



COUNCIL OF BUREAUX YELLOW CARD SCHEME STRATEGIC PLAN
2026 -2030

Driving Regional Integration through Innovation and Resilience

APRIL 2026

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ACRONYMS AND ABBREVIATIONS

API	Application Programming Interface
ADMIN	Administration
B2B	Business to Business
CoB	Council of Bureaux
CBS	Council of Bureaux Secretariat
CBYCS	Council of Bureaux Yellow Card Scheme
CEO	Chief Executive Officer
COMESA	Common Market for Eastern and Southern Africa
DYC	Digital Yellow Card
EAC	East African Community
ERM	Enterprise Risk Management
ESG	Environmental, Social and Governance
HR	Human Resource
ICT	Information and Communication Technology
IT	Information Technology
KPI	Key Performance Indicator
KRA	Key Result Area
MC	Member Country
M&E	Monitoring and Evaluation
PIC	Primary Insurance Company
PTA	Preferential Trade Area
RCTG	Regional Customs Transit Guarantee
RTA	Road Traffic Accident
SACU	Southern African Customs Union
SADC	Southern African Development Community
SOP	Standard Operating Procedure
SDT	Service Delivery Target
SP	Strategic Plan
SSA	Sub-Saharan Africa
USD	United States Dollar

FOREWORD I am pleased to present the Council of Bureaux- Scheme Strategic Plan 2026–2030, developed under the theme “*Driving Regional Integration through Innovation and Resilience.*” This Plan provides a bold, forward-looking roadmap to advance COMESA’s agenda of deeper regional integration, trade facilitation and sustainable development. It is fully aligned with the COMESA Medium-Term Strategic Plan 2026–2030, particularly its pillars on Market Integration, Productive Integration, Infrastructure and an Effective Secretariat. Through coordinated efforts, the Council of Bureaux Yellow Card Scheme (the Scheme) has become a key enabler of safe and seamless cross-border mobility in support of regional trade, market integration and development.

During the 2020–2024 strategic plan implementation, the Scheme recorded major achievements to include the issuance of over 339,000 Yellow Cards (generating US\$ 18 million in premium income) and handled more than 534 cross-border accident claims. The Reinsurance Pool grew to US\$ 28 million in assets by 2023, and a Digital Yellow Card system was introduced to automate issuance and claims management. Most importantly, we succeeded in operationalising the Scheme’s governance structures and the Scheme now functions as an autonomous COMESA institution with its own Charter and defined structure. These successes were achieved despite significant challenges that included COVID-19 disruptions to outreach activities, gaps in technical capacity at some National Bureaux, and uneven adoption of digital tools and harmonized procedures.

Building on these lessons, the 2026–2030 Plan addresses the following new strategic pillars; Financial Resilience, Digitalization and Innovation, Stakeholder Engagement and Market Visibility, Service and Coordination Excellence, and Governance and Policy Alignment, to drive continued progress and development of the Scheme. The Plan emphasises close collaboration with all stakeholders, including National Bureaux, insurers, transporters, regulators and development partners, to ensure ownership and effective implementation.

The Council of Bureaux, comprising the Assembly of National Bureaux and being the supreme decision making and policy formulation organ of the Scheme, reaffirms its commitment to guide these efforts in support of COMESA’s broader objectives. I am confident that with the dedication of all partners, the Scheme will continue to facilitate cross-border trade and contribute to a more integrated, resilient and prosperous Eastern and Southern Africa.

James Mharadze



CHAIRPERSON OF THE COUNCIL OF BUREAUX

PREFACE

I have the singular honor to introduce the Council of Bureaux Yellow Card Scheme Strategic Plan for the period 2026–2030. The development of this strategic plan was a collective effort of the Management Committee, the National Bureau coordinators, the Pool Managers, technical consultants together with insurance regulators from the Member countries. The commitment demonstrated during strategy retreat workshops and review sessions was indispensable. Without this “all-hands-on-deck” effort, formulating a comprehensive Plan under the present theme would have been infinitely more difficult.

The 2020–2024 strategic plan implementation achieved solid gains but also exposed gaps that must be addressed. Moreover, the regional landscape has evolved. For instance, the COMESA–EAC–SADC Tripartite Free Trade Area is taking shape, countries border procedures are being harmonized, and digital technologies are reshaping the insurance sector. These changes, along with emerging economic and social trends require us to recalibrate our strategic direction. A performance review of the Scheme over the last five years identified strengths and weaknesses and confirmed the need for a more resilient and innovation-driven approach. The new Plan therefore builds on past foundations whilst adapting to emerging opportunities and challenges and thus ensuring alignment with COMESA’s continental and the Sustainable Development Goals agendas.

The 2026-2030 strategic plan development process was highly consultative. It began with a Council of Bureaux Secretariat (the Secretariat) retreat to review the Scheme’s performance against the 2020–2024 Plan set objectives, identifying achievements and lessons learned. This was then followed by a series of stakeholder engagements, online surveys and interviews with key players (insurers, transport associations, regulators, the National Bureaux, among others) to gather input on current needs of the Scheme. A subsequent strategy formulation workshop brought together Council of Bureaux members and experts to refine our vision, mission and core values, and to draft the strategic roadmap. Throughout this process, National Bureaux, Pool Managers, the Management Committee were closely involved, ensuring broad ownership of the Plan. The final Plan was then presented for adoption by the 39th Council of Bureaux meeting, following review by the Management Committee during the 62nd and 63rd Meetings.

In analysing the context and setting priorities, the participating team used rigorous methodologies. A PESTEL analysis was carried out to assess political, economic, social, technological, environmental and legal trends. A structured SWOC analysis then evaluated our internal capabilities and external forces. We also performed a detailed stakeholder analysis to understand expectations across the insurance and transport sectors. Finally, a Balanced Scorecard framework was applied, a strategy map developed to align our objectives across financial, customer, process and learning perspectives. These tools have sharpened the Plan's strategic pillars, objectives and key performance indicators, making clear how each initiative contributes to our vision.

The 2026–2030 Strategic Plan maintains continuity with the previous strategy by reaffirming the Scheme's core mission to provide inclusive, efficient third-party motor insurance that facilitates smooth regional transit. It incorporates improvements based on our experience. For example, targets and timelines have been clarified, and an explicit results-based monitoring framework has been added. The Plan is organized around five pillars, each with specific objectives and metrics, and it includes a section on governance, implementation and risk management to ensure disciplined execution. In sum, this document builds on the past while evolving to meet new regional and technological realities.

Calven Mutyavaviri



CHIEF EXECUTIVE OFFICER (CEO)
COUNCIL OF BUREAUX SECRETARIAT

ACKNOWLEDGEMENTS

On behalf of the Council of Bureaux, the Secretariat, and on my own behalf, I extend my sincere appreciation to all those who contributed to the preparation of this Strategic Plan. We thank the Council of Bureaux members, National Bureau coordinators, Scheme Pool Managers, primary insurers, transport associations, and regulatory authorities across the region for their collaboration and support. We also acknowledge the dedication of the technical team and consultants who facilitated the process, as well as the Secretariat staff whose expertise transformed this Plan from a concept into a concrete roadmap. It is through this collective effort and partnership that the Council of Bureaux will continue to advance the Scheme as an effective and preferred transport and transit facilitation instrument in support of regional integration.

EXECUTIVE SUMMARY

The Council of Bureaux is pleased to present its 2026–2030 Strategic Plan, which sets out a bold and forward-looking roadmap to strengthen its role as a key enabler of safe and seamless cross-border mobility in support of regional trade, market integration, and development. The Plan reaffirms the Scheme’s mission to ***“provide an inclusive and efficient third-party motor vehicle insurance that enables a safe, seamless, and trusted cross-border mobility in support of regional trade, market integration, and development”*** and Vision to ***“position the Yellow Card Third-Party Motor Vehicle Insurance Scheme and its related services as the regional transport and transit facilitation instrument of choice”***

Informed by institutional performance, emerging trends, and stakeholder expectations, this Strategic Plan provides a clear framework to guide the activities of the Council of Bureaux over the next five years. It ensures alignment with the institution’s goals, responsiveness to a dynamic operating environment, and the delivery of value to all stakeholders. The Plan is anchored on five strategic priority areas, each aimed at driving measurable progress, operational excellence, and long-term sustainability:

1. **Financial Resilience:** Strengthening the financial stability and sustainability of the Scheme through diversification of revenue streams, expansion into new markets, and fund innovative investment strategies.
2. **Stakeholder Engagement and Market Visibility:** Enhancing collaboration with National Bureaux, regulators, insurers, and policyholders, alongside targeted marketing and public awareness campaigns for motorists, to improve service delivery, build trust and increase visibility and uptake of the COMESA Yellow Card across the region.
3. **Service and Coordination Excellence:** Improving operational efficiency and service quality by standardising procedures, streamlining claims processing, and reinforcing coordination among stakeholders.
4. **Digitalisation and Innovation:** Leveraging technology to drive transformation, improve decision making, and enhance customer experience through digital platforms, real-time verification systems, and mobile solutions.

5. **Governance and Policy Alignment:** Strengthening institutional governance, risk management, and regulatory frameworks to support transparency, accountability, and policy coherence across member countries.

At the core of the Strategic Plan are three initiatives that will redefine how Council of Bureaux delivers its mandate:

- The Digitalisation of Key Business Processes,
- A comprehensive Stakeholder Management and Marketing Strategy, and
- A robust and forward-looking funds Investment Plan.

Together these initiatives will drive innovation, strengthen stakeholder engagement, and secure the financial future of the Scheme.

To ensure effective delivery, the Strategic Plan will be supported by a robust implementation, monitoring, and evaluation framework. Council of Bureaux Secretariat will track performance through regular internal reviews to be conducted monthly, quarterly, biannually, and annually and undertake an external mid-term evaluation to assess progress and adjust course as needed. This results-driven approach will ensure continued alignment with the Scheme's mission and adaptability to emerging issues.

Through the successful implementation of this Strategic Plan, Council of Bureaux aims to lead the transformation of regional motor vehicle insurance facilitation promoting integration, sustainability, and good governance .

1. INTRODUCTION

1.1. Purpose of the Strategic Plan

The strategic direction of the Council of Bureaux Yellow Card Scheme (CBYCS) is anchored in its mandate under the COMESA Protocol on Third Party Motor Vehicle Insurance, informed by insights from key stakeholders, and guided by the oversight of the Council of Bureaux. It sets out the Scheme's priorities for the next five years, with a focus on growth, financial sustainability, and operational excellence in support of regional mobility and market integration.

This Plan outlines the key focus areas and initiatives required to enhance the Scheme's performance and adaptability. It is intended as a dynamic, living document, capable of evolving in response to emerging challenges, while providing a robust foundation for strategic decision-making. Through its implementation, the Scheme reaffirms its commitment to accountability, stakeholder value, and the continuous improvement of cross-border motor vehicle insurance services.

1.2. Strategic Plan Development Process

The Strategic Plan was developed through a consultative, participatory process aimed at fostering stakeholder ownership and commitment. Stakeholders included the Council of Bureaux Secretariat, National Bureaux, Insurance Regulators, Primary Insurance Companies (PICs), Transporter Associations, Management Committee, Pool Managers and the Council of Bureaux. The planning process involved four key stages:

- **Performance Review:** The process began with a one-day retreat by the Strategic Plan Core Team to assess the Secretariat's performance against the 2020–2024 strategic objectives. Key achievements, challenges, and contributing factors to the strategic plan implementation performance were identified.
- **Stakeholder Engagement:** Following the retreat, online surveys and semi-structured interviews were conducted with CBYCS key stakeholders to gather feedback on Secretariat performance and inform future priorities.
- **Strategic Plan Formulation:** A second retreat brought together the Secretariat and key stakeholders to discuss performance review findings, review the Vision, Mission, and Core Values, conduct a situational analysis and identify strategic themes. This led to the development of a strategy apex and draft strategic plan, which was presented and refined

at the 62nd Management Committee meeting and was validated at the 63rd Management Committee meeting.

- **Adoption and Ratification:** The Strategic Plan was presented to the 39th Council of Bureaux Meeting for review and adoption.

2. INSTITUTIONAL OVERVIEW

2.1. Background

Of the various trade facilitation tools developed by COMESA, the Yellow Card Scheme is the flagship tool spearheading an effort to improve trade and transport facilitation. The Yellow Card Scheme is a third-party motor vehicle insurance scheme that aims at facilitating the Smooth Movement of motor vehicles in the region through the establishment of a common system for the settlement of claims arising from inter-state motorists.

The Member States of COMESA, then under the Preferential Trade Area for Eastern and Southern Africa (PTA), noting the problems raised by inter-state traffic regarding motor vehicle liability insurance, agreed within the Protocol on Transport and Communications, to adopt minimum requirements for the insurance of goods and vehicles in the region. Accordingly, the Council of Ministers at its Sixth Meeting, which was held in Bujumbura, Burundi in July 1985 decided that a Regional Compulsory Third-Party Motor Vehicle Insurance Scheme be established. Pursuant to the Council of Ministers' decision, the Protocol on the Establishment of Third-Party Motor Vehicle Insurance Scheme, which was Annex XIV to the PTA Treaty, and now Annex II to the COMESA Treaty, was signed on 3 December 1986 in Addis Ababa, Ethiopia by fourteen countries.

Following the ratification of the Protocol by member countries, an Agreement for the implementation of the Third-Party Motor Vehicle Insurance Scheme, known as the Inter- Bureaux Agreement, was signed on 26 April 1987 in Lusaka, Zambia (in conformity with the provisions of the Protocol) by Institutions designated by governments as National Bureaux to administer the operations of the scheme in their countries. The COMESA (then PTA) Third Party Motor Vehicle Liability Insurance, popularly known as the Yellow Card Scheme, was launched on 1 July 1987.

Over the years, the Scheme has continued to be refined to meet evolving needs, supported by a rules-based structure that seeks consistent and collaborative application across the COMESA region.

2.2. Governance and Leadership

The Yellow Card Scheme is implemented through a governance framework comprising Member Countries, National Bureaux, Insurance companies, the Council of Bureaux, and the Council of Bureaux Secretariat.

2.3. Member Countries

These are countries that have signed up as principal parties to the Protocol and have committed to fulfil conditions of the YC Scheme that include:

- a) To recognise the validity of the Yellow Card and to enact laws and regulations for the establishment of the Yellow Card Scheme and designate the National Bureaux.
- b) To ensure that the National Bureau is established and functions in accordance with the provisions of the Protocol and that it joins the Council of Bureaux and complies with the decisions of the Council.
- c) To guarantee the solvency of its National Bureau; and
- d) To ensure that either the Government or the National Bureau deposits with its Central Bank or a designated Commercial Bank, a minimum of US\$300,000 in the form of either a letter of credit or acceptable security, to guarantee its performance and or solvency.

2.4. National Bureaux

Each Member Country of the YC Scheme establishes a National Bureau as a focal point, representing motor vehicle insurers that participate as members of the Scheme. Being responsible for administration and controlling of the operations of the Scheme in their respective countries, National Bureaux issue Yellow Cards and handle claims on Yellow Cards issued by other National Bureaux. They also determine the premium rates for the Yellow Card cover and supervise Primary Insurance Companies (PIC's).

2.5. Council of Bureaux

The National Bureaux constitute at regional level, a Council of Bureaux in which all National Bureaux that are party to the Inter-Bureaux Agreement are members. The Council of Bureaux is the supreme body for orientation, co-ordination, and supervision of the legal aspects, administrative and financial operations of the Yellow Card Scheme.

The Council of Bureaux fixes the annual budget contribution to be paid by member National Bureaux, decides on the admission of new countries to the Scheme and is also an institution for conciliation, arbitration, and dispute settlement.

2.6. Insurance Companies

Insurance companies that are authorised to underwrite motor business participate in the Scheme as subsidiary participants and are members of their National Bureau. Their obligations include the following:

- a) To issue to their policy holders, Yellow Cards, guaranteeing such policy holder adequate cover against third party motor vehicle risk that they may incur in the countries which they visit.
- b) To undertake, by way of reimbursement to the National Bureaux, payment of compensation for damage/injury and related expenses.
- c) To contribute to the operating expenses of the National Bureaux; and
- d) Contribute through the National Bureau, to the operating expenses of the Council of Bureaux.

2.7. Council of Bureaux Secretariat

The Secretariat of the Council of Bureaux provides technical support and advisory services to the Member Countries and the National Bureaux in the implementation of the Protocol and the Charter of the Yellow Card Scheme. To this end, it undertakes research and studies as a basis for implementing the decisions adopted by the Council of Bureaux. It also, coordinates operations, and facilitates capacity building and servicing of statutory and technical meetings.

2.8. Policy and Legal Frameworks

The following instruments constitute the legal framework of the Scheme:

- 2.8.1 The COMESA Treaty (revised 2009) which established among Member Countries a Common Market for Eastern and Southern Africa referred to as the Common Market. One of the objectives under this Treaty, in (Article 4(2)(c)) is to “adopt a Third-Party Motor Vehicle Insurance Scheme.”
- 2.8.2 The Protocol on the Establishment of a Third-Party Motor Vehicle Insurance Scheme, signed on 3 December 1986 in Addis Ababa. This Protocol outlines the principles and provisions governing the Scheme’s implementation across participating countries. Specifically, Article 19 integrates the Protocol into the COMESA Treaty, giving it full legal recognition within the region’s institutional framework.
- 2.8.3 The Inter-Bureaux Agreement signed on 26 April 1987 in Lusaka, Zambia. Serves as the implementation agreement, setting out the roles, responsibilities, and operational procedures for the National Bureaux in each Member State.

2.8.4 The Constitution of the COMESA Yellow Card Scheme Reinsurance Pool, established by the decision of the Eighth Meeting of the Council of Bureaux held in Addis Ababa, Ethiopia on 18th August 1994, which aims to improve operational efficiency of the Scheme through reinsurance. The COMESA Yellow Card Reinsurance Pool Management Agreement, which governs the management of business ceded to the Reinsurance Pool, also establishes the Management Committee as the governing board of both the Pool and the Yellow Card Scheme.

2.8.5 Charter Regulating the Council of Bureaux of the Yellow Card Scheme. This is a Charter that was established by the Council of Ministers on 1 December 2022 and adopted by the Council of Bureaux in April 2023, to regulate the activities of the Council of Bureaux, whose aim is to coordinate and exercise oversight over the whole of the COMESA Yellow Card Scheme operations in the region.

2.9. Performance highlights

The 2020–2024 Strategic Plan provided direction for the previous period, focusing on six Key Result Areas (KRAs), each with specific Strategic Objectives. This section reviews performance against the key milestones and targets set for that timeframe.

Key Result Area's	Strategic Objectives
1. Market Visibility	Strategic Objective 1: Public engagement through enhanced marketing, promotions and capacity building
2. Sustainable Revenue	Strategic Objective 2: Sustainable Revenue
3. Business Continuity Management	Strategic Objective 3: Digitalization and reinvention of the key business process relating to production, claims management as well as replacing physical channels with digital channels and ensuring that there is no disruption in service provision
4. Smooth Movement of Transport	Strategic Objective 4: Standardize and harmonize the YC instruments.
5. Standardised and harmonised YC across the Tripartite region	Strategic Objective 5: Standardization and Harmonization of the legal framework, policies and procedures to enhance transport and transit facilitation
6. Autonomous YC Institution	Strategic Objective 6: Deploy a fit-for-purpose operating environment for the YC

The performance assessment highlights the extent to which the 2020–2024 Strategic Plan was successfully implemented, using the Red-Amber-Green (RAG) rating methodology. (See Table 2.1)

Table 2:1: RAG tool

Percentage	Rating	Status
=>80%	Fully met	G
60-79%	Partially met	A
<60%	Not met	R

2.9.1 Overall Performance of the Strategic Plan

The 6 KRAs had a total of fifteen (15) KPIs amongst themselves, out of which 7 (46%) were *fully met*, 4 (27%) were *partially met*, and 4 (27%) were *not met*, as shown in Table 2.2.

Table 2:2: Strategic Plan KPI's and their Performance

	KRA1	KRA2	KRA3	KRA4	KRA5	KRA6	TOTAL	KPI Performance (%)
KPIs (Percentage)	13%	33%	20%	20%	7%	7%	100%	
KPIs (Number)	2	5	3	3	1	1	15	100%
G	0	4	0	2	0	1	7	46%
A	1	1	1	0	1	0	4	27%
R	1	0	2	1	0	0	4	27%

The performance of KPIs established above resulted in the following performance in the 6 KRAs: only 2 were *fully met* (Sustainable Revenue and Autonomous Institution); 2 were *partially met* (Smooth Movement of Transportation and Standardised YC) and 2 were *not met* (Market Visibility and Business Continuity Management). (See Figure 2.1)

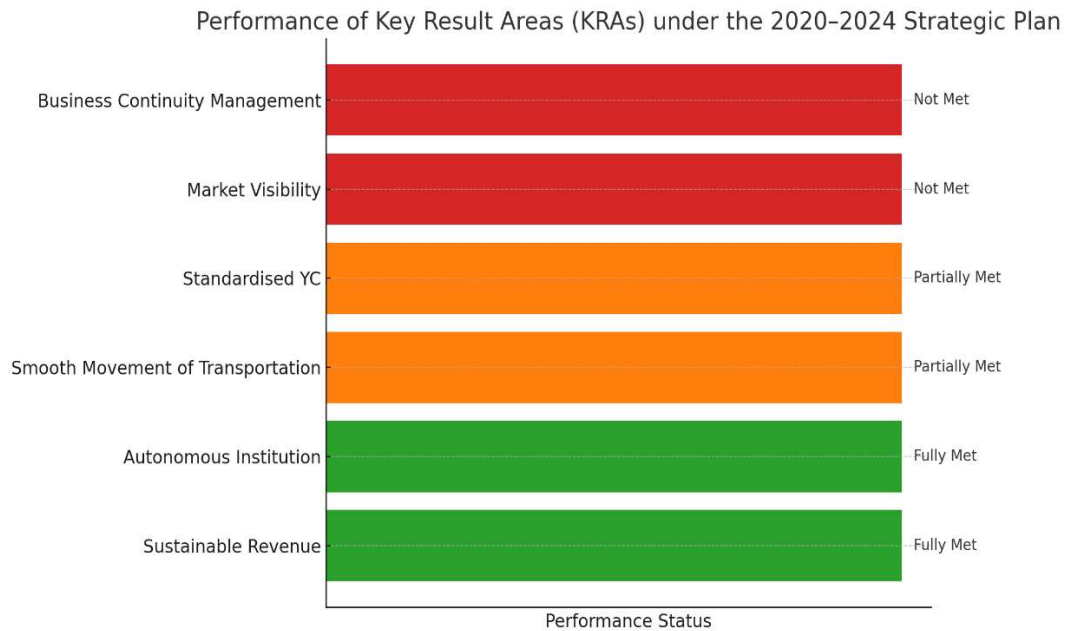


Figure 2.1: Strategic plan Overall performance by Key Result Area

The Yellow Card Scheme’s overall implementation of its Strategic Plan stands at 50%. Below are some of the key achievements and challenges observed during this period.

2.9.2 Milestones Achieved

Over the period 2020-2024, the Scheme recorded several notable accomplishments that are highlighted below:

- a) **Operational Milestones:** Over 339,877 Yellow Cards were issued, with a total premium income of USD 18 million and more than 534 claims handled, reflecting increasing demand and geographic coverage.
- b) **Reinsurance Pool Growth:** Establishment and operational success of the Yellow Card Reinsurance Pool, which had accumulated assets worth USD 28 million by December 2023, with an annual surplus of USD 3.53 million.
- c) **Digital Transformation:** Introduction of the Digital Yellow Card (DYC) system, enabling automated card issuance, claims management, and a mobile application. Phases I, II and III were largely completed; Phase IV (API integration) is still underway.
- d) **Policy and Governance Reforms:** Adoption of a Charter regulating the Council of Bureaux, and development of a new organisational structure with defined roles,

including a Finance and Investment Sub-Committee and appointment of a Senior Finance and Administration Officer.

- e) **Strengthened Member Engagement:** Ten of the twelve National Bureaux settled their contributions on time, and implementation of the fund management is significantly advanced.
- f) **Establishment of Institutional Autonomy:** Successfully operationalised the Yellow Card Scheme and its governance structure as an autonomous institution.

2.9.3 Challenges

Several challenges were encountered during implementation of the Scheme's Strategic Plan, some of which are noted below:

- a) **COVID-19 Disruptions:** Lockdowns and travel restrictions significantly delayed marketing campaigns, stakeholder engagements, and strategy execution. This contributed to the need to extend the strategic plan from 2020 to 2024.
- b) **Capacity and Compliance Gaps:** Limited technical and human capacity within some National Bureaux affected claims management and compliance with established procedures.
- c) **Technological and Infrastructure Barriers:** Inadequate IT infrastructure in some Member Countries, delayed integration of PIC systems with the DYC system, and slow uptake of digital channels hindered full automation.
- d) **Governance and Legal Constraints:** Inconsistencies in national liability limits, and weak enforcement of Council decisions by some National Bureaux affected harmonisation efforts.
- e) **Forgery and Reputation Risk:** Isolated cases of Yellow Card forgery in some jurisdictions and weak oversight over Primary Insurance Companies eroded trust.

3. OPERATING ENVIRONMENT

The operating environment of the CBYCS has undergone significant transformation, both within the region and globally. These shifts have created new opportunities and challenges, requiring a strategic and adaptive response to ensure the Scheme remains effective, relevant, and sustainable in delivering on its mandate. To remain responsive and resilient, the 2026-2030 Strategic Plan must reflect a clear understanding of this evolving operational context. It must

position the Scheme to anticipate trends, embrace innovation, and strengthen its institutional capacity to meet the needs of a dynamic regional integration agenda.

3.1. Global and Regional Landscape

Internationally, motor insurance systems like the Green Card (Europe) and Brown Card (ECOWAS) have long supported cross-border travel and accident compensation. The Green Card system, established in 1949, ensures that victims of cross-border traffic accidents caused by foreign vehicles receive compensation, and its national bureaux handle claims and guarantees.

In West Africa, the ECOWAS Brown Card Scheme, launched in 1982 by Heads of States, similarly guarantees prompt and fair compensation for accident victims caused by non-resident motorists and functions through fourteen (14) National Bureaux.

With these systems as models, the Yellow Card Scheme in Eastern and Southern Africa has emerged as a key regional player, increasingly recognised across SADC and COMESA for enabling safe, legal cross-border transit and liability coverage. The Scheme has drawn interest from non-COMESA countries, signalling its growing global relevance.

3.2. National Landscape

At the national level, demand for the Yellow Card has grown consistently, fuelled by expanded participation of insurance companies, deeper engagement from regulators and Ministries, and enhanced digital and reinsurance infrastructure. Together, these changes have improved border efficiency and Scheme responsiveness.

3.3. PESTEL Analysis

A PESTEL analysis was conducted to identify and assess external factors within the Scheme's operating environment that could impact the execution of the Strategic Plan. The analysis offers valuable insights into key political, economic, social, technological, environmental, and legal influences enabling the identification of growth opportunities and potential risks that may hinder successful implementation.

3.4. Political Environment

The operationalisation of the COMESA-EAC-SADC Tripartite Free Trade Area (TFTA) represents a major step forward in Africa's regional integration agenda. Bringing together twenty-nine (29) countries and accounting for over 60% of the continent's GDP, the TFTA establishes a single market that significantly expands regional trade and investment opportunities.

As the COMESA, EAC, and SADC blocs continue to harmonise trade policies, reduce tariff barriers, and streamline cross-border processes, cross-border transport and commercial activity

are expected to grow substantially. This shift presents a strategic opportunity for the CBYCS to expand its coverage beyond COMESA member states to include non-COMESA countries within the TFTA. Such an expansion would enable the Scheme to grow its client base, improve access to third-party liability insurance, and reinforce its role as a facilitator of safe and legal regional mobility. These opportunities come with risks, notably the recent withdrawal of USAID funding, which may reduce traffic volumes and cross-border movement, potentially impacting the Scheme's revenue and sustainability.

3.5. Economic Environment

On the economic front, the development of the Lobito Corridor, a transcontinental rail network linking the Democratic Republic of Congo (DRC), Zambia, and Angola to the Atlantic Ocean marks a significant shift in regional transport. Backed by international partners, the corridor aims to enhance trade efficiency, particularly through expanded rail use. While this presents considerable economic benefits, it also poses a strategic challenge for the CBYCS which is predominantly designed around motor vehicle cross-border insurance. The growing dominance of rail transport which is currently outside the Scheme's coverage threatens to reduce the volume of insured road traffic. This consequently highlights the need for the CBYCS to reassess its operating model, explore possible model integration, and consider how to remain relevant within a changing transport environment.

3.6. Social Changes

From a social perspective, the evolving expectations of stakeholders, particularly regarding efficiency in service delivery, are becoming increasingly prominent. Policyholders and insurance companies seek faster and more transparent claims settlement processes. Furthermore, cultural differences across COMESA member states have a direct and often complex impact on the implementation of third-party motor vehicle insurance under the Yellow Card Scheme. In many rural communities, livestock such as goats, cattle, and donkeys are not only vital economic assets but also hold deep cultural significance. Accidents involving these animals often result in compensation claims that consider both their economic value and cultural importance. As such, the Scheme must be sensitive to these cultural dimensions to ensure fairness and community acceptance across diverse member states.

3.7. Technology changes

Advancements in technology are transforming the Scheme's operating environment. The emergence of Artificial Intelligence (AI) presents opportunities to streamline claims processing and strengthen fraud detection, while also necessitating investment in digital infrastructure and data protection. Similarly, the growing adoption of electric vehicles introduces new insurance

considerations that the Scheme must anticipate and address. To remain effective, the Scheme should strategically embrace these technologies, ensuring equitable access and consistent implementation across the COMESA region, while proactively mitigating cyber security risks.

3.8. Environmental

In recent decades, the impacts of climate change have become increasingly evident, and the COMESA region has not been immune. Prolonged droughts have placed significant pressure on the energy sector, resulting in power shortages that disrupt cross-border transport and trade. Concurrently, severe flooding has damaged road infrastructure and motor vehicles, leading to increased insurance claims and disruptions in regional mobility. For the Council of Bureaux Yellow Card Scheme, these climate-related risks not only threaten regional integration and economic connectivity but also highlight the urgent need to adapt its risk assessment models and strengthen coverage for climate-induced incidents. Addressing these challenges will be critical to ensuring the Scheme's continued relevance and resilience in a changing environmental landscape.

3.9. Legal changes

Legally, a growing number of countries have introduced or are in the process of enacting data protection laws, which have implications for the handling and sharing of policyholder information across borders. On the other hand, revisions to national insurance laws and the development of regional harmonisation efforts may affect how third-party motor vehicle insurance is regulated and administered. These evolving legal landscapes necessitate that the Scheme continuously reviews its operations to ensure compliance, consistency, and legal compatibility across the COMESA region.

3.10. SWOC Analysis

In addition to the PESTEL analysis, a SWOC (Strengths, Weaknesses, Opportunities, and Challenges) analysis was undertaken to assess the Scheme's internal and external strategic position. The analysis identified key strengths and opportunities that the scheme may leverage in pursuit of its strategic objectives, as well as weaknesses and challenges that must be addressed to enhance the effectiveness and sustainability of its operations.

3.11. Strengths

The Yellow Card Scheme is anchored by several internal strengths that enhance its effectiveness and regional relevance. A key asset is the sound legal mandate provided by the COMESA Treaty, which guides its implementation and governance. The Scheme also benefits from a fully operational Reinsurance Pool that supports financial sustainability. In addition, the adoption of a Business-to-Business (B2B) framework has allowed the Scheme to expand its operations beyond

the COMESA region. These strengths reinforce the Scheme’s resilience, adaptability, and potential for continued growth. Table 3.1 highlights the Scheme’s strengths.

Table 3:1: Internal strengths

INTERNAL STRENGTHS	
Strengths	Strategies for enhancing the strength
1. Existence of a Protocol mandating and guiding scheme implementation.	1. Ensure full compliance with all provisions of the Protocol.
2. Strong government support.	2. Maintain and strengthen continuous engagement with respective governments.
3. Established and operational Reinsurance Pool.	3. Encourage member countries to submit premium returns and reimburse the Pool for the use of the clearing house facility in a timely manner.
4. Autonomous institution of the Council of Bureaux of YC Scheme within COMESA	4. Implement a fit-for-purpose organisational structure that strengthens internal governance systems.
5. Digital Yellow Card System (DYS) enabling automated card issuance and claims management.	5. Fully digitise key processes and ensure consistent high uptime.
6. Adoption of the B2B business framework, enabling operation beyond the COMESA region.	6. Expand operations into other regions and make B2B mainstream.

3.12. Weaknesses

Despite its expansion and consistent growth over the years, the Yellow Card Scheme continues to face several internal weaknesses. In particular, it suffers from low market visibility and limited public awareness, which may hinder the growth in the number of Yellow Card users. It also faces challenges in claims management and stakeholder engagement, which have negatively affected service delivery and inter-institutional collaboration. Furthermore, the Scheme is increasingly vulnerable to fraudulent activities, with rising incidences of counterfeit Yellow Cards reported in some member countries. Addressing these issues is essential to strengthening the Scheme’s credibility, operational efficiency, and regional effectiveness. Table 3.2 presents the Scheme’s weaknesses.

Table 3:2: Internal Weaknesses

INTERNAL WEAKNESSES	
Weaknesses	Strategies for minimising weaknesses
1. Non-compliance to laid down claims handling procedures by some National Bureaux	1. Strengthen compliance oversight by conducting regular audits and implementing corrective action plans
2. Limited capacity and inadequate structure in some National Bureaux to meet operational demands and expectation of customers	2. Provide targeted training and institutional support to enhance operational efficiency

3. Inadequate engagement with law enforcement agencies, cross border motorists and primary insurance companies.	3. Develop and execute a stakeholder engagement plan
4. Low market visibility and limited public awareness of the Scheme.	4. Conduct marketing initiatives to raise awareness of the CBYCS.
5. Incidences of forged Yellow Cards being issued in some member countries.	5. Introduce simple and accessible methods for verifying Yellow Card validity, and strengthen enforcement sensitization and collaboration

3.13. Opportunities

The evolving regional and technological landscape presents significant opportunities for the YC Scheme to expand its reach and improve operations. The ongoing Tripartite integration of COMESA, EAC, and SADC provides a strategic platform for enhanced regional cooperation and market growth. Coupled with the increasing participation of non-COMESA countries, this offers potential for membership expansion. In addition, advances in digital integration and e-facilitation systems create avenues to boost service efficiency and user experience. Capitalising on these developments will strengthen the Scheme’s regional influence and operational effectiveness.

Table 3.3 presents the external opportunities to the Scheme.

Table 3:3: External Opportunities

EXTERNAL OPPORTUNITIES	
Opportunities	Strategies for maximising opportunities
1. Establishment of the COMESA-EAC-SADC Tripartite Arrangement, enhancing regional integration	1. Advocate for flexible membership requirements and actively promote Scheme benefits to new members within the Tripartite region
2. Interest from non-COMESA countries such as Angola, Mozambique, and South Sudan to join the Scheme	2. Develop a targeted stakeholder engagement and onboarding plan to facilitate smooth integration of new members
3. Collaboration with related regional schemes including RCTG to strengthen the YC Scheme’s contribution to regional trade facilitation.	3. Forge strategic collaboration with related regional schemes to create a platform for joint initiatives
4. Increased involvement of governments, insurance agencies, and regulatory authorities	4. Strengthen collaboration through formal partnerships, joint workshops, and regular communication channels
5. Growth in intra-COMESA trade flows, expanding regional markets and demand for the Yellow Card	5. Implement a focused marketing strategy highlighting trade facilitation benefits to businesses and transport operators.
6. Advancements in digital integration, including the use of artificial intelligence (AI), to enhance e-facilitation systems	6. Invest in AI-driven digital platforms to automate processes, improve user experience, and enhance data security

3.14. Challenges

The Yellow Card Scheme operates in a dynamic environment where several external challenges could impact its effectiveness and growth. Political instability and economic downturns in some member states pose risks to cross-border mobility and overall demand for insurance services. At the same time, the expansion of railway networks across the region may shift freight and passenger traffic away from roads potentially reducing the Scheme's core user base. Furthermore, as the Scheme embraces digital platforms, it faces growing threats related to cybersecurity and fraud. Table 3.4 below indicates the challenges.

Table 3:4: External challenges

EXTERNAL CHALLENGES	
Challenges	Strategies for minimising Challenges
<ol style="list-style-type: none"> 1. Political instability in some parts of the region (civil wars, disputed elections) 2. Competition from fuel levy funded insurance schemes in SACU member countries 3. Downturn in economic activity leading to reduced demand for Yellow Card; USAID funding pullout could affect cross-border traffic volume 4. Emerging threats such as cybercrime 5. Introduction and expansion of railway lines impacting road transport volumes 	<ol style="list-style-type: none"> 1. Diversify operations across stable member states 2. Enhance value proposition of Yellow Card Scheme through competitive pricing and improved services 3. Implement targeted marketing and awareness campaigns to sustain demand 4. Develop an incident response plan 5. Explore opportunities to integrate Yellow Card coverage for multimodal transport, including rail

3.15. Stakeholder Analysis

CBYCS engages with a wide range of stakeholders who have diverse needs and expectations, which it continually seeks to balance and prioritise. It also aims to identify and engage new stakeholders to strengthen partnerships and enhance its regional impact. The stakeholder landscape includes:

		Keep Satisfied	Manage closely
Level of Power	High	<ol style="list-style-type: none"> 1. Government 	<ol style="list-style-type: none"> 1. Council of Bureaux 2. National Bureau 3. Pool Managers 4. COMESA Secretariat 5. Council of Bureaux Secretariat 6. Insurance Companies 7. B2B Agents 8. Insurance Regulators
	Low	Minimal Effort	Keep Informed

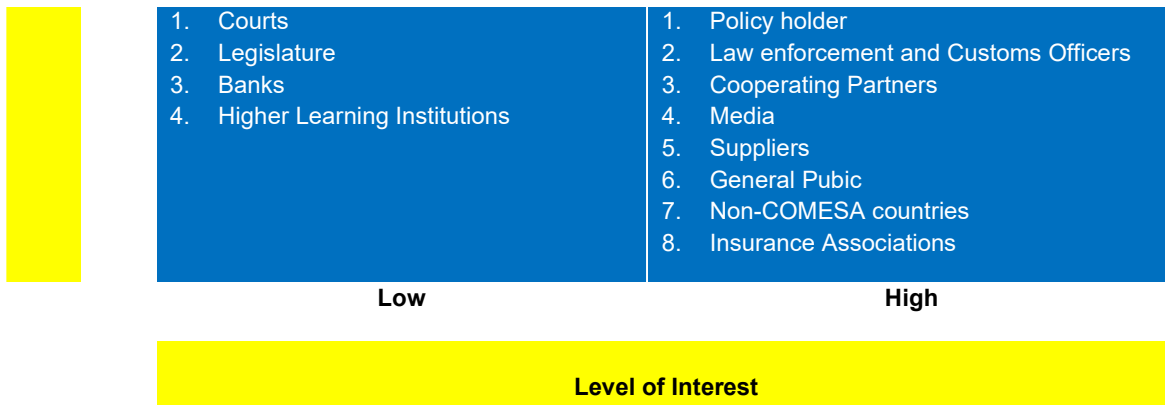


Figure 3:1: Stakeholder Map

3.16. Strategic Implications

The synthesis of global and regional comparisons, environmental factors, internal and external assessments, and stakeholder input signals a clear strategic direction:

1. Build financial resilience through innovation and revenue diversification.
2. Strengthen stakeholder engagement and enhance market visibility.
3. Improve digital transformation and service delivery.
4. Drive deeper policy and legal harmonisation.

This context underpins the development of the 2026–2030 Strategic Plan, ensuring it is robust, evidence-based, and future-ready.

4. STRATEGIC DIRECTION

The direction for the 2026–2030 Strategic Plan is guided by five strategic pillars that embody the key priorities shaping the CBYCS’s operations and initiatives over this period. These pillars represent overarching commitments to addressing the Scheme’s most pressing challenges and defining the outcomes needed to advance market integration, service excellence, and financial sustainability.

4.1. Vision

CBYCS’s Vision is to **“position the Yellow Card Third-Party Motor Vehicle Insurance scheme and its related services as the regional transport and transit facilitation instrument of choice.”**

4.2. Mission

CB YCS's Mission is to “**provide an inclusive and efficient third-party motor vehicle insurance that enables a safe, seamless, and trusted cross-border mobility in support of regional trade, market integration, and development.**”

4.3. Overarching Goal

The overarching goal of the 2026-2030 strategic plan is “to transform the CBYC Scheme into a resilient regional insurance mechanism that enables seamless and secure cross-border mobility across Africa by 2030”

4.4. Core Values

The core values of the Scheme embody the fundamental principles and beliefs that guide staff behaviour, shape organisational culture, and inform decision-making. They represent what the Scheme stands for and consistently upholds in its pursuit of its mission and vision.

4.4.1 Dedication

Total commitment to the mission, goals, and stakeholder service.

4.4.2 Reliability

Always dependable in-service delivery and claims processing.

4.4.3 Integrity

We uphold honesty, transparency, and accountability in all our actions.

4.4.4 Value for Stakeholders

We prioritise the needs of policyholders, partners, and all stakeholders.

4.4.5 Excellence

We pursue creative solutions and best practices to deliver impact.

4.5. Strategic Pillars

The strategic direction of the CBYCS will be realised through five Pillars, each comprising a set of activities implemented by the Secretariat in collaboration with its service delivery partners.

4.5.1. Financial Resilience

The CBYCS is committed to strengthening its financial resilience as a cornerstone for sustained growth and success. This will be achieved through strategic expansion into new markets via B2B partnerships with non-COMESA member states, alongside the diversification of product offerings

and the investment portfolio to establish a robust and adaptable financial framework. In addition, the Secretariat will continue to proactively explore innovative financing models beyond member contributions to secure sustainable funding that supports long-term operations and strategic objectives.

4.5.1.1. Key Result Area: Sustainable Financial Growth

Objective 1: To secure the financial sustainability of the Scheme

- **Strategy 1.1:** Member Country budget contributions
- **Strategy 1.2:** Expand revenue generation
- **Strategy 1.3:** Grow revenue through Product diversification
- **Strategy 1.4:** Diversify investment portfolio
- **Strategy 1.5:** Develop and implement an effective Pool retrocession strategy to enhance risk management and financial protection for the Scheme.
- **Strategy 1.6:** Explore Audit framework for National Bureaux

Objective 2: To enhance the Secretariat's long-term financial viability

- **Strategy 2.1:** Implement self sufficient funding framework

4.5.2. Stakeholder Engagement and Market Visibility

To support effective implementation of the Strategic Plan, the Scheme will strengthen engagement with key stakeholders, including insurance regulators, National Bureaux, insurance companies, and other partners. Ongoing communication, capacity building, and provision of relevant tools will enable these stakeholders to better support the Scheme. Targeted customer awareness initiatives will also be implemented to keep consumers informed and empowered. This integrated approach will enhance the Scheme's visibility, utilisation, and impact across the region.

4.5.2.1. Key Result Area: Enhanced Stakeholder Awareness

Objective 1: To Improve stakeholder engagement

- **Strategy 1.1:** Develop and implement a stakeholder engagement plan
- **Strategy 1.2:** Establish a systematic stakeholder feedback framework

4.5.2.2. Key Result Area: Brand Visibility

Objective 2: To increase public awareness and enhance perception

- **Strategy 2.1:** Develop and operationalise a marketing plan

4.5.3. Service and Coordination Excellence

Delivering high-quality, efficient, and responsive services remains a core operational priority of the Scheme. To achieve this, CBS is strengthening coordination among the Secretariat, National Bureaux, insurance regulators, and other key stakeholders to foster a more integrated and effective operating environment. Efforts will focus on standardising procedures, streamlining claims processing, and enhancing communication channels to ensure timely, consistent, and harmonised service delivery across the region. These initiatives aim to improve user experience, enhance operational efficiency, and build stakeholder confidence in the Scheme's ability to fulfil its mandate.

4.5.3.1. Key Result Area: Efficient and standardised service delivery

Objective 1: To improve the efficiency and responsiveness of the Scheme

- **Strategy 1.1:** Develop and implement standard operating procedures (SOPs) across all service stakeholders

Objective 2: To enhance user and stakeholder experience across all levels of the Scheme's operations

- **Strategy 2.1:** Implement a customer service level agreement
- **Strategy 2.2:** Establish customer feedback and complaint-handling mechanisms across National Bureaux.
- **Strategy 2.3** Conduct customer satisfaction surveys

Objective 3: To enhance Coordination among National Bureaux

- **Strategy 3.1:** Review and clarify the scheme's delegated authority for all participating institutions to ensure smooth operation
- **Strategy 3.2:** Develop and implement inter-bureaux communication channels

Objective 4: To enhance coordination between the National Bureau and PIC's

- **Strategy 4.1:** Develop a harmonised MOU
- **Strategy 4.2:** Ensure compliance to the MOU

4.5.4. Digitalisation and Innovation

This pillar focuses on leveraging technology and innovation to drive operational excellence across the Scheme. CBYCS is committed to becoming a digitally enabled, data-driven institution that utilises emerging technologies to fulfil its mission more effectively and efficiently. To achieve this,

the Scheme will explore transformative solutions such as artificial intelligence particularly in data analytics to provide predictive insights and support decision-making, mobile applications, and real-time verification systems to enhance service delivery and performance. Through these innovations, CBYCS seeks to create a more agile, informed, and customer-focused institution capable of delivering efficient and high-quality services across member states.

4.5.4.1. Key Result Area: Fully digitalised, secure, and innovation-driven Scheme operations

Objective 1: To streamline the Scheme operations through digitalisation

- **Strategy 1.1:** Harmonize the key YC processes including premium rating and claims management across the National Bureaux
- **Strategy 1.2:** Fully digitalise key YC processes

Objective 2: To create an enabling environment for innovation and data driven decision making

- **Strategy 2.1:** Incentivise innovation
- **Strategy 2.2:** Develop Yellow Card related products to meet evolving market needs.

4.5.5. Governance and Policy Alignment

This pillar focuses on strengthening governance and regulatory frameworks to support the sustainable performance of the Scheme. CBS is committed to establishing a harmonised legal and institutional foundation that enables efficient claims processing and fair compensation. To achieve this, the Scheme will align relevant policies, implement robust performance monitoring and risk management systems, and integrate Environmental, Social, and Governance (ESG) principles across its operations. These efforts will promote sustainability, accountability, and responsible management, thereby reinforcing the Scheme's long-term resilience and stakeholder trust.

4.5.5.1. Key Result Area: Harmonised and enforceable regulatory and policy frameworks across member states.

Objective 1: To strengthen the Scheme by aligning the legal and institutional frameworks and claims processes.

- **Strategy 1.1:** Set common compensation limits across the Member Countries
- **Strategy 1.2:** Review the claim's manual

- **Strategy 1.3:** Develop a model law to govern the claims handling process
- **Strategy 1.4:** Implement policies and required laws to enforce mandatory CYC usage

4.5.5.2. *Key Result Area: Strengthened Institutional governance*

Objective 2: To improve governance capacity and effectiveness

- **Strategy 2.1:** Review and align the organisational structure to support strategy implementation
- **Strategy 2.2:** Improve and implement institutional performance monitoring and evaluation system
- **Strategy 2.3:** Implement institutional risk management framework

Objective 3: To promote and integrate Environmental, Social and Governance (ESG) principles in institutional operations

- **Strategy 3.1:** Develop and operationalise an ESG strategy

4.6. Balanced scorecard strategy Map

The Balanced Scorecard Strategy Map for the Scheme offers a clear visual overview of its strategic objectives and their interrelationships across key performance areas. The map aligns activities with the Scheme's vision and strategic priorities, enhances stakeholder communication, and facilitates effective monitoring of progress towards its goals.

Vision	To position the Yellow Card Third-Party Motor Vehicle Insurance scheme and its related services as the regional transit and transport facilitation instrument of choice.					
Mission	To provide an inclusive and efficient third-party motor vehicle insurance that enables a safe, seamless, and trusted cross-border mobility in support of regional trade, market integration, and development					
Pillars	Financial Resilience	Stakeholder Engagement & Market Visibility	Service & Coordination Excellence	Digitalisation & Innovation	Governance & Policy Alignment	
Strategic Objectives and Strategy Map				Measures	Targets	Initiatives
Financial perspective				<ul style="list-style-type: none"> • Collections ratio • Growth in mainstream revenue • Growth in B2B revenue • Revenue growth from new products • Increase in investment returns • Approved framework 	<ul style="list-style-type: none"> • 100% • 45% • 50% • 25% • 120% • # 1 	<ul style="list-style-type: none"> • Increase Member Country budget contributions • Expand revenue generation • Product diversification • Diversify investment portfolio • Implement self sufficient funding framework
Customer perspective				<ul style="list-style-type: none"> • Approved engagement plan • Implementation level • Awareness • Customer satisfaction • YC growth 	<ul style="list-style-type: none"> • # 1 • 100% • 85% • 85% • 75% 	<ul style="list-style-type: none"> • Develop and implement a stakeholder engagement plan • Establish a systematic feedback framework • Develop & operationalize marketing plan
Internal processes				<ul style="list-style-type: none"> • Service stakeholders compliant to SOP's • Bureaux implementing harmonized claims & premium rating • Implementation level • Key YC processes digitized 	<ul style="list-style-type: none"> 100% #13 70% 	<ul style="list-style-type: none"> • Develop and implement standard operating procedures (SOPs) across all service stakeholders • Harmonize the key YC processes including premium rating and claims across the National Bureaux • Develop & implement ESG strategy • Fully Digitize Key YC process
Learning & Growth				<ul style="list-style-type: none"> • Structure implemented • Institutional performance • Risks with mitigation actions 	<ul style="list-style-type: none"> • 100% • 90% • 80% 	<ul style="list-style-type: none"> • Review and align organizational structure • Improve institutional performance monitoring system • Implement risk management framework

Figure 4.1: CBYCS Balanced scorecard strategy map

4.7. Game changing initiatives

Achieving the vision and strategic transformation of the CBYCS will require a renewed focus on initiatives that can unlock institutional efficiency, stakeholder confidence, and long-term financial resilience. The following game-changing initiatives will significantly shape the direction and impact of the Scheme:

1. **Digitalisation of Key Business Processes:** Modernise and integrate critical operational systems including underwriting, claims management, and card verification into a unified digital platform to improve service delivery.
2. **Stakeholder Management Plan:** Design and implement a structured engagement framework to increase awareness and visibility of the Scheme.
3. **Investment Plan:** Develop and implement a diversified investment strategy for the Reinsurance Pool to optimise returns, maintain financial resilience, and ensure liquidity for claims settlement.

5. GOVERNANCE, MANAGEMENT AND PERFORMANCE MONITORING

The CBYCS governance framework and performance monitoring mechanisms are designed to support effective oversight and accountability across the Scheme. It sets out the roles, responsibilities, and working relationships between key governance and management structures, while also providing systems for managing risk, tracking performance, and engaging with stakeholders. This ensures that the Scheme operates efficiently, transparently, and in line with its strategic objectives.

5.1. Governance structure and Institutional Framework for Implementation

CBYCS operates under a multi-tier governance structure designed to ensure regional representation, policy coherence, and effective operational oversight:

- i. **Member Countries – Provide enabling legal and institutional support:** Member Countries play a critical role by enacting supporting legislation, designating National Bureaux, guaranteeing their solvency, and providing financial backing to ensure effective implementation of and compliance with the Protocol.
- ii. **Council of Bureaux – Strategic Leadership and Oversight:** The Council provides strategic leadership by setting policy direction, approving budgets and strategic plans, admitting new member countries, and overseeing the Scheme’s legal, administrative, and financial operations.
- iii. **Management Committee and Secretariat – Provide operational oversight and coordination:** The Management Committee and Secretariat are responsible for implementing decisions of the Council of Bureaux. They provide technical and advisory support to Member Countries and National Bureaux, conduct research, manage day-to-day operations, and facilitate capacity-building initiatives across the Scheme.
- iv. **National Bureaux – Administer the Scheme at national level:** National Bureaux are responsible for implementing the Scheme within each Member Country. Their core functions include issuing Yellow Cards, managing and settling claims, coordinating with insurers, setting standardised premiums, and ensuring compliance with the Scheme’s procedures and protocols.
- v. **Insurance Companies – Support service delivery:** Member insurance companies participate in the Scheme through their National Bureaux. They undertake the issuance of

Yellow Cards to policyholders, reimbursing claims managed by the National Bureau, and contributing to the operational costs of both the National Bureau and the Council of Bureaux.

- vi. **Reinsurance Pool – Risk management and cost sharing:** The Reinsurance Pool serves as a risk management mechanism that distributes costs and exposure evenly among members. Established by the Council of Bureaux through its Constitution, it is managed by appointed Pool Managers whose roles are defined in a Management Agreement. The Pool Managers oversee the Pool’s day-to-day functions and report to the Management Committee through the Secretariat.
- vii. **Fund Manager** – Shall manage the CB’s funds through supervision on direct investment and reinvestment of the Portfolio and engage in investment transactions (on behalf of the Council of Bureaux), Fund Managers may deem appropriate, subject to the Council of Bureaux Investment Policy, and other written investment instructions as the Council of Bureaux may deliver from time to time. “Portfolio “means the existing Funds of the Council of Bureaux of the Third-Party Motor Vehicle Insurance Scheme and additional amounts in respect of which the Fund Managers have been given discretion to manage for the Council of Bureaux of the Yellow Card Scheme. The following is the Scheme’s governance structure:

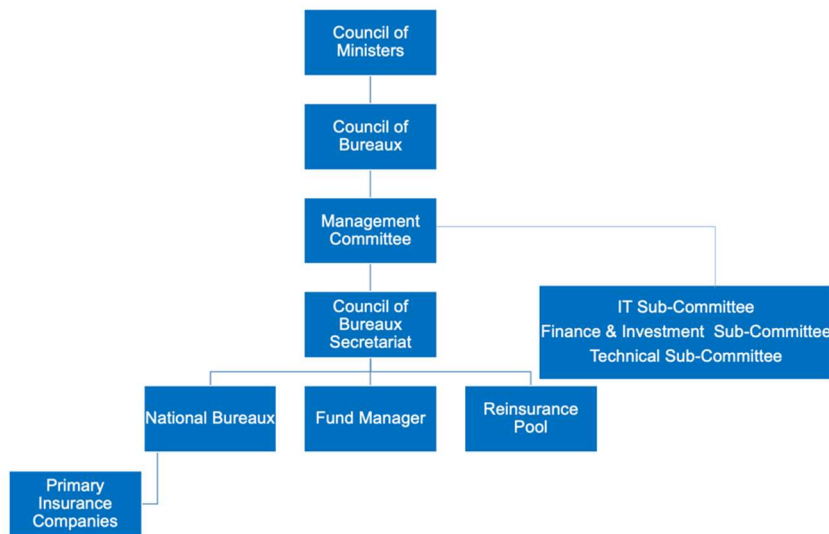


Figure 5:1: High level governance structure

In the governance structure, the Secretariat serves as the executive organ of the Yellow Card Scheme, responsible for executing the Scheme’s day-to-day operations and implementing decisions made by the Council of Bureaux and the Management Committee.

The Chief Executive Officer holds primary responsibility for implementing the Strategic Plan and is supported by three Secretariat functions, which oversee all operational aspects of plan implementation. These include:

1. **Technical Unit** – Technical Function
2. **Information Technology Unit** – Support Function
3. **Finance and Administration Unit** – Support Function

These functional units within CBYCS will coordinate closely to ensure the smooth and effective implementation of the Strategic Plan. Figure 5.2 presents the current CB Secretariat operational structure.

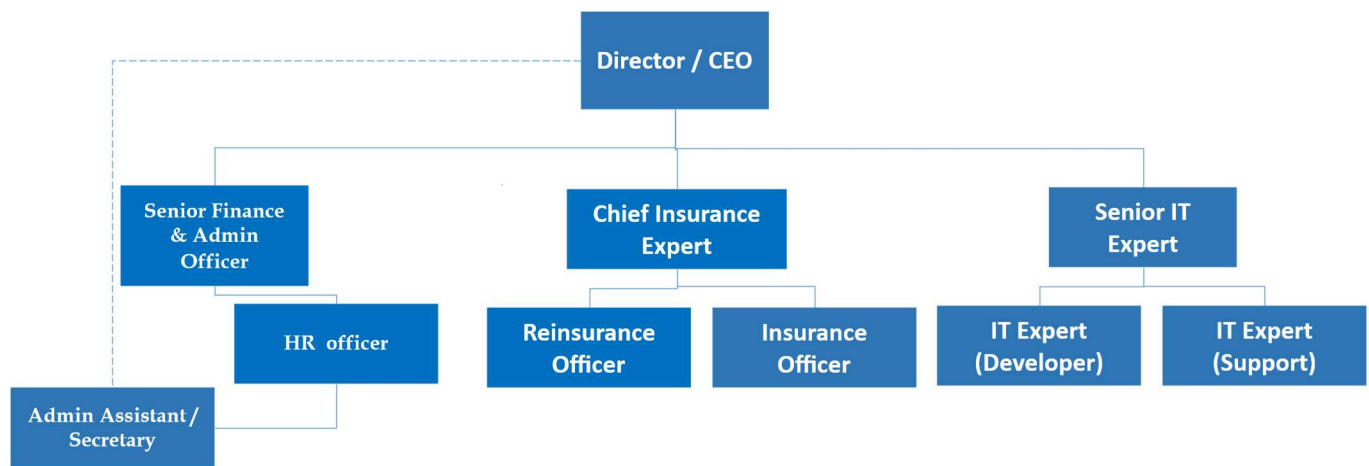


Figure 5.2: Council of Bureaux Secretariat Organisation Structure

5.2. Proposed Organisation Structure

Effective execution of the successor strategic plan will require revising the organisational structure to ensure alignment with the new strategic priorities. Figure 5.3 below presents the proposed structure.

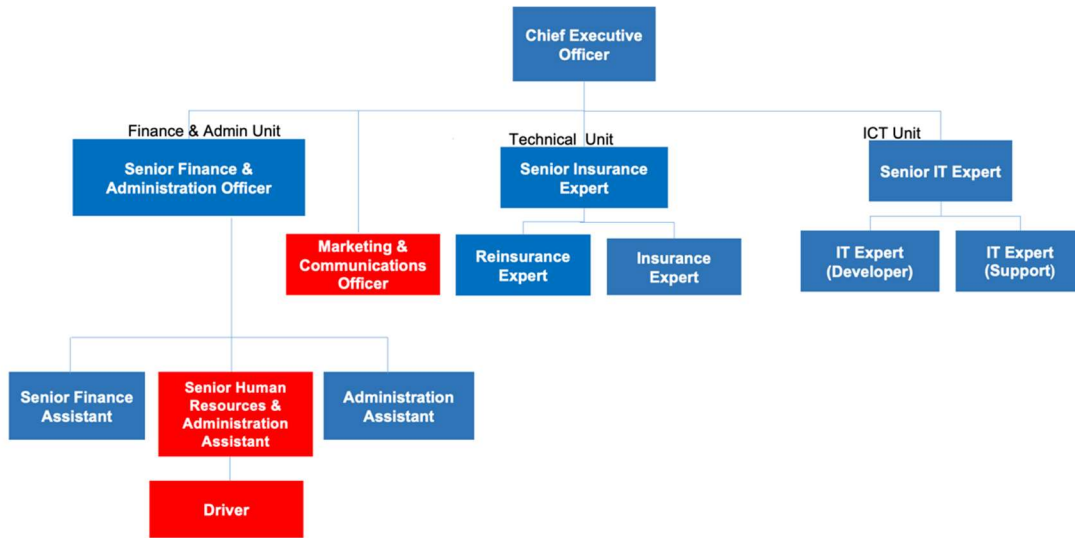


Figure 5.3: Proposed Organisation Structure

5.2.1. Rationale for proposed roles

The revised organisation structure introduces new roles to strengthen the Secretariat’s operational and strategic capacity. It introduces the roles of Marketing and Communications Officer, Senior Human Resources and Administration Assistant and Driver.

The position of Marketing and Communications Officer has been proposed in line with the findings of the performance review of the CBS Strategic Plan (2020–2024), which identified limited market visibility and low public awareness as key institutional weaknesses. This role will enhance the visibility of the YC brand, promote stakeholder engagement and build public trust across the region, in line with the recommendation to prioritise marketing and stakeholder relations as a strategic and transformative initiative.

To further strengthen institutional efficiency, the Finance and Administration Unit has been enhanced through the creation of two additional positions: a Senior Human Resources and Administration Assistant and Driver. The Senior Human Resources and Administration Assistant will support recruitment, performance management, staff engagement, and employee relations, while ensuring efficient and compliant procurement processes that support the Secretariat’s growth and operational needs. The Senior Human Resources and Administration Assistant will also support general administration and procurement operations. The Driver position will provide reliable transport and messenger services, facilitating timely staff movement and logistical support to the CBS.

The proposed additions will enhance the Secretariat’s overall capacity to deliver on its strategic objectives by strengthening both its operational systems and improving visibility. The roles are

expected to improve organisational efficiency and position the CBS as a more visible and trusted institution across the region.

5.3. Performance Monitoring and Reporting

Performance monitoring and reporting is critical to the successful implementation of this Strategic Plan. It measures progress towards strategic objectives and provides timely feedback on implementation to support evidence-based decision-making.

5.4. Performance Review and Evaluation

To track progress and ensure effective implementation of this Strategic Plan, the Council of Bureaux Secretariat will implement a two-tiered performance monitoring framework:

- i. **Level 1:** will focus on monitoring the Secretariat's internal performance, including the delivery of its core functions and strategic activities.
- ii. **Level 2:** will assess the overall effectiveness, reach, and impact of the YC Scheme across Member Countries, including its contribution to regional priorities such as cross-border mobility, trade integration, and development.

Execution of the strategy will be data driven and monitored through developed KPI's on a regular basis. It is anticipated that performance monitoring reports from management will be presented in line with the objectives of the Strategic Plan including all the reports to the Management Committee and Council of Bureaux. The respective units will also present their periodic and annual performance reports during the regularly scheduled reviews. The CEO, in liaison with Management team, will monitor the progress of activities being undertaken. Additionally, a mid-term performance review will assess progress against the Strategic Plan objectives and inform any necessary recalibration.

5.5. Performance and Results framework

The YC Scheme Results Framework serves as a concise representation of the Scheme's expected results. It promotes transparency and supports informed decision-making by enabling the Secretariat and stakeholders to monitor progress through a defined set of indicators. These indicators are directly aligned with the priorities and strategic objectives outlined in the Strategic Plan. Key elements of this framework include:

- Key Performance Indicators (KPIs) defined for each strategic pillar
- Annual Performance Reviews across all units
- Stakeholder and Customer Feedback Mechanisms to ensure accountability

5.6. Reporting framework and feedback mechanism

Reporting the progress of implementation is critical in adjusting strategic directions and measuring performance. Reports on the implementation status of the Plan will be made available on a quarterly and annual basis by the Secretariat's management. The CEO will be required to submit the following progress reports to the Scheme's organs on implementation of the Strategic Plan:

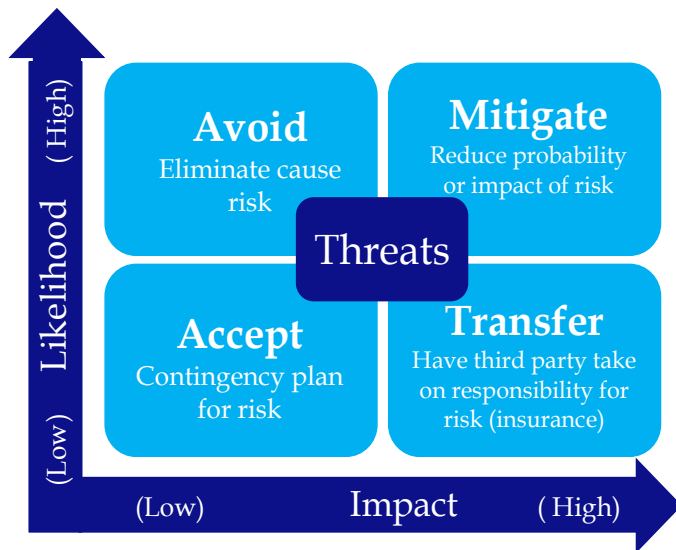
- BIENNIAL Reports to the Management Committee
- Annual reports to the Council of Bureaux

5.7. Enterprise Risk Management

Enterprise Risk Management (ERM) encompasses management of the full spectrum of risks that may impede the achievement of the Scheme's strategic objectives. It provides the Scheme's leadership with an integrated, portfolio-level view of risks, enabling more informed and proactive decision-making.

5.7.1. Imminent Risks to the execution of the CBYCS strategy

The CBYCS operates in a complex regional environment and is exposed to a range of risks linked to its governance, operational delivery, financial sustainability, reputation and external factors. To



ensure operational success and long-term continuity, the Scheme has adopted a structured risk management framework. This approach supports the systematic identification, assessment, monitoring, and mitigation of both specific and organisation-wide risks across the Secretariat and its implementing partners. The process is guided by the principles of consistency and continuous improvement, enabling the Scheme to optimise risk responses in alignment with its strategic goals.

The implementation of this strategic plan faces potential risks that must be mitigated if the mandate of the Secretariat is to be realised. Possible risks, to which the Secretariat may be exposed to in its operations have been identified, ranked and mitigation strategies provided. Table 5.3 provides a list of the risks to which the Secretariat may be exposed to.

Table 5:3: Risk Assessment Matrix

No.	Risk	Rating	Mitigation	Owner	Due Date
1	Inadequate financial resources	Red	Diversify funding sources	Secretariat	Ongoing
2	Delays in approval and implementation of revised organisation structure	Red	Early engagement of governance bodies	Secretariat	Quarter 1,2026
3	Delays in Policy and Legal harmonisation across member countries	Amber	Provide technical support to member countries	Secretariat	Ongoing
4	Limited capacity of National Bureaux	Red	Conduct targeted capacity assessments and training programmes	Secretariat	Ongoing
5	Political instability in member countries	Amber	Monitor political developments and assess associated risks	Council of the Bureaux	Ongoing
6	Technological system failures and cyber security threats	Red	Strengthen ICT infrastructure and put in place robust cybersecurity measures	Secretariat	Ongoing

Key: Red= High; Amber= Medium; Green=Low

6. ANNEXES

6.1. BSC Measures Dictionary

BSC	Unit of Measure	Description	How to Calculate the Unit of Measure
Financial Perspective	Collections ratio (%)	Measures effectiveness of collecting expected contributions or premiums from member countries	$(\text{Total Contributions Collected} / \text{Total Amount Due}) \times 100$
	Growth in Mainstream revenue (%)	Measures the increase in mainstream revenue	$((\text{Current Year Revenue} - \text{Previous Year Revenue}) / \text{Previous Year Revenue}) \times 100$
	Growth in B2B revenue (%)	Measures the increase in B2B revenue	$((\text{Current Year B2B Revenue} - \text{Previous Year B2B Revenue}) / \text{Previous Year B2B Revenue}) \times 100$
	Revenue from new products	Measures the revenue from introduction of new products	Sum of revenue from all new products introduced within the defined period
	Increase in investment returns (%)	This is growth in income generated from investing the Scheme's accumulated funds or reserves	$((\text{Current Year Investment Income}) - (\text{Previous Year Investment Income})) / (\text{Previous Year Investment Income}) \times 100$
	Loss recovery rate (%)	Success in recovering cross-border claims or losses under Yellow Card	$(\text{Total Losses Recovered} / \text{Total Claims Paid}) \times 100$
Customer Perspective	% implementation of the stakeholder engagement plan	Measures the extent to which planned stakeholder engagement activities are executed	$(\text{Number of Completed Activities} / \text{Total Planned Activities}) \times 100$
	Stakeholder awareness (%)	Measures the level of understanding or awareness of Yellow Card Scheme among stakeholders	$(\text{Number of Stakeholders Aware} / \text{Total Stakeholders Surveyed}) \times 100$
	% of Actionable feedback implemented	Measures how effectively the CBYCS responds to and acts on stakeholder feedback that is considered valid and feasible to address	$(\text{Actionable Feedback Items Addressed}) / (\text{Total Number of Actionable Feedback Items Received}) \times 100$
	Customer satisfaction (%)	Reflects satisfaction levels among Yellow Card holders or insured parties.	$(\text{Number of Satisfied Customers} / \text{Total Respondents}) \times 100$
	Yellow Card holders YOY (%)	Year on year increase in registered Yellow Cards users	$((\text{Current Year YC users} - \text{Previous Year YC users}) / \text{Previous Year users}) \times 100$
	Retention (%)	Measures how many Yellow Card holders continue to engage annually	$(\text{Number of Retained YC holders} / \text{Total YC holders Previous Year}) \times 100$
Internal Processes Perspective	Service stakeholders compliant to SOP's	Measures how many stakeholders (e.g., National Bureaux, PICs) adhere to the established SOPs	$(\text{Number of Compliant Stakeholders} / \text{Total Stakeholders Assessed}) \times 100$
	Turnaround time	Measures the time taken to complete key processes (e.g., claims)	$\text{Total Time Taken to Complete Task} / \text{Number of Cases Processed}$
	% of inter-bureaux engagement/ reconciliations implemented	Measures how many action points agreed upon during inter-bureau meetings or reconciliations are carried out	$(\text{Number of Implemented Resolutions} / \text{Total Agreed Resolutions}) \times 100$
	% Compliance	Measures overall compliance with defined policies, SOPs or regulations across Bureaux	$(\text{Number of Compliant Activities} / \text{Total Activities Assessed}) \times 100$
	Bureaux implementing harmonised claims	Measures the extent of adoption of the harmonised claims process among member bureaux.	Total Number of Bureaux - Bureaux Implementing Harmonised Claims
	Systems uptime (%)	Measures availability and reliability of digital platforms (claims, premium, YC portal).	$(\text{System Active Time} / \text{Total Scheduled System Time}) \times 100$
	Technology Research and Development (R&D)	Reflects investment in research and development of insurance or tech solutions.	Count of Technology R&D Projects Conducted

	Innovation initiatives	Counts the total number of innovation-driven activities or pilot projects.	Number of Innovation Programs/Projects Implemented
	Number of YC related products developed	Measures new product offerings under the Scheme	Count of New YC-Linked Products
	Customer adoption rate (%)	Measures the percentage of customers using new products, platforms, or features.	$(\text{Number of Customers Using New Products} / \text{Total Eligible/Target Customers}) \times 100$
	Member countries adoption of the revised claims manual	Measures how many member countries have officially adopted the Yellow Card claims manual.	Number of Member Countries Adopting Manual
	Member countries enacting laws	Measures progress in member countries passing enabling national laws based on COMESA model law.	Number of countries with Enacted Laws
	% Risks identified with mitigation actions	Assesses risk management maturity through the proportion of identified risks with mitigation plans.	$(\text{Number of Risks with Mitigation} / \text{Total Identified Risks}) \times 100$
	Implementation level of ESG strategy	Measures the degree to which ESG actions are put into practice by the CBYCS	$(\text{Number of ESG Actions Implemented} / \text{Total Planned ESG Actions}) \times 100$
Learning and Growth Perspective	Innovation related trainings	Measures the number of trainings conducted to build internal capacity for innovation.	Number of planned innovation related trainings - Oriented Trainings Held
	% Structure implemented	Measures implementation progress of the YC organisation structure	$(\text{Number of Structural Elements Implemented} / \text{Total Planned Elements}) \times 100$
	Institutional performance	Evaluates institutional capacity and delivery effectiveness	$(\sum \text{Weighted Scores on Key Capacity Areas} / \text{Maximum possible score}) \times 100$

6.2. PESTEL Analysis

Dimension	Issues and/or developments that are likely to impact negatively or positively on YC's capacity to achieve its objectives		Effects the changes present in terms of Opportunities and Threats to the sector	
	Globally	Regionally	Opportunities	Threats
Political Environment	<ul style="list-style-type: none"> Increased global focus on regional integration through African Continental Free Trade Area (AfCFTA) Cross-border insurance harmonisation supported by international forums Withdrawal of USAID donor 	<ul style="list-style-type: none"> Political instability in some COMESA states Delayed domestication of COMESA Yellow Card instruments 	<ul style="list-style-type: none"> Expansion of Yellow Card to new regions via Tripartite agreements (COMESA-EAC-SADC) Support for policy harmonisation from AfCFTA and regional blocks 	<ul style="list-style-type: none"> Political transitions stalling legislative reforms Weak enforcement of Council of Bureaux decisions Withdrawal of USAID funding may adversely impact cross-border transport volumes.
Economic Environment	<ul style="list-style-type: none"> Global inflation and fuel prices impacting transport costs Economic recovery post-COVID-19 leading to more trade movement 	<ul style="list-style-type: none"> Rising demand for cross-border risk coverage as transport grows Reinsurance Pool surplus could support growth initiatives 	<ul style="list-style-type: none"> Rising demand for cross-border risk coverage as transport grows Reinvestment of the Pool surplus could support growth initiatives 	<ul style="list-style-type: none"> Currency volatility complicating claims payouts Recessions in key economies reduce scheme usage
Social Issues	<ul style="list-style-type: none"> Rising road safety awareness Increased expectation for fair compensation and fast claims processing 	<ul style="list-style-type: none"> Diverse legal traditions and insurance literacy levels across the region 	<ul style="list-style-type: none"> Opportunity for customer-centric innovation in claims handling Social media use for outreach and awareness 	<ul style="list-style-type: none"> Low scheme awareness in rural areas Erosion of public trust due to claim delays
Technological Issues	<ul style="list-style-type: none"> Growing adoption of AI and mobile apps for insurance Cybersecurity risks rising 	<ul style="list-style-type: none"> Low ICT infrastructure in some Member Countries Forgery of paper Yellow Cards in some countries 	<ul style="list-style-type: none"> Digital Yellow Card provides fraud control and automation Real-time verification of Yellow Card 	<ul style="list-style-type: none"> Resistance to digital change from some Bureaux Cybersecurity vulnerabilities with central data systems
Legal Issues	<ul style="list-style-type: none"> Global convergence towards standardised insurance frameworks (e.g. International Accounting Standards(IAS)) 	<ul style="list-style-type: none"> Inconsistent national insurance laws Limited legal enforcement of Regional Protocols 	<ul style="list-style-type: none"> Model Third Party Vehicle Insurance law reviews can drive uniformity More effective regional arbitration mechanisms 	<ul style="list-style-type: none"> Legal non-compliance weakening scheme enforcement Delays in inter-bureaux claims reimbursement
Environmental Issues	<ul style="list-style-type: none"> Climate change influencing transport and trade routes Rise in natural disasters affecting cross-border transit corridors 	<ul style="list-style-type: none"> Increase in road accidents linked to extreme weather events 	<ul style="list-style-type: none"> Position Yellow Card as a risk tool in climate strategy Future eco-insurance offerings aligned with environmental standards 	<ul style="list-style-type: none"> Spike in claims from climate-related transport incidents Infrastructure damage disrupts insurance coordination

6.3. 5-Year Implementation Plan

Pillar 1: Financial Resilience

Key Result Area	Strategic Objectives	Strategies	KPI (Measure)	Metric (Unit of Measure)	Service Delivery Targets (SDTs)						
					Overall Target	Baseline	2026	2027	2028	2029	2030
1.1 Sustainable Financial Growth	1.1.1 To secure the financial sustainability of the Scheme	1.1.1.1 Member Country budget contributions	Collections ratio	%	100%	70%	100%	100%	100%	100%	100%
		1.1.1.2 Expand revenue generation	Growth in Mainstream revenue	%	45%	6%	9%	9%	9%	9%	9%
			Growth in B2B revenue	%	50%	30%	5%	7.5%	10%	12.5%	15%
		1.1.1.3 Grow revenue through Product diversification	Revenue from new products	%	25%	0	5%	5%	5%	5%	5%
		1.1.1.4 Diversify investment portfolio	Approved investment policy	Number	1	0	1	-	-	-	-
			Increase in investment returns	%	120%	35%	20%	20%	25%	25%	30%
		1.1.1.5 Arrange an effective Pool retrocession cover	Cost of premium ceded	%	18%	4%	3.5%	3.5%	3.5%	3.5%	3.5%
			Loss recovery rate	%	100%	80%	100%	100%	100%	100%	100%
		1.1.1.6 Explore Audit framework for National Bureaux	Audit framework Approved	Number	1	0	1	-	-	-	-
	1.1.2 To enhance the Secretariat's long-term financial viability	1.1.2.1 Implement self sufficient funding framework	Self-funding framework Approved	Number	1	0	1	-	-	-	-

Pillar 2: Stakeholder Engagement and Market Visibility

Key Result Area	Strategic Objectives	Strategies	KPI (Measure)	Metric (Unit of Measure)	Service Delivery Targets (SDTs)						
					Overall Target	Baseline	2026	2027	2028	2029	2030
2.1 Enhanced Stakeholder Awareness	2.1.1 To Improve stakeholder engagement	2.1.1.1 Develop and implement a stakeholder engagement plan	Approved Stakeholder engagement plan	Number	1	0	1	-	-	-	-
			Implementation of the stakeholder engagement plan	%	100%	0	-	40%	60%	80%	100%
			Stakeholder awareness	%	85%	69%	72%	75%	78%	80%	85%
		2.1.1.2 Establish a systematic stakeholder feedback framework	Feedback framework established	Number	1	0	1	-	-	-	-
			% Actionable feedback implemented	%	80%	0	-	80%	80%	80%	80%
			Customer satisfaction	%	85%	0	60%	65%	70%	75%	85%
2.2 Brand Visibility	2.2.2 To increase public awareness and perception	2.2.2.1 Develop and Operationalise the marketing plan	Approved Marketing plan	Number	1	0	1	-	-	-	-
			YOY growth in YC	%	75%	6%	15%	15%	15%	15%	15%
			Retention	%	50%	0	10%	10%	10%	10%	10%

Pillar 3: Service and Coordination Excellence

Key Result Area	Strategic Objectives	Strategies	KPI (Measure)	Metric (Unit of Measure)	Service Delivery Targets (SDTs)						
					Overall Target	Baseline	2026	2027	2028	2029	2030
3.1 Efficient and standardised service delivery	3.1.1 To improve the efficiency and responsiveness of the Scheme	3.1.1.1 Develop and implement standard operating procedures (SOPs) across all service stakeholders	SOPs developed and approved	Number	1	0	-	1	-	-	-
			Service stakeholders compliant to SOP's	%	100%	0	-	-	80%	90%	100%
	3.1.2 To enhance user and stakeholder experience across all levels of the Scheme's operations	3.1.2.1. Implement a customer service level agreement Strategy	Turnround time	Hour	48	0	48	48	48	48	48
		3.1.2.2. Establish customer feedback and complaint-handling mechanisms across National Bureaux.	First Resolution Rate (%)	%	85%	0	65%	70%	75%	80%	85%
	3.1.3 To enhance Coordination among National Bureaux	3.1.3.1 Review and clarify the scheme's delegated authority for all participating institutions to ensure smooth operation	Approved guidelines for delegated authority circulated	Number	1	0	-	1	-	-	-
		3.1.3.2 Develop and implement inter-bureaux communication channels	Inter-bureaux engagement resolutions implemented	%	80%	0	80%	80%	80%	80%	80%
	3.1.4 To enhance coordination between the National Bureau and PIC's	3.1.4.1 Develop a harmonised MOU	Mutual recognition Agreements	Number	1	0	-	1	-	-	-
		3.1.4.2 Compliance to the MOU	Compliance	%	100%	0	-	-	80%	90%	100%

Pillar 4: Digitalisation and Innovation

Key Result Area	Strategic Objectives	Strategies	KPI (Measure)	Metric (Unit of Measure)	Service Delivery Targets (SDTs)						
					Overall Target	Baseline	2026	2027	2028	2029	2030
4.1 Fully digitalised, secure, and innovation-driven Scheme operations	4.1.1 To streamline the Scheme operations through digitalisation	4.1.1.1 Harmonize the key YC processes including premium rating and claims across the National Bureaux	Bureaux implementing harmonised claims	Number	13	0	-	-	11	11	11
			Bureaux implementing Harmonised premium rating	Number	13	0	-	13	13	13	13
		4.1.1.2 Fully digitalise key YC processes	Online YC purchase	Percentage	100%	0	20%	50%	70%	90%	100%
			Claims process system	Percentage	100%	70%	75%	80%	90%	100%	100%
			Automated premium computation	Percentage	100%	0	-	100%	100%	100%	100%
			Systems uptime	Percentage	99%	96%	99%	99%	99%	99%	99%
	4.2.1 To create an enabling environment for innovation and data driven decision making	4.2.1.1 Incentivise innovation	Approved employee reward policy	Number	1	0	-	1	-	-	-
			Technology Research and Development	Number	5	0	1	1	1	1	1
			Innovation related trainings	Number	5	0	1	1	1	1	1
			Innovation initiatives	Number	5	1	1	1	1	1	1
4.2.1.2 Develop Yellow Card related products to meet		Number of YC related products developed	Number	3	0	-	1	0	1	1	

		evolving market needs.	Customer adoption rate	%	80%	0	60%	65%	70%	75%	80%
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Pillar 5: Governance and Policy Alignment

Key Result Area	Strategic Objectives	Strategies	KPI (Measure)	Metric (Unit of Measure)	Service Delivery Targets (SDTs)						
					Overall Target	Baseline	2026	2027	2028	2029	2030
5.1 Harmonised and enforceable regulatory and policy frameworks across member countries.	5.1.1 To strengthen the Scheme by aligning the legal and institutional frameworks and claims processes.	5.1.1.1 Review the claims manual	Member state adoption of claims manual	Number	13	0	-	13	13	13	13
		5.1.1.2 Set common compensation limits across the MC	Updated claims manual	Number	1	0	1	-	-	-	-
		5.1.1.3 Develop a model law to govern the claims handling process	Approved model law	Number	1	0	-	1	-	-	-
		5.1.1.4 Implement policies and required laws to enforce mandatory CYC usage	Member Countries enacting laws	Number	13	0	-	13	13	13	13
5.2 Strengthened Institutional Governance	5.2.1 To improve governance capacity and effectiveness	5.2.1.1 Review and align the organisational structure to support strategy implementation	Structure implemented	%	100%	0	30%	50%	70%	90%	100%
		5.2.1.2 Improve institutional performance monitoring and evaluation system	Institutional performance	%	90%	0	70%	75%	80%	85%	90%
		5.2.1.3 Implement institutional risk management framework	Risk management policy approved	Number	1	0	1	-	-	-	-
	Risks identified with mitigation actions		%	80%	0	-	50%	70%	75%	80%	
	5.2.2 To promote and integrate		ESG strategy approved	Number	1	0	1	-	-	-	-

	ESG principles in institutional operations	5.2.2.1 Develop and operationalise an ESG strategy	implementation level of ESG strategy	%	70%	0	-	40%	50%	60%	70%
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6.4. 5-Year Budget

COMESA YELLOW CARD SCHEME						
BUDGET FOR THE 5 YEAR STRATEGIC PLAN 2026-2030 (POOL CESSION)						
SUMMARY BUDGET						
Financial Year	Totals	2026	2027	2028	2029	2030
Figures in COM\$						
Pillar 1: Financial resilience	63,152,824	10,445,795	11,504,549	12,653,618	13,671,082	14,877,780
EXPENSES						
Pillar 2: Stakeholder Engagement and Market Visibility	184,500	139,500	15,000	15,000	15,000	
Pillar 3: Service and Coordination Excellence	106,200	14,500	69,500	7,000	7,100	8,100
Pillar 4: Digitalisation and Innovation	117,000	24,500	44,500	21,000	17,500	9,500
Pillar 5: Policy and Legal Alignment	208,649	113,670	94,979	-	-	-
CBS Operating expenses	13,480,518	2,232,713	2,617,773	2,747,478	2,898,458	2,984,095
Re-Insurance Pool expenses	28,985,921	5,025,749	5,461,421	5,799,107	6,158,524	6,541,120
Total Expenses	43,082,788	7,550,632	8,303,173	8,589,585	9,096,582	9,542,816
Surplus	20,070,036	2,895,163	3,201,376	4,064,033	4,574,500	5,334,964
Cumulative	20,070,036	2,895,163	6,096,539	10,160,573	14,735,073	20,070,036
Cost / Revenue Ratios		72.3%	72.2%	67.9%	66.5%	64.1%



**6.5. List of Participants of the Chisamba, Zambia, 3rd -5th
June, 2025, Strategy Planning Workshop**

NATIONAL BUREAUX		
BURUNDI	Mr. Antoine Pepin Gihena,	CYC National Bureau of Burundi Coordinator
DR CONGO	Mr. Daniel Tambwe Musangu	Deputy Director General, SONAS, Kinshasa
	Mr. Bonzili Mayidima	Assistant Principal ala Director General, SONAS
	Mr. Justin Lusangi	Atelier de planification Stratégie, S/C Service, Finance, SONAS
RWANDA	Mr. Kalimba Jean-Claude	COMESA Yellow Card Coordinator, SONARWA
SUDAN	Mr. Omer Hassan Ussen Mohamad	Technical Manager, Shiekan Insurance and Reinsurance Company,
ZAMBIA	Ms. Sylvia K Nguluwe	Director, Technical Operations, ZSIC General Insurance
	Mr. Steve Mwitha,	Underwriting Manager, ZSIC General Insurance
ZIMBABWE	Mr. Nicholas Sayi	Head of Operations, Insurance Council of Zimbabwe
INSURANCE REGULATORY AUTHORITIES		
BURUNDI	Mr. Innocent Niyukuri	Head of Financial and Administrative Department, Finance and Economy Planning, Agene de Regulation et de Controle Des Assurances ARCA
KENYA	Mr. Evans Kibagendi	Corporate Communications, Kenya Insurance Regulatory Authority
TANZANIA	Ms. Anna Jephther Makoye	Insurance Officer, NIC Insurance
	Ms. Aneth Bugingo	Senior Planning Officer, NIC Insurance
COORDINATING MINISTRIES		
SUDAN	Ms Amal Majoub Omer Ali	Manager Finance and Human Resource
	Dr Burai Osman Elsherif Abdelaziz	Insurance Regulatory Authority, Ministry of Finance and Economic Planning
POOL MANAGERS		
ZEP-RE	Mr Jerry E Sogoli,	Associate Director, Government Relations,
	Ms. Namonje Kalala Malisawa	Underwriting and Claims Handler- COMESA Yellow Card/RCTG
PRIMARY INSURANCE COMPANIES		
ZAMBIA	Mr. Keith Mumba	CEO, NICO Insurance Zambia,
	Miss. Betty Muyambo	Underwriter, NICO Insurance
	Ms. Natasha Malasha	Underwriting Supervisor, A-Plus General Insurance

	Mr. Deryck Musyani	A-Plus General Insurance
	Mr. Gladys Mupem	A-Plus General Insurance
	Ms. Maureen Zulu	Madison General Insurance
	Mr. Sinyungwe Mukelabai	Underwriting Operations and Innovation – Head, Madison General Insurance
	Mr. Ernest Namwali,	Savenda General Insurance
	Ms. Jenallah Nalumbwe	Savenda General Insurance
	Ms Brenda Mwandila	Underwriting Assistant, Goldman Insurance
	Ms. Patricia Chisanga Ngalasa	Goldman Insurance
	Mr. Nsofwa Mumbi	SWAN General Insurance
	Mr. Tatenda Phiri	SWAN General Insurance
	Mr. Brian Silungwe	Executive Head Marketing, African Grey Insurance Limited
	Ms. Nalukui Mulonda	African Grey Insurance Limited
	Ms. Bertha Lifweka	PIC Manager, Mayfair Insurance Company
	Ms. Lydia Chewe	Underwriter, Phoenix of Zambia ASS
	Mr. Chilala Lukumba	Advantage Insurance Limited
	Mrs. Ntindah Kabaso Kajoba	Hollard Insurance
	Mrs. Chibwe Mukosa	Africa Pride Insurance Company
	Ms. Mutinta Maswabi Chiseyengi	Senior Manager Underwriting
COUNCIL OF BUREAUX SECRETARIAT		
	Mr. Calven Mutyavaviri	Chief Executive Officer
	Mr. Debebe Tamene	Senior Insurance Officer
	Mr. Richard Mokua	Senior IT Expert
	Mr. Sheriff Chisamya	Finance and Administration Officer
	Mr. Musa Tondolo	IT Expert
	Mr. Audace Byishimo	IT Expert
	Mr. Yamba Chotela	Senior Finance Assistant
	Ms. Maleya Kambwili	Administrative Assistant
INTERPRETERS		
	Mr. Fidel Kanika	French Conference Interpreter
	Mr. Changwe Mandishi	French Conference Interpreter
	Mr. Paul Kabasu	French Conference Interpreter