



**51ST AIO CONFERENCE AND ANNUAL GENERAL ASSEMBLY IN
ADDIS ABABA, ETHIOPIA**

24TH – 28TH MAY 2025

MISSION REPORT

REPORTING OFFICERS:

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A. BACKGROUND

1. The African Insurance Organization (AIO) is convening its 51st Conference and Annual General Assembly from 24th to 28th May 2025 in Addis Ababa, Ethiopia. The event provides a strategic platform for dialogue and collaboration on key issues impacting the African insurance industry.
2. The 2025 Conference is themed “Balancing the Books: Africa's Debt Problem. Why Does Country Debt Impact Insurers?” and will explore the implications of national debt on the insurance and reinsurance sectors and examine mechanisms for resilience.
3. The Council of Bureaux, as a key player in regional integration through the COMESA Yellow Card Scheme, will leverage the conference to engage stakeholders, explore strategic partnerships, and promote the Scheme to a wider regional audience.

B. OBJECTIVES OF THE MISSION

4. The main objectives of the mission were to:
 - a) Strengthening the visibility of the Yellow Card Scheme among African insurers and regulators.
 - b) Engaging with key stakeholders to promote cross-border insurance coverage.
 - c) Exploring partnerships that support the Scheme's digital transformation agenda.
 - d) Participating in knowledge-sharing sessions on industry trends, innovations, and challenges.

C. EXPECTED OUTCOMES

5. The expected outcomes from the mission were:
 - a) Increased awareness of the Yellow Card Scheme among AIO member countries and potential partners.

- b) Strategic contacts established for future cooperation and digital integration initiatives.
- c) Insights gained from conference sessions on regulatory, financial, and technological trends affecting the African insurance industry.

D. ENGAGEMENT WITH STAKEHOLDERS

6. The Council of Bureaux Secretariat CEO held consultative meetings with several stakeholders at the sidelines of the Conference, and the highlights are as follows:

Meeting with West Africa Insurance Institute (WAI)

7. The Council of Bureaux Secretariat held a consultative meeting with The West African Insurance Institute (WAI) Officials on 26th May 2025. The meeting was attended by Mr. Frederick T. Bowen-John, Director General, and Wanjiru Kimondo, Adv-Dip CILA, Country Coordinator, East & Southern Africa Region

8. The issues discussed included the following:

- a) Brief introduction on the WAI
- b) Agreed on the following areas of collaboration: capacity building through training for the National Bureaux claim handlers especially on claims reserving;
- c) Agree on the way forward that CBS to present the report to the Technical Sub-committee and consider signing an Memorandum of Understanding (MOU) with the Institute.

Meeting with National Bureau of Eritrea

9. The Council of Bureaux Secretariat held a consultative meeting with National Insurance Corporation of Eritrea Officials on 25th May 2025. The meeting was attended by Mr. Samuel Teklemariam, Technical Manager, and Mr. Zeresenay Gebremedhin, Underwriting Supervisor.

10. The issues discussed included the following:

- a) The political situation between Ethiopia and Eritrea was still ongoing and the border was closed for traffic;
- b) CBS to share the updated schedule of meetings with Eritrea;
- c) To confirm status regarding payment of the subscription by NB of Eritrea;
- d) The limits of liability for bodily injury and death up to 50M afar and Property damage – 2M afar;
- e) There was new management at the NB, and there was need for induction, capacity building and sharing of knowledge with other NBx.

Meeting with National Bureau of Kenya

11. The Council of Bureaux Secretariat held a consultative meeting with Kenya Re Officials on 26th May 2025. The meeting was attended by Mr. Wachinga Hillary, Group Managing Director and Mr. Joel Irungu, Assistant Manager – International Business.

12. The issues discussed included the following:

- a) Association of Kenya Insurers integration; and
- b) The support by the MD for the rollout of Yellow Card USSD verification project implementation in Kenya.

Meeting with National Bureau of Burundi

13. The Council of Bureaux Secretariat held a consultative meeting with Mr. Charles Ndagijimana, Administrateur Directeur Général, Société d'Assurances du Burundi, S.M.(SOCABU) on 26th May 2025.

14. On the status of acquisition of USSD code for Yellow Card verification project implementation in Burundi, Mr. Ndagijimana informed the CBS that he will follow up with the NB Coordinator and provide an update.

Meeting with National Bureau of Zimbabwe

15. The Council of Bureaux Secretariat held a consultative meeting with Mr. Muthe Donald , CEO, Insurance Council of Zimbabwe on 26th May 2025.

16. The issues discussed included the following:

- a) The scheduled Technical Work Group (TWG) on Yellow Card Travel medical insurance;
- b) Attendance of upcoming Yellow Card Scheme meetings;
- c) YC USSD verification project implementation in Zimbabwe;
- d) Fraud cases;
- e) Appointment of ZIMRA as an agent to issue Yellow Cards to motorists leaving Zimbabwe through Chirundu and Kariba heading into Zambia;
- f) Engagement of Road Transport Services Association (RTSA) as agents to issue Yellow Cards along with Public Passenger Accident Insurance (PPAI) to public service vehicles heading to DR Congo and Zambia;

Meeting with Brown Card

17. The Council of Bureaux Secretariat held a consultative meeting with Mr. Abiiba Raphael, Executive Secretary/CEO Nigerian National Bureau, ECOWAS Brown Card Scheme on 27th May 2025.

18. During the discussions, the following observations were made:

- a) 45 motor insurance companies are members of the BC in Nigeria;
- b) Brown Card is mandatory, and issued alongside the third party certificate;
- c) Brown Card apply locally in the issuing country (covers liability on accidents involving foreign vehicles) and in the foreign countries;
- d) The fixed cost of the Brown Card is 500 naira;
- e) The premium for Brown Card is charged annually , there is no prorating for the third-party.
- f) For comprehensive insurance, the premium charged varies and can be pro-rated;
- g) For claims, when Brown Card holder is involved in an accident in a foreign country, the handling bureau handles the claim and submit the documents to the issuing bureau; the issuing bureau then passes the claim for settlement to the issuing insurance company;
- h) Brown Card in Nigeria is fully digitalized – the distribution is done through the Nigeria Insurance Association (NIA) system. The NIA system is integrated via an API with the Brown Card system. Immediately a third party certificate is issued on the NIA system, the Brown Card is also issued. The premium is then reflected in the Brown card system automatically; and
- i) The premium payment is based on wallet system.

Meeting with Regulatory Authority of Angola

19. The Council of Bureaux Secretariat held a consultative meeting with Mr. Jesus Manuel Teixeira, Administrador, Conselho de Administração, ARSEG – Agência Angolana de Regulação e Supervisão de Seguros on 27th May 2025.

20. The issues discussed included the following:

- a) The Yellow Card office conducted a workshop in Angola in 2016;
- b) Yellow Card is recognized in the Angola insurance law;
- c) The regulator has been attending the CB meetings since 2014;
- d) There was a meeting between the Regulator and the Ministry of Transport, Foreign Affairs and Finance in which the joining of Angola was discussed.
- e) The insurance companies in Angola were concerned with the unlimited liability limits in DRC in case they joined the Scheme; and
- f) Two representatives attend CB meetings every year.

21. During the discussion, the following observations were made:
- a) The regulator is awaiting response from the Ministry of Finance, and may start the process of joining the Scheme; and
 - b) The re-insurance pool handles claims over US\$15,000 under the franchise arrangement and this will mitigate claims exposure to the Angola primary insurance players in the event that they join the Scheme.

Meeting with National Bureau of Malawi

22. The Council of Bureaux Secretariat held a consultative meeting with Mr. Meja Wales, Chief Executive Officer, of Britam Malawi and Vice President of the Association of Malawi, on 27th May 2025.

23. The issues discussed included the following:

- a) Attendance of upcoming Yellow Card meetings;
- b) YC USSD verification project implementation in Malawi; and
- c) Planned induction of the new NB of Malawi management.

24. During the discussion, the following observations were made:

- a) Confirmed attendance of the upcoming meetings: 5th Extra-ordinary CB Meeting, Strategic Planning Workshop, and 62nd MC Meeting; and
- b) Confirmed the USSD sensitization and launch planning was on schedule and stakeholders had already been informed.
- c) Proposed to consider sensitization for both USSD app and the DYC mobile app during the border visits.

Meeting with National Bureau of Tanzania

25. The Council of Bureaux Secretariat held a consultative meeting with National Insurance Corporation (NIC) Officials on 27th May 2025. The meeting was attended by Mr. Kaimu Abdi Mkeyenge, Managing Director and Mr. Nyiti Goodluck, Underwriting Manager.

26. The issues discussed included the following:

- a) Attendance of upcoming Yellow Card meetings;
- b) YC USSD verification project implementation in Tanzania;

27. During the discussion, the following observations were made:

- a) The NB of Tanzania confirmed attendance in the upcoming meetings: 5th Extra-ordinary CB Meeting, Strategic Planning Workshop, and 62nd MC Meeting;
- b) CBS to send letter with the updated schedule for sensitization and rollout of the USSD verification project.

Meeting with National Bureau of Ethiopia

28. The Council of Bureaux Secretariat held a consultative meeting with Ms. Tsion Solomon, Director, COMESA Operations Directorate, Coordinator, National Bureau of Ethiopia.

29. During the meeting, the following issues were discussed and observations made:

- a) Confirmation of attendance by the NB of Ethiopia in the upcoming meetings;
- b) The acquisition of USSD code for use on the YC USSD verification app; and
- c) Addressing the issue of low YC premium rates in Ethiopia.

30. Following the discussions, it was agreed as follows:

- a) The NB Ethiopia is engaging Ethio Telcom on acquisition of USSD code;
- b) CBS to write to the NB and copy the coordinator on the gradual increase of YC premium rates in Ethiopia.

Meeting with Association of Kenya Insurers (AKI)

31. The Council of Bureaux Secretariat held a consultative meeting with Mr. William Kiama, Manager- General Insurance Department, Association of Kenya Insurers.

32. During the meeting, the following issues were discussed and observations made:

- a) Mr. Kiama gave a brief on administrative structure of AKI;
- b) All 55 insurance companies in Kenya are members of AKI;
- c) All the third-party motor certificates in Kenya are issued through the AKI Digital Motor Vehicle Insurance Certificate (DMVIC) system;
- d) The DMVIC system is owned by AKI but developed by a vendor;
- e) AKI has Board made up of CEO's of member insurance companies; the Secretariat, composed of two core departments – General and Life; and 3 support departments – IT , Legal and Finance;

- f) The integration between Digital Yellow Card system with the DMVIC will enhance validation of key information such as duration of the YC aligns with the certificate cover;
- g) CBS was in the process of preparing the MOU and will share with AKI once vetted by Legal.

33. Following the discussions, it was agreed as follows:

- a) CBS to invite AKI to future Yellow Card meetings;
- b) There was need to address the issue of vehicle detentions in Uganda;