

# THE **Broker**

Newsletter of the Association of Insurance Brokers of Kenya



## Rebounding from Covid-19

- Post-Covid recovery will be won by driving customer-centric values
- The Insurance Landscape will Never be the Same



# AIBK BOARD MEMBERS



*Mr. Nelson Omolo - National Chairman, AIBK and Managing Director Fairsure Insurance Brokers Ltd.*



*Mr. Anthony Mwangi - Vice Chairman, AIBK, and Managing Director, Sunland Insurance Brokers Ltd.*



*Mr. Ahmed Abdi - Honorary Secretary, and CEO, Amana Insurance Brokers Ltd.*



*Mr. John Lagat - Honorary Treasurer, and General Manager, Sapon Insurance Brokers Ltd.*



*Mr. Jonathan Marucha - Convenor, Public Relations, and Executive Director, Laser Insurance Brokers Ltd.*



*Ms. Pauline Wanjohi - Convenor, Technical & Legal, and Group Managing Director, Pacific Insurance Brokers Ltd.*



*Ms. Rosalyn Mugoh - Convenor, Research & Development, and Managing Director, Zamara Risk and Insurance Brokers Ltd.*



*Mr. Chri Murai - Convenor, Audit, Risk & Compliance, and Managing Director, Alpine Insurance Brokers Ltd.*



*Mr. Muchemi Ndungu - Immediate Past Chair, AIBK, and Managing Director, Canopy Insurance Brokers Limited.*



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THE **Broker**

## Editor's Note



*Mr. Jonathan Marucha - Convenor,  
Public Relations, and Executive Director,  
Laser Insurance Brokers Ltd.*

Welcome to the first edition of the New Year.

### Happy New Year!

2020 will definitely be remembered as one for the books. It was the year that the world and businesses globally grappled with a pandemic of historical proportions and unprecedented economic challenges.

But the best part about tough conditions and hitting rock bottom, is that there is nowhere to go but up.

The Greek philosopher Epictetus said it best, "The greater the difficulty, the more glory in surmounting it. Skillful pilots gain their reputation from storms and tempests."

Which is why we dubbed this issue, the Resilience Edition. To remind us, as individuals, business owners and leaders, and employees, wherever you fall, that despite the effects of the pandemic, we have been resilient.

Read on for a showcase of that resilience through the various companies that stood with the community during the pandemic. The second part of a digitalization article written by Thomas Kaberi, will enable you understand what and how digital innovations can best be harnessed for your business or workplace.

Credit Bank CEO Mrs. Betty Korir, also has some post-Covid recovery advice for businesses. Remember, when the customer comes first, the customer will last.

As usual, we hope you enjoy the various articles in this newsletter and we look forward to your feedback!



2nd Annual Insurance Brokers  
Association of Uganda Conference



JEREMY CLAYTON - PROFILE  
CEO JW Seagon Group



Laser Insurance Brokers



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in View of Digitalization (Part 2)

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## From the Chairman's Desk

### The Insurance Landscape will Never be the Same

Allow me start by wishing you a Happy New Year, and that this New Year will bring you nothing but success and happiness.

One of the most challenging years of our time has come and passed, and with it numerous lessons for businesses and communities

As a people we have learnt that despite all the lines of communication that the advent of technology and dynamics of the Network Society opened up, the need for physical contact is still essential.

Businesses across different sectors were forced, in the face of great financial constraint and economic slowdown, to adopt extraordinary measures to protect their people and maintain operations: Digitalization in all sectors, empowering employees to work remotely, re-strategizing to ensure business continuity.

Within our industry, the impact of the pandemic has perhaps been felt most/will continue to be felt through weaker premium growth prospects, and in the brokers' case, reduced face-to-face time with our clients.

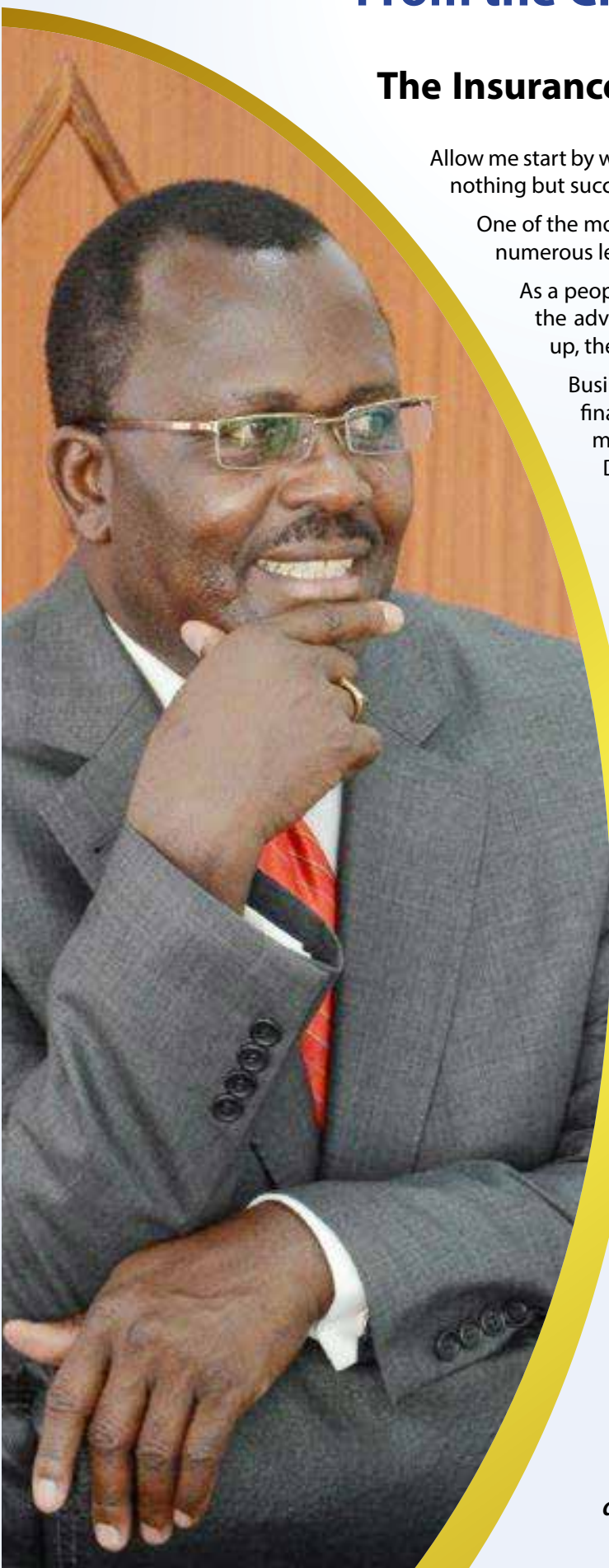
However, investments in advancing digital capabilities has made our industry better positioned to continue offering comprehensive services to clients. We have also seen measures put in place to support clients who faced financial strain, ensuring continued coverage, support for communities especially those adversely affected, and the government's efforts to cushion the public by working with the players.

We have seen the resilience of the people and businesses, and we anticipate an uptake in insurance this New Year. I believe that the pandemic has been a wake-up call both to governments and the public on the need to not only examine our finances, but also do our best to prepare for unforeseen events. This means that we have a great opportunity to ramp up public education efforts as we work to attain the goal of increased insurance penetration.

But perhaps the most notable result of the pandemic has been the need to adapt insurance products for pandemic risks. From employees working from home, increased use of the internet thus increasing cyber-security risks, to potential second round lockdowns, innovation, whether creating new products or adding new products to existing coverage to meet the consumers' needs echoes a change in the landscape. We can look forward to the possibilities occasioned by the disruption and subsequent transition.

I am highly optimistic about the economy and look forward to better global economic conditions.

**Mr. Nelson Omolo - National Chairman, AIBK  
and Managing Director, Fairsure Insurance Brokers Ltd.**



# Post-Covid recovery will be won by driving customer-centric values

By BETTY KORIR

The emerging estimates show that 2021 will be a year of recovery and reconstruction.

People and their businesses everywhere around the world have been battered by the ravaging Covid-19 pandemic which cast a dark cloud on economies globally.

Indeed, the 37-member Organization for Economic Co-operation and Development (OECD) said in its December economic outlook that global output will return to pre-pandemic levels by the end of 2021 after witnessing a sharp 4.2% decline this year.

OECD projects global GDP to rise by around 4.2% in 2021 and by a further 3.7% in 2022, helped by COVID-19 vaccine rollouts and accommodative fiscal and monetary policies.

Global insurance firm Allianz has also reported in a December report that its analysts are confident about Africa's short-term economic development and forecasts a strong rebound of global GDP by +4.4% for 2021.

The analysts say that besides huge ongoing monetary and fiscal impulses, the main growth driver in 2021 will be a positive "confidence shock", triggered by the vaccination campaign, boosting consumption, investment and trade.

For long, we have waited for the moment we would sigh with relief. The first quarter of 2020 brought anxiety, the second and third gloom and the fourth delivered hope with the discovery of vaccines. With these optimistic outlooks, the question for business leaders is how to position their firms in order to benefit from the recovery that is expected around the world in the coming months.



An important lesson taught by the Covid-19 pandemic experience is that customer-centricity is critical for businesses that will continue to make an impact in the long term.

The banking sector for instance, was fast in making the decision that moratorium on loans was important in order to cushion customers from total collapse. Businesses have been graphically reminded that they cannot thrive where their own clients and customers are sinking. We float together or sink together.

I'm of the view that one of the important drivers of customer-centricity is moving it from a mere by-word that sounds good when we mention it to creating what I call the customer-centricity loop.



The loop consists of taking the customer on a journey that begins with listening to their needs, frustrations and aspirations, understating their goals, resolving their problems and eventually enhancing systems by consistently refining our processes.

In the banking sector, I see a future where we have to redefine our relationship with customers and especially those who have been severely impacted by Covid-19 in order to design solutions that will empower them to get back on their feet.

One of the critical moves in this direction has come from the national Treasury with the Credit Guarantee Scheme that seeks to revive Micro, Small and Medium Enterprises. Official data shows that there are over 7.4 million MSMEs in the country, which employ approximately 14.9 million Kenyans in various sectors of the economy and contribute approximately 40% of the GDP. In addition, the MSMEs cover a wide range of activities in almost all sectors of the economy and therefore are a major engine of inclusive economic growth and development.

The shot in the arm that the Government has positioned for recovery is therefore an important one that will deliver impact to households right around the country. That will in turn stimulate consumption and create a ripple effect that will deliver more value and hopefully put the economy on a firm recovery footing.

To design the right solutions, we will have to listen keenly to each of our customers because each one of them has unique needs and the effects of the pandemic has created uniquely special needs.

It's well established that the best firms globally are those who understand that their customers are their most valuable asset and tailor solutions that lead to the acquisition, development and retention of happy customers.

The recovery path will be defined by those who learn how best to deliver on these aspects and to close the customer-centricity loop.

*Mrs Korir is the CEO, Credit Bank PLC*





# Complete Solutions Insurance (CSI) Supports the Community During this Covid-19 Period

During this Covid-19 period, CSI sought to stand with the community in ensuring the most vulnerable in society are supported.

Our contribution included:

1. First and foremost, being actively involved in awareness campaigns and continuously educating our clients on how to stay safe during this period
2. Giving professional Guidance to our clients in regard to covid-19 insurance coverage in:
  - Medical Insurance
  - Business Interruption/Loss of Profits
  - WIBA and Employers Liability
  - Trade Credit (Debtor Insurance)

## What is Corona Virus (Covid 19)

COVID-19 is an infectious disease caused by a newly discovered strain of coronavirus, a type of virus known to cause respiratory infections in humans. This new strain was unknown before December 2019, when an outbreak of a pneumonia of unidentified cause emerged in Wuhan, China.

## Covid 19 Preventive Measures

To prevent infection and to slow transmission of COVID-19, do the following:

1. Wash your hands regularly with soap and water, or clean them with alcohol-based hand rub.
2. Maintain at least 1 metre distance between you and people coughing or sneezing .
3. Avoid touching your face.
4. Cover your mouth and nose when coughing or sneezing.
5. Stay home if you feel unwell.
6. Refrain from smoking and other activities that weaken the lungs.
7. Practice physical distancing by avoiding unnecessary travel and staying away from large groups of people.



CSI MD, Mrs. Bhawana Khanna giving a speech during the presentation of donations worth over 100M Kenya shillings together with GA Insurance to Hindu Council of Kenya towards the Covid -19 Fund



CSI Brokers Ltd " COVID WARRIOR " Certificate of appreciation issued by Hindu Council of Kenya





## The Future of Insurance Brokerage in View of Digitalization (Part 2)

*Thomas Kaberi has over 15 years of experience working in Insurance, Sales, Technology Consulting and Leadership Coaching.*

*He is the Digital Culture and Commercial lead at [Qhala.com](https://qhala.com), a Nairobi based Digital Transformation firm that Offers Tech Strategy & Advisory, User Research, Tech engineering & Data Science platforms and services.*

*Thomas is also the creator and host of the #360\_TechLeadership\_series.*

*He can be reached on:*

*[thomas.kaberi@qhala.com](mailto:thomas.kaberi@qhala.com),*

*twitter: @thomaskaberi,*

*Linkedin: @thomaskaberi*



The future of insurance brokers is positive. Involving all parties such as regulators, insurance firms, brokerage companies, and all stakeholders will assist the insurance brokerage firms to attain their possibilities.

The roles of insurance brokers are changing. These brokers are changing who they sell these policies to and the type of products they are selling. On the other hand, clients are looking for brokers who understand their needs as their businesses and lifestyles become more complex.

Globally numbers show a lot of opportunities for insurance brokers. Experts estimate that the industry grew by over 60 billion dollars in 2019. Insurance agents control almost two-thirds of the market premiums in a highly loose terrain. Client demographics, technological advancement, environmental, and economic features require brokerage companies to put in place marketing plans and design successful pricing schemes based on the customer needs.

The first part of this article looked at unravelling digital transformation, understanding the key trends across industries and how to adapt and stay ahead of these trends.

*In this article we will look at some of the factors that are shaping the insurance brokerage business and planning digital investments.*

### Factors to work with in your digital journey

The following are a few factors that are shaping the future of insurance brokerage business in particular, and which you may want to consider incorporating in your digitalization planning.

#### I.) Digital Landscape, Changing Beliefs

With technological advancement, insurance brokerage firms will find new methods to boost operations, decrease overheads, and most significantly identify with their clients. Brokers can leverage Artificial Intelligence (AI) to assess risks with better accuracy, identify new patterns that are emerging to get deeper insights in order to make better predictions for client premiums. According to the International Data Corporation, spending on AI is going to increase, and by 2023 will reach \$97.9 billion.

Technology will furnish customers, insurance agents and firms with important information and understanding to outline comprehensive risk control tools and structures. This will increase their client's data archive, thus aiding them in giving timely, relevant coverage which they will base on personal needs.

#### II.) Modification in Risk Control

There are a lot of alterations taking place in the world, such as a change in clients' lifestyle which lead to complete alteration in the manner people purchase and utilize insurance. Firms should come up with meaningful interrelations in future by completely modifying the client's perspective towards risk.

As clients become more liberated to cope with risks, there are a lot of opportunities for brokerage firms in the area of arising dangers. Brokerage firms are quickly becoming intervention captains to address the requirement for desirability. Firms see the need to invest in training brokers by enabling them with new knowledge in the future.





### III.) Modifying Capacity of Advisors

With the rise in technology, there will be an increase in the number of premium offers that are more precise than the ones insurance agents offer. With the digitization of services, brokerage fees will significantly be reduced. Brokers should grasp the technology to naturally advance from their character as special advisors who anticipate and reduce hazards. Insurance agents are utilizing digital networks in brand marketing in a competitive world. The world is becoming complex, and the creation of new insurance services and products is on the rise. Brokerage companies that can comprehend and grasp this data quickly will be safe when digitalization takes place.

### IV.) Information Control

Technology is producing a lot of client information, and broker structures are ready to create and offer extra services through high-level information assessment and control. Therefore, brokerage firms require comprehension and knowledge of technology and its effect on risk conduct. Assessment tools will aid brokers to obtain client information and expand competition through high-ranking sales and promotion segmentation schemes.

### V.) Utilize Social Networks

The social media platforms' growth has been rising with no sign of a decline. These networks provide news and data. They also give a digital opportunity for insurance brokers to interact with current and future clients. The brokers share new and old information with their customers through social media. For example, Facebook generates a lot of traffic daily, and insurance brokers have a chance to utilize this platform to maintain and expand their business in this digital era. Having visual content and posting it on social media could also be a good avenue for brokers to utilize. Adding luring information in the video such as customer testimonials and FAQs would increase consumer confidence.

### VI.) Phone Technology

Insurance brokers can utilize the mobile phone in dealing and maintaining their business. It is easy to apply since as a broker, you can track a text message that you send to a client's mobile phone. The customer has a chance to respond to the text message.

Insurance brokering, just like any other type of marketing, is evolving and adopting new technology. If not careful, the brokers will become obsolete. Therefore, the brokers should take advantage of the available digital opportunities to maximize their sales and to remain relevant in an environment where technology is taking over almost all the available jobs.

### VII.) Technology Driven Risk Management Business Models

Digitalization in essence is the technology driven shift in business models that has a key feature, the disintermediation, this at the sound of it might seem to be an inevitable threat to the business of broking but not entirely. As more digital native entrants try to cut a niche in every industry, the trend has become to build businesses around technologies, rather than build technologies around existing business models which are already controlled by old players.

Established business players on the other hand are trying to balance the between optimizing sustaining technologies and disruptive business models. What is and will remain constant



though as the key determinant of survival is customer journey ownership, most new business entrants and established businesses are focusing on the needs of their customers, they then internal capacity and or collaborations so as to plug-in efficiencies in both creating and delivering value.

It is therefore apparent that the owners of customer journeys will have more control and therefore leverage of the value chain. This is where the battle for the future of risk management lies and in my view the upper hand of brokers.

Since brokers own the customer relationships, they are more in touch with customer needs and are at the crux of the value chain by being in touch with providers, they stand in the most enviable position which we think is highly under-appreciated and under-utilized.

**There are Special Costs of Digital Transformation to consider.**

**In conclusion, as exciting as the idea of digitalization is, the fact is that the majority of transformation efforts do not realize their potential yield. This is largely attributed to three types of costs that are often ignored but are critical to the success of digital transformation:**

- The first is assuming that what is best for the organization is automatically better for everyone is naive as it is unempathetic.
  - The second is a lack of appreciation for what we are asking of our organization's teams and individuals whenever we set-out for a transformation of any kind. For many organizations it often means forgoing a bird in hand in the form of short target beating streaks, predictable input output expectations. This includes the petrifying trade off of what they are great at, for a novice status in a new territory.
  - The third failing to anticipate and keep tabs on the immediate and emerging, personal and community expectations of the impact of innovation pursuits as the programs rollout.
- In conclusion, it is critical to align your digital investments and efforts to your overall business vision while allowing the advancement and availability of technology to inform your strategy. Continuous upgrade of your skill sets, tech set of tools and most importantly mindset of your leadership and their teams is the winning combination of digital.





# From the Secretariat

## AIBK 55th AGM

Due to the Covid-19 pandemic and the guidelines put in place by the government, the AIBK Board, with the support of members resolved to postpone the 55th AGM scheduled for 27th March, 2020.

AIBK National Chairman Mr. Nelson Omollo noted that despite the unprecedented circumstances, he was grateful to the board for their continuous support and work.

"The Board, in a special meeting held on 21st January, 2021 resolved to hold the 55th Annual General Meeting on 26th March, 2021. I anticipate a smooth transition of the board once the new members are appointed," he commented.

### "Quick Reminder"

#### • 2021 IRA Licences

Due to technical hitches and working with skeleton staff, processing of 2021 IRA licences has been delayed but is ongoing. Get in touch with the Secretariat for any assistance. Please send a copy of your licence to the Secretariat upon receipt.

#### • Have you renewed your membership?

Please pay your annual subscription fee to obtain your certificate and continue enjoying the benefits of membership.

### LITIGATION CORNER



Our previous AGM together with subsequent Board Meetings and webinars have yielded resolutions that have so far allowed the association represent our interests in various court proceedings, and the Secretariat continues to work to achieve an amenable conclusion to all matters affecting the sector.

#### Matters currently in court:

- **Petition No. 288 of 2019 (AIBK Vs. 5 Others)**

Sec.156 of the Insurance Act as amended by the Insurance (Amendment) Act 2019: set for mention on 1st March 2021.

- **Constitutional Petition No.201 of 2020 (AKI Vs. 3 Others):**

AIBK's petition to be enjoined as 2nd interested party was allowed and AIBK served with all pleadings in the matter. The matter will be mentioned on 16th February, 2021

## Secretariat

**Eliud Adiedo - Chief Executive Officer**

**Wanjiru Joyce- PR and Client Services Manager**

**Wanja Maina - Administrative Secretary**





**JEREMY CLAYTON**  
*CEO - JW Seagon Group*

Jeremy is the CEO of JW Seagon Group, general broking division, having joined the business in 2013. He has been in underwriting and broking for over 40 years now and had his own General insurance brokerage in the UK, which was in the top 50 independents. Jeremy sold the business in 2013, semi-retired, but the excitement of the insurance industry led him to East Africa.

His aim is to develop JW Seagon, enhance and improve the insurance sector in the region and pass down all the knowledge and lessons learned over the years, to the younger generation.

Outside of work, his passions are family, football and squash.



J W S E A G O N

—  
caring for you

## Why is it always me?

Does anyone remember the Manchester City player, Mario Balotelli, wearing a t-shirt under his football shirt, saying the above? Basically, he was trying to point out that he was being 'picked on' or even 'victimised' owing to his, sometimes, 'unusual' ways. Now, I don't know the guy, but if some of the things I read about him are true, frankly, he deserves it!

So, what relevance has that to our industry? Well, it is really all about perception...if one acts badly once, then maybe one can be forgiven, but if one continually does things that are deemed unacceptable, then does that perception become reality? Sadly, I believe that our wonderful profession has the same problem.

Let's look at some of the issues. Do Brokers pay collected premiums in good time or do they hold onto the premiums for as long as they can? Do Brokers fight for their clients and do Brokers see the Insurers side of things, and try to look at all sides to every argument? Do we check our client's policies, do we innovate and develop new products and do we explain all covers to clients? Are we training our staff, young or old, new to the industry or with many years experience? Do we act with professionalism, honesty and integrity at all times? If you can say 'yes' to all these points, then you can be proud to call yourself a Broker, you will be respected and you are exactly what our association needs. If not, then do we want you?

The answer to that, is slightly more long-winded. If the answer is 'no' and you do not want to change, then I suggest that portraying yourself as a broker is not the correct route. If you say 'no, but I am ready for change', then of course you will be welcome.

Around 18 months ago, I put forward to the Association my personal thoughts on delivering a way forward, at the time, to combat the changes brought in to the industry, but also with a view to improving our professionalism and the perception of a Broker. Amongst many points made, I felt that the time was right to push through a proposal to differentiate between Insurance Brokers and Agents. If you wanted to be called a Broker, then comply with some pretty tough rules on professionalism, if you could not, or did not want to comply, then be an Agent. In time, the market will recognise that, for safety, security and quality, utilising the services of a Broker, will be a step up from using an Agent. Many of our AIBK members have asked me to send them a copy, and I have, but I have not seen any movement on the development of these ideas.

*I am proud to be a Broker, I am proud of this industry and I am grateful that the Kenyan market has welcomed me as it has...but I don't want our industry to be perceived as a Mario Balotelli, more a David Beckham!*







# IBAU Conference

## 2nd Annual Insurance Brokers Association of Uganda Conference

*The Insurance Brokers Association of Uganda held the 2nd Annual IBAU Conference on 21st October 2020 in Kampala Uganda.*

*The conference theme 'How Business Organizations Can Re-Align to the New Normal', together with the line-up of conference panelists and speakers, provided the conference attendees with the information and tools to needed to thrive during and emerge stronger and profitable after the Covid-19 Pandemic.*

*AIBK was represented at the conference by our Chairman Mr. Nelson Omollo and Vice Chairman, Mr. Anthony Mwangi.*







### Hand Washing Units

In response to covid-19 we collaborated with water sector to help contain the spread of corona by donating over 90 hand washing units to help citizens to stay safe by washing hands and observing hygiene.



### Golf Club Caddies

With strict measures being implemented to curb the spread of covid, most public places were closed and the livelihoods of many affected. LIB donated dry food stuff to the caddies of Kenya railways golf club.



### Tree Planting

In a bid to support the mission for unlocking potential for a water secure world through tree planting, we donated 2000 tree seedlings to the Kenya forest service (KFS) north rift conservancy .

**Get in touch with us today :**

Laser Insurance Brokers CPF House, 2<sup>nd</sup> Floor, Haile Selassie Avenue, Nairobi  
 +254 795 555 822 | 703 000 123 | 734 247 776 | [info@lib-insurance.co.ke](mailto:info@lib-insurance.co.ke) | [www.lib-insurance.co.ke](http://www.lib-insurance.co.ke)

 Laser Insurance Brokers 
  @LaserInsuranceKE 
  Laserinsuranceke



## The Insurance Brokerage Fraternity Mourns Loss

*The Insurance Brokerage fraternity was saddened to lose a friend, and a valued colleague. Mr. Zachariah Nduhiu Nderitu, was the Chief Executive Officer, Eden Rock Insurance Brokers Limited, who will be remembered for his invaluable contribution to the association and the industry.*



### Zach's Final Journey





## **MEMBERS - Registered Insurance Brokers**

- |    |   |    |   |
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| 48 | Kenbright Insurance Brokers Ltd.                |    |   |







# Humour



## Auto Insurance Word Search

- all state
- geico
- PIP
- Towing Insurance
- Car Insurance
- Liability Insurance
- Progressive
- underinsured coverage
- Collision insurance
- liberty mutual
- Rental Car insurance
- Comprehensive Insurance
- Medical Payments insurance
- Road Service Assistance

D	E	R	X	Y	L	T	H	G	Z	W	X	U	E	F	T	D	P	B	A	I	B	E	P
V	C	P	Y	I	U	T	F	W	U	W	R	P	R	K	C	H	N	C	C	N	B	C	L
E	N	E	P	C	O	L	L	I	S	I	O	N	I	N	S	U	R	A	N	C	E	S	I
C	A	Q	T	L	Z	N	V	V	Y	P	R	O	G	R	E	S	S	I	V	E	U	A	
N	R	M	R	V	Q	U	L	A	U	T	U	M	Y	T	R	E	B	I	L	E	P	N	B
A	U	V	W	U	R	V	V	S	K	T	V	W	I	A	O	G	Q	N	A	I	F	V	I
R	S	A	D	N	X	D	V	X	K	W	A	A	C	V	A	D	C	M	E	J	B	H	L
U	N	J	E	Y	Z	N	M	J	Q	I	H	M	I	A	D	M	B	J	C	O	U	X	I
S	I	V	I	D	V	X	K	I	B	L	K	Q	A	U	X	K	W	L	Z	Y	D	R	T
N	S	R	O	Z	V	L	J	S	Z	F	U	K	K	K	A	L	L	S	T	A	T	E	Y
I	T	Y	E	G	A	R	E	V	O	C	D	E	R	U	S	N	I	T	E	D	N	U	I
E	N	I	F	Z	P	F	J	R	L	H	B	D	X	T	V	M	K	F	O	C	H	S	N
V	E	Y	U	O	R	E	N	T	A	L	C	A	R	I	N	S	U	R	A	N	C	E	S
I	M	C	L	O	S	V	R	I	Y	U	U	E	T	P	B	U	N	E	X	Q	N	P	U
S	Y	E	C	N	A	T	S	I	S	S	A	E	C	I	V	R	E	S	D	A	O	R	R
N	A	E	C	N	A	R	U	S	N	I	R	A	C	P	M	A	S	Q	Y	N	A	T	A
E	P	T	J	O	N	B	K	X	U	P	Q	T	Q	J	J	A	P	Z	L	U	B	A	N
H	L	M	I	C	F	F	W	N	T	U	U	A	D	E	M	S	Y	S	D	W	W	O	C
E	A	G	A	I	D	M	Y	P	E	W	E	M	D	Y	K	S	R	Y	I	V	Y	B	E
R	C	M	T	E	J	J	V	H	E	C	N	A	R	U	S	N	I	G	N	I	W	O	T
P	I	G	K	G	L	T	T	Q	H	T	C	G	W	J	L	Y	P	T	P	A	Z	L	C
M	D	A	W	A	S	O	X	A	Z	C	Q	L	M	W	R	E	X	U	R	P	V	F	E
O	E	P	W	E	T	A	N	F	O	A	K	M	X	E	N	Q	P	T	A	V	O	C	X
C	M	U	K	U	W	R	I	G	C	I	E	P	C	O	M	Z	E	X	U	F	D	D	V

