financial Statement of the Yellow Card Council of Bureaux for 2014/15 fiscal year. In doing so, the TMC was informed that the document was a draft and that the audit was still going on and that the final figures would be reflected in the final audited report. He then highlighted the income and expenditure statement, financial position, changes in accumulated funds and statement of cash flows.

Recommendation

99. **The TMC noted the draft Financial Statement and recommended that the final audited statement with corrections be presented to the Council of Bureaux for consideration and adoption.**

Draft proposed budget of the Yellow Card Council of Bureaux for 2015/2016 (Agenda item 11)

100. The Secretariat presented document No. CS/YCRCTG/TMC/XXXIX/11: Draft proposed budget of the Yellow Card Council of Bureaux for 2015/16. In the presentation, the Secretariat highlighted the status of income for 2014/15 and budget contributions for 2014/15 including arrears as at 30th June 2015.

101. The TMC was informed that the increase in the proposed budget for the Yellow Card Council of Bureaux for the fiscal 2015/16 was due to the establishment of a regular position for an IT Expert for the YC-RCTG Schemes.

102. In the discussion that ensued, the TMC expressed concern on the increase in yearly budget contributions, as three National Bureaux had not been paying their contributions for quite long period and that the rest was left to carry the burden of the annual payment of budget contributions.

103. The delegate from Zimbabwe urged the Yellow Card Scheme membership to carry out an assessment on the accrued benefit analysis resulting from such budgetary increase and urged National Bureaux to finance budgetary increases aimed at increasing the growth of the Scheme.

104. The TMC discussed on extra -budgetary financing options including the following;

- a) To increase the Pool Cession from 30% to 40% and allocate 10% of the Reinsurance Pool cession received to support the annual budget of the Council of Bureaux of the Yellow Card Scheme; and
- b) To allocate between 10% to 20% of Reinsurance Pool annual profits to support the annual budget of the Council of Bureaux.

Recommendations

105. **The TMC recommended that**

- a) **final proposed annual budget of the Council of Bureaux for the period 2015 to 2016 be presented to the 29th Meeting of the Council of Bureaux, and**

- b) the Secretariat should prepare a proposal on an extra –budgetary financing, taking into account the options discussed above, to support the annual budget of the Council of Bureaux and submit to the 29th Meeting of the Council of Bureaux**

Any Other Business (*Agenda item 12*)

106. Under this agenda item, Insurance companies members of the National Bureau of Ethiopia participating as observers expressed their appreciation for the invitation to attend the Regional meeting on the Yellow Card scheme. The participant expressed concern on the proposed changes of the US\$15,000 Franchise to Deductible as the premium rates and premium collected in the country were low to meet high limit of claims liability from neighbouring countries

Adoption of the report and closure of the meeting (*Agenda item 13*)

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

108. At the closure of the meeting, the delegate from the National Bureau of Uganda, Mr. Bayo Folayan, Managing Director of National Insurance Corporation Limited thanked the Government and people of Ethiopia and the Ethiopian Insurance Corporation (EIC) in particular for the warm hospitality extended to the delegates during their stay in Addis Ababa. Mr. Folayan commended the chairperson in 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.

109. In closing the Meeting, the chairperson thanked all the delegates for their valuable contributions and wished them a safe journey to their respective Countries.

Annex I

Table I 2015 Premiums booked & Returns

Table I	2015				Figs in US\$.			
	Bureau	100%	70% PI Share	30% SHARE	5% COMM	NET TO POOL	NO OF CARDS	U/W PERIOD
	(USD)							
Kenya	1,733,077	1,213,154	519,923	25,996	493,927	17,222	Jan - Jun 15	
Tanzania	1,022,690	715,883	306,807	15,340	291,467	12,244	Jan. - May 15	
Uganda	781,780	547,246	234,534	11,727	222,807	7,644	Nov 14 -Jun 15	
Ethiopia	758,880	531,216	227,664	11,383	216,281	21,256	Nov14 -Jun 15	
Zimbabwe	727,067	508,947	218,120	10,906	207,214	6,952	Jul 14-Mar 15	
DRC	565,557	395,890	169,667	8,483	161,184	3,405	Mar 14-Ju15	
Zambia	317,867	222,507	95,360	4,768	90,592	13,515	Nov14-May 15	
Rwanda	79,760	55,832	23,928	1,196	22,732	2,401	Oct 14-Mar 15	
Burundi	79,000	55,300	23,700	1,185	22,515	4,204	Jul -Dec 14	
Djibouti	47,493	33,245	14,248	712	13,536	1,063	Jan - Jun 15	
Total	6,113,170	4,279,219	1,833,951	91,698	1,742,253	89,906		

Annex II

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

Annex III

DRAFT TERMS OF REFERENCE FOR THE RECRUITMENT OF AN IT EXPERT FOR THE YC-RCTG UNIT

I. Job Title: IT Expert (P3)

II. Objectives of the Assignment

Managing, developing and providing support to the Yellow Card and Regional Customs Transit Guarantee Management Information Systems and ensure the smooth operations of ICT Systems for effective service delivery in COMESA ICT Trade Facilitation Programme.

III. Job description

- a) Manage and maintain the Yellow Card Management Information System (YC-MIS) and Regional Customs Transit Guarantee Management Information System (RCTG-MIS);
- b) Regularly review and update the YC-MIS and the RCTG-MIS;
- c) Carry out integrations of the YC-MIS and RCTG-MIS with National & Regional Systems;
- d) Enhance and incorporate system features upon request by the system users;
- e) Spearhead in the development and integration of YC-MIS with National (local) Insurance Systems of Member Insurance Companies;
- f) Attend to users queries on the YC-MIS and RCTG-MIS;
- g) Populate and update the ID modules of the YC-MIS and RCTG-MIS;
- h) Review the administrative and user guides of the YC-MIS and RCTG-MIS;
- i) Enhance the functionalities of systems (YC-MIS and RCTG-MIS) to address issues and concerns from stakeholders; and
- j) Research and recommend relevant software tools for management of the YC-MIS/RCTG-MIS.
- k) Implement COMESA Secretariat IT Policies and requirement
- l) Any other assigned given by the CPO and IT Director

IV. Profile for the IT Expert

- i. At least 8 years hands-on experience in programming, design and development of web-based applications. Evidence of applications developed should be provided;
- ii. demonstrate technical proficiency on emerging Internet trends, technology, and tools;
- iii. have advanced web development skills using tools such as Java/J2EE(Servlets,JSP,JSF,JDBC), Struts Framework, Web services, Junit;
- iv. Experience applying System Design Patterns;
- v. Experience with **JSR-168** and **JSR-286** Portal frameworks such as uPortal, JBoss, Liferay;
- vi. Good understanding of Service Oriented Architecture(SOA);
- vii. Good knowledge of XML,HTML, PHP programming and of SQL (MySQL, MSSQL, Oracle) required;

- viii. Good knowledge of Web and Application Servers (Apache Web server, IIS, Tomcat Application Server);
- ix. Familiarity with Customs Automated Systems such as ASYCUDA and Customs Operations added asset;
- x. Sound experience of working with Unix/ Linux Operating Systems;
- xi. Ability to work independently and in teams with minimum supervision;
- xii. good command in English language and knowledge of French will be an advantage; and
- xiii. University degree in Computer Science or equivalent industry-approved certification in web technology, web design and web-based application development.

Annex IV

**LIST OF PARTICIPANTS
LISTE DES PARTICIPANTS**

BURUNDI

Baregeranye Pierre-Claver, Directeur Technique et Commercial, SOCABU, BP 2440 Bujumbura, Tél: +257 22 209000, +257 77787500, Fax:+257 22226803, E-mail: pcbaregeranye@yahoo.fr

DJIBOUTI

Omar Farah Hadji Omar, Responsable Bureau National de Djibouti, Tel : +253 77841315, E-mail: ofarahadji@gmail.com

Mohamed Safi Seyadou, Insurance Supervisor, Ministry of Finance, Tel: +253 21352801, E-mail: medsafi2000@yahoo.fr

ETHIOPIA/ETHIOPIE

Fikry Abdulmejid Abdulaziz, Ethiopian Insurance Corporation, Yellow Card National Coordinator, Tel: +251 911217152, Email: fikryabdulmejid@yahoo.com; comesaycard@ethionet.et

Asmiya Gebregiorgis Tedla, Ethiopian Insurance Corporation, Tel: +251 913332045, Fax: +251 115524846, Email: asmiggz@gmail.com

Misrak Wondafrash Feysa, Claims Deputy Director, National Insurance Company of Ethiopia (NICE), P O Box 12645, Tel: +251 913098388, Fax: +251 114661130, E-mail: wmisrak@yahoo.com

Paulos Tadesse, Lucy Insurance SC, 7363 Addis Ababa, Tel: +251 911 124240, Fax: +251 114671896, E-mail: paulostad@gmail.com, lucyinsceo@ethionet.et

Eyob Habtamu, Claims Manager, Bunna Insurance, P O Box 81189, Tel: +251 111262861, Fax: +251 11 1119207, E-mail: eyovan11@gmail.com

Besrat Hailelassie, Ethio Life and General Insurance, Operations Manager-Non Life, Tel: +251 922724094, Fax: 251 115549653, E-mail : elig.insurance@ethinet.et, ladeelda@yahoo.com

Astateki Lulseged, Executive Officer Claims Management, Nyala Insurance, BP 12753, Tel: +251 911123530, +251 116626606, Fax: +251 116626667, +251 116626700, E-mail: astatekiel@nyalainsurancesc.com

Yohannes Hailu Tsemeye, Claim Manager, Africa Insurance Company, P O Box 12941, Tel: +251 1166332987, +251 911212196, Fax: +251 116639032, +251 116638253, E-mail: barok262002-yos@gmail.com

Adefres Wesene, Manager Operations, Berhan Insurance, 10717 Addis Ababa, Tel: +251 114674423, E-mail: berhainsurance@yahoo.com

Abdisa Biratd Daba, Ethiopia Deputy Claims Manager, Oromia Insurance Company SC, P O Box 10090 Addis Ababa, Tel: +251 115572121, Fax : +251 115572122, E-mail: oromiainsurance@ethionet.et

Getachew Tekle, Head Claims Division, Abay Insurance, Tel: +251 0913580637, Jibat Alemneh Faji, Claims Department Manager, Amash Insurance Company, Tel: +251 911225735, +251 115570274, Fax: +251 115570218, E-mail: biyyatiss@yahoo.com, aic@ethionet.et

ETHIOPIA/ETHIOPIE (Cont'd)

Addisu Fekadu, A/Claims Deputy Manager, NIB Insurance Company, P O Box 4361, Tel: +251 9112307625, Fax: +251 115528193, E-mail: addisufekau@gmail.com

Mehari Minais Asfaw, Manager Claims Division, Global Insurance Company, Tel: +251 935998895, Fax: +251 111566200, E-mail: mehayi.minas@yahoo.com

Endalkachew Zelekew, Lion Insurance Company, Tel: +251 911118134, +251 116616741, E-mail: endalkachew123@yahoo.com

Sangeorge Dessalgne, Nile Insurance Company, P O Box 12836 Addis Ababa, Tel: +251 911650796, Fax: +251 114426008, E-mail: sangorgefana@gmail.com

Tolera Temesgen, Claim Manager, Tsehay Insurance, Tel: +251 911 184825, Fax: +251 111119886, E-mail: toleteme@yahoo.com

KENYA

Robert Simiyu Namunane, National Co-ordinator COMESA, Kenya Reinsurance Corporation, PO Box 302271 00100 Nairobi, Tel: +254 722800098, E-mail: namunane@kenyare.co.ke

UGANDA/UGANDA

Bayo Folayan, Managing Director, National Insurance Corporation, P O Box 7134 Kampala, Tel: +256 417119900, Fax : +256 259925, E-mail: nic@nic.co.ug

Stella Ajilong Marys, Coordinator, National Insurance Corporation, P O Box 7134 Kampala, Tel: +256 417119900, Fax : +256 259925, E-mail : nic@nic.co.ug

TANZANIA/TANZANIE

Samuel Kamanga, Managing Director, National Insurance Corporation of (T) Ltd, P O Box 9264, Dar Es Salaam, Tel: +255 715761167, +255 222113825, +255 784761167 Fax: +255 222113403, E-mail: sam.kamanga@nictanzania.co.tz

Immaculate Jerome Morro, PIO COMESA Yellow Card Coordinator, National Insurance Corporation of (T) Limited, P.O Box 9264, Dar Es Salaam, Tel: +255 758405511, +255 784405511, Fax: +255 222113403, Email: immaculate.morro@nictanzania.co.tz

ZIMBABWE

Patrick Munyaradu Kusikwenyu, Chairman N.B.Z, Sanctuary Insurance Co, 15 Princes Road Belvedere Harare, Tel: +263 772695 366, E-mail: Patrick@sanctuary.co.zw

ZEP-RE (PTA REINSURANCE COMPANY)

Charles M. Obae, Underwriter, ZEP-RE (PTA Reinsurance Company), P.O. Box 42769-00100, Nairobi, Tel: +254 2973000, Email: cobae@zep-re.com

Samuel Miya, Senior Financial Accountant, ZEP-RE, P O Box 42769 00100 Nairobi, Tel : +254 204973000, E-mail : smiya@zep-re.com

COMESA Secretariat, Ben Bella Road, P O Box 30051, Lusaka, Tel: +260 211 229725-30, Fax: +260 211 225107, Email: secgen@comesa.int

Berhane Giday, Chief Programme Officer, (YC-RCTG), Email: bgiday@comesa.int

Debebe Tamene, Senior Insurance Expert, Email: dtamene@comesa.int

Kelvin Chisongo, Insurance Expert, Email: kchisongo@comesa.int

Yamba Chotela, Finance Assistant, Email: yhotela@comesa.int

Rose Kabangu Kapembwa, Senior Administrative Assistant, Email: rkabangu@comesa.int