



# CELEBRATING PROFESSIONALISM IN AFRICA

EDITION #Z02

## KENYA & TANZANIA

### ZEP-RE Academy

Upskill Insurance Professionals  
on Marine Cargo Insurance

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# ZEP-RE TRAINING UPSKILLS INSURANCE PROFESSIONALS ON MARINE CARGO INSURANCE

**Marine underwriters and claims handlers in Kenya and Tanzania are eying increased business after ZEP-RE Academy organised training in the two countries to address skills gaps in the marine speciality.**

ZEP-RE Academy is the training arm of ZEP-RE (PTA Reinsurance Company), a regional reinsurer of the Common Market for Eastern and Southern Africa (COMESA). The founding mandate of the Company includes fostering the development of the region's insurance and reinsurance industry, promoting the growth of national and regional underwriting and retention capacity and training of the region's insurance personnel.

The Academy organised two workshops in Mombasa, Kenya and Dar es Salaam, Tanzania bringing together marine underwriters from different insurance markets in the region.

The trainings, themed **'The Essentials of Marine Cargo Insurance'** aimed at equipping participants with practical understanding of various principles of maritime insurance. With the localisation of marine insurance across the East Africa Community (EAC) countries, this training is timely in equipping the industry practitioners on how to underwrite and retain marine risks leading to growth in the premiums.



The **Mombasa** training ran between November 22 and 25, 2022 while that of **Dar es Salaam** was held from April 17 to 20, 2023, as ZEP-RE Academy sought to close the skill gap in marine insurance, which is among those affected by premium flight.

The Academy hosted a marine claims adjuster, as the guest facilitator for the two sessions.

The facilitator who is also a Chartered Insurer and associate of the Association of Average Adjusters and has over a decade of experience, working within the Lloyd's and London insurance market.

Marine underwriters and claims handlers received training on marine insurance law, stock throughput insurance and marine hull insurance covers and how they interrelate with the commercial maritime process.



**Nicholaus Oisso**, an underwriting and reinsurance manager at Strategis Tanzania Limited said he found the training in Dar es Salaam very fulfilling, helping to enrich his understanding of marine insurance.

"The topics were well arranged, explained and understood from the history of marine insurance all the way to cargo insurance, hull insurance, port operator's insurance to protection and indemnity insurance," said Mr Oisso.

"We not only learnt about the coverage but also the claims handling processes and procedures of each section."





The participants, ranging from those with intermediate to advanced experience, had a chance to consider insurance from both ship-owner and cargo-owner perspectives, and how the choice of insurance influences contractual relationships.

Emerging issues such as maritime cyber risks, climate change and vessel de-carbonisation were also dissected to help the professionals understand how these affect marine insurance.



**Gladness Swai**, a reinsurance officer at UAP Insurance (Tanzania) Limited, said the training improved her understanding of marine insurance and empowered her to take the lead in educating clients on the measures needed to protect their vessels and minimise losses.

“ZEP-RE Academy has played a huge part in our market by giving us an opportunity to understand marine insurance better. This has given me a chance to play a big role in leading by sharing the knowledge attained and implementing all I have understood from the training as a reinsurance personnel,” said Gladness.



**Andrew Owuor**, the director of marine operations at General Adjusters Kenya Limited, said he found the Mombasa training informative, especially since the speaker brought the participants up to speed on the latest international laws on marine insurance.

“It was quite informative. I really benefited quite a lot. Marine insurance and marine trade keeps on evolving with new laws and practices coming into place and therefore the seminar provided knowledge on current affairs especially on the legislative framework,” said Mr Owuor.

The highlight of each workshop was a tour of the ports of Mombasa and Dar es Salaam. The Academy uses on-site visits to enrich the learning experience, thereby bridging access to risks and facilities that would otherwise be inaccessible to most participants.

The port visits enable the participants to appreciate first-hand the vastness of the port, the different equipment and activities at the port, the various insurance policies that work along the Marine Covers and how they interact.



Dar es Salaam port

Mr Oisso said visiting Dar es Salaam port helped him and the rest of the participants to understand the actual operations of the port, different types of ships and the exposures in both material damage and liabilities.

“With this live experience and the entire training, we can proudly say that we now have the capabilities and knowledge to underwrite marine business and retain some percentage in the market while developing our experience,” said Mr Oisso.

The training aligns with ZEP-RE Academy’s mandate as a thought leader in professional skills development by identifying markets’ local needs and requirements and responding through capacity building and training.

Mr Owuor says holding such seminars regularly will help local insurers and reinsurers to align with worldwide marine practices and help boost marine premiums in the region.

“Given that we operate on marine practices from the developed countries, we stand to gain a lot from such seminars, especially if they can become regular. Many legislative frameworks for marine trade and insurance practice are enacted abroad but affect us locally,” said Mr Owuor.

Many markets in Africa have been pushing to have a larger share of marine insurance but challenges such as skills gap and lack of collaborations has left gaps for continued repatriation of premiums.

Kenya in 2017, for instance, amended the Insurance Act Cap 487 making it mandatory for marine cargo insurance on Kenyan imports to be taken out with Kenyan insurers but full potential is yet to be realised.

Data from the Insurance Regulatory Authority, the regulator of insurance business in Kenya, showed gross written premiums for marine and transit cover hit KES4.19 billion in 2022 from KES3.83 billion in 2021. It was at KES3.63 billion when the mandatory local marine cover law was introduced in 2017. □

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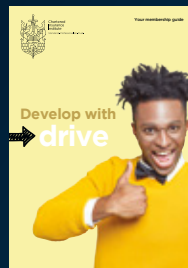
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### PUBLISHED BY:

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