

28TH AIO AFRICAN REINSURANCE FORUM

THEME "HARMONISATION: UNITING THE AFRICAN (RE) INSURANCE MARKETS FOR A SUSTAINABLE FUTURE"



28TH AIO
AFRICAN REINSURANCE FORUM



Insurance Federation of Egypt



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12-15 OCTOBER 2024



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**WELCOME ADDRESS
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CHAIRMAN OF IFE
MR. ALAA EL ZOHEIRY**

Distinguished guests,

On behalf of the Insurance Federation of Egypt and its members, from the people of Egypt to our African brothers and sisters, and from the heart of African Egypt to the world, I am pleased to welcome you to the 28th AIO African Reinsurance Forum.

It is an honor for us to host you in your second home, Egypt, where we gather as an insurers and reinsurers to foster the spirit of unity and cooperation among our nations. Together, we work to unify our efforts to enhance insurance inclusion in our continent, reaching underserved segments and communities, with the aim of reducing risks and providing sustainable insurance solutions for all.

Our pursuit of hosting this important event, in collaboration with the African Insurance Organisation, has been part of our ongoing efforts to strengthen cooperation between Egypt and Africa, building bridges of unity. I would like to express my sincere gratitude for the generous support of Her Excellency Dr. Rania A. Al-Mashat, Minister of Planning, Economic Development, and International Cooperation; His Excellency Engineer Hassan El-Khatib, the Minister of Investment and Foreign Trade; His Excellency Pilot Sameh El-Hefny, Minister of Civil Aviation; and His Excellency the Chairman of the Financial Regulatory Authority. Their support reflects the high regard for our African brothers and underscores the importance of this significant event. This year's forum has seen an exceptional and diverse turnout, with more than 600 participants, about 40% from the Egyptian market, and another 40% from across the African continent, alongside participants from the Middle East and other regions of the world. This large presence highlights the great importance of this event and the strong desire to participate in Egypt, the land of civilization and progress.

As His Excellency President Abdel Fattah El-Sisi once said: "To our African partners around the world, I say that partnership with Africa is a real opportunity to achieve mutual interests and a profitable investment both economically and developmentally." I emphasize here that this forum seeks to strengthen the role of the insurance and reinsurance industry in Africa and build more effective and productive partnerships, positioning us as a gateway to fostering greater Egyptian African collaborations.

Honorable attendees, in light of the discussions on cooperation, unity, and coordination for a more sustainable future, I believe that focusing on youth and women is one of the most important areas we must work on together. We aim to prepare a new generation of leaders and empower women to take on more roles, boosting productivity. Collaboration in these areas will contribute to the exchange of experiences and inspiring stories of success that encourage others.

Moreover, cooperation in the fields of sustainable insurance, insurtech, and artificial intelligence is crucial to ensure that we build a future aligned with our shared cultures and needs. Let us work together to preserve and sustain our resources, our young human capital, as the majority of our continent's population is young, our natural resources in agriculture, water, and minerals.

As the late African leader Kwame Nkrumah once said: "Divided we are weak; united, Africa could become one of the greatest forces for good in the world" Let us begin today, from this forum that reflects our shared vision of "Harmonization: Uniting African (Re)Insurance Markets for a Sustainable Future," toward building a more united, prosperous, and sustainable future.

From all our hearts, we welcome you and hope that your visit to Egypt marks the beginning of a new era filled with collaboration and prosperity.

We wish you a pleasant stay in the land of the pharaohs, and may this visit bring good fortune to all of you.

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**MESSAGE OF THE PRESIDENT
OF THE AIO
MRS. PATTY KARUAIHE-MARTIN**

Dear Delegates,

It is with immense pleasure that I welcome you to the 28th African Reinsurance Forum of the AIO in Cairo, Egypt. This forum remains a vital gathering of global insurance and reinsurance professionals to reflect on relevant topics, exchange ideas, and uplift business practices across our industry.

Since 1995, the African Insurance Organisation has leveraged this forum to foster bilateral exchanges, renew partnerships, and create networking opportunities. This year we are called upon to reflect on the theme “Harmonisation: Uniting the African (Re)Insurance Markets for a Sustainable Future.” This is a clarion call for increased collaboration among African re/insurance actors.

True to its philosophy, the African Reinsurance Forum provides an avenue to meet and network with industry leaders, examine reinsurance industry challenges, and—above all—devise solutions to the challenges that cast a shadow on the future of the industry.

The dark shade which calls for our collective responsibility to discuss and dissect is the issues of harmonisation. How can we synergize our collective know-how and expertise to unite Africa’s diverse insurance markets and guarantee a sustainable future for the industry? The answer lies not only in harmonizing our markets but also in embracing diversity, equity, and inclusion as core drivers of our progress.

I am deeply committed to advancing Diversity, Equity and Inclusion within our industry. The future of African insurance will truly flourish when we ensure that women, youth, and other underrepresented voices play a pivotal role in shaping its direction. Empowering diverse perspectives—particularly young professionals and women in leadership—is not just a priority; it is essential for driving innovation, growth, and sustainability. We must actively cultivate an inclusive environment where every individual, regardless of gender or background, is given the opportunity to contribute meaningfully to the sector’s development and success.

At the same time, sustainability is at the heart of this year’s theme.

In an era marked by climate change, economic volatility, and technological disruption, the harmonization of Africa’s re/insurance markets must not only focus on growth but also on addressing these global challenges in a responsible and forward-thinking way. Our industry has a duty to act with resilience and foresight, ensuring that our markets support long-term sustainability while creating a more equitable future for all.

The African Continental Free Trade Area (AfCFTA) presents an enormous opportunity to build a harmonized and sustainable market. However, despite the clear benefits, there has been reluctance among many African insurance entities to fully embrace harmonization. We must ask ourselves: What is holding us back? How can we thaw the reluctance and embrace harmonization fully? What lessons can we learn from other regions?

I firmly believe that the discussions we have during this 28th African Reinsurance Forum will give us the insights and tools needed to break down barriers and encourage African insurance regulators and industry players to work together more closely toward harmonization, sustainability, and the active inclusion of women and youth. Let us seize this opportunity to shape a better, more unified, and sustainable future for the African re/insurance industry.

Thank you, and I look forward to our productive discussions.



مصر للتأمين MISR INSURANCE

Misr Insurance Company Overview

History :

- Founded : 1934
- Recent Development: Managing the FAIR non-life reinsurance pool since January 2024. Misr Insurance appointment as Manager of the FAIR pool is a significant milestone for the company and demonstrates its commitment to supporting the growth and development of the reinsurance market in the region.

Market Position :

- Misr Insurance is the largest non-life insurance company in Egypt, holding the highest market share in the sector .

Ratings:

- Financial Strength Rating: B++ (Good) from AM Best.
- Long-Term Issuer Credit Rating: bbb (Good) from AM Best.
- Egypt National Scale Rating (NSR): aaa.EG (Exceptional) from AM Best.
- National Insurer Financial Strength (IFS) 'AAA(egy) from Fitch.

Key Highlights

- Misr Insurance Company has maintained a robust financial standing over the decades.
- With a significant market share, it plays a crucial role in the Egyptian insurance landscape.
- The company's ratings reflect its good financial health and operational stability.
- Misr Insurance Adopting an ambitious strategy to achieve sustainable development goals.

This solid foundation positions Misr Insurance for future growth and resilience in the evolving market .



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WELCOME ADDRESS
Jean Baptiste Ntukamazina
Secretary General
AFRICAN INSURANCE ORGANISATION

Dear Delegates,

In 2023, the 27th African Reinsurance Forum held in Tunis, with a record participation.

One year after, here we are, converging on another North African City, Cairo for the 28th African Reinsurance Forum of the African Insurance Organisation. It goes without any doubts that the 28th Reinsurance Forum will leave another record in the books of the AIO. There is something very special about hosting events in North Africa.

On behalf of the members of the African Insurance Organisation therefore, I wish to thank the authorities of the Arab Republic of Egypt for the warm and open arms reception and attention given to the hosting of this event.

The authorities have not only accepted to host the 28th African Reinsurance Forum but have given it a step-by-step supervision in its preparation.

We are very proud to announce that this event is holding under the Esteemed Patronage of the Ministry of Investment and Foreign Trade and The Financial Regulatory Authority (FRA) of Egypt.

I wish to thank the Insurance Federation of Egypt for the coordination and technical supervision on the ground for the success of the 28th African Reinsurance Forum.

The African Reinsurance Forum was born in 1995 in Lome, Togo. Prior to its establishment, discussions in major reinsurance fora centred mostly on global issues while there was no reference to the African insurance market or African insurance market experience.

The African Reinsurance Forum was therefore the response of the African Insurance Organisation to this challenge and since then, it has remained an avenue to meet and network with industry leaders, a milieu for the examination of the reinsurance industry challenges and devising of solutions.

The spirit of the African Reinsurance Forum has always been encouraging bilateral exchanges, renewals, networking opportunities, exhibitions, promoting best industry practices etc.

Deliberation at this 28th African Reinsurance Forum will focus on the theme: Harmonisation: uniting the African (re)insurance markets for a sustainable future.

Trade integration in Africa is aimed mainly at intra-African trade in goods and services by removing financial and non-financial barriers, improving cooperation, and developing continental value chains.

This 28th African reinsurance Forum will debate the need for harmonisation and why, although regional projects are already progressing well, the (re)insurance sector needs to back the concept of a continent-wide harmonisation for the industry. The insurance industry could benefit hugely from cross-border co-operation, allowing smaller markets to build and larger markets to diversify. The African Continental Free Trade Area (AfCFTA) creates a market of 1.4 billion people and a combined GDP of US\$3.4 trillion, with financial services accounting for some \$150 billion back in 2020. So how can the insurance market ensure it has the right proportion of that business?

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PROGRAM OF THE 28TH AIO AFRICAN REINSURANCE FORUM

SATURDAY, OCTOBER 12, 2024

- 13:00 - Arrival and Registration of Delegates
18:00 - 📍 Intercontinental Cairo City Stars Hotel

SUNDAY, OCTOBER 13, 2024

- 6:30 - Fitness Walk
8:30 - 📍 Al Jazeera Youth Center
8:00 - Registration of Delegates
18:00 - 📍 Intercontinental Cairo City Stars Hotel
14:30 - AIO Executive Committee Meeting
17:30 - 📍 Abdeen 1 (-3 Floor)

- 19:00 - Welcome Cocktail
Sponsored by The Insurance Federation of Egypt (IFE)
📍 Palm Garden at Swimming Pool Intercontinental Cairo City Stars Hotel

MONDAY, OCTOBER 14, 2024

- 8:00 - Arrival and Registration of Delegates
18:00 - 📍 Al-Saraya Hall - Level -4, Intercontinental Cairo City Stars Hotel
9:00 - **Opening Ceremony**
9:40 - 📍 Intercontinental Cairo City Stars Hotel
Mr. Alaa El-Zoheiry, Chairman, Insurance Federation of Egypt and President, Local Organizing Committee
Mrs. Patty Karuaihe-Martin, President, African Insurance Organisation
Dr. Mohamed Farid, Chairman, Financial Regulatory Authority
H.E. Dr. Rania A. Al-Mashat The Minister of Planning, Economic Development, and International Cooperation

- 9:40 - Launch of AIO Leadership Program
9:55 - presented by Dr Ben Kajwang

- SESSION 1: KEYNOTE PRESENTATION "Harmonisation:
Uniting the African (re)Insurance Markets for a Sustainable Future"
10:00 -
10:30 - Dr. Corneille KAREKEZI, Group MD / CEO, the African Reinsurance Corporation (Africa Re)

- 10:40 - ☕ Coffee Break - Sponsored by AVENI RE
11:00

PROGRAMME DU 28ÈME FORUM DE LA RÉASSURANCE AFRICAINE DE L'OAA

SAMEDI 12 OCTOBRE 2024

- 13:00 - Arrivée et enregistrement des délégués
18:00 - 📍 Hôtel Intercontinental Cairo City Stars

DIMANCHE 13 OCTOBRE 2024

- 6:30 - Marche de remise en forme
8:30 - 📍 Centre Jeunesse Al Jazeera
8:00 - Enregistrement des délégués
18:00 - 📍 Hôtel Intercontinental Cairo City Stars
14:30 - Réunion du Comité Exécutif de l'OAA
17:30 - 📍 Abdeen 1 (niveau -3)
Cocktail de bienvenue
19:00 - Sponsorisé par : Fédération des Assurances d'Égypte (IFE)
📍 Palm Garden à la piscine de l'Hôtel Intercontinental Cairo City Stars

LUNDI 14 OCTOBRE 2024

- 8:00 - Arrivée et enregistrement des délégués
18:00 - 📍 Salle Al-Saraya - Niveau -4, Hôtel Intercontinental Cairo City Stars
9:00 - **Cérémonie d'ouverture**
9:40 - 📍 Hôtel Intercontinental Cairo City Stars
M. Alaa El-Zoheiry, Président de la Fédération des Assurances d'Égypte et Président du Comité d'organisation local
Mme Patty Karuaihe-Martin, Présidente de l'Organisation des Assurances Africaines
Dr. Mohamed Farid, Président de l'Autorité de Régulation Financière
S.E. Dr. Rania A. Al-Mashat, Ministre de la Planification, du Développement Économique et de la Coopération Internationale

- 9:40 - Lancement du Programme de Leadership de l'OAA
9:55 - présenté par Dr Ben Kajwang

- SESSION 1 : PRÉSENTATION PRINCIPALE
Harmonisation : Unifier les marchés africains d'(ré)assurance pour un avenir durable
10:00 -
10:30 - Dr. Corneille Karekezi, Directeur Général Groupe, Africa Reinsurance Corporation (Africa Re)

- 10:40 - ☕ Pause-café - Sponsorisé par : AVENI RE
11:00

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PROGRAM OF THE 28TH AIO AFRICAN REINSURANCE FORUM

MONDAY, OCTOBER 14, 2024

| | |
|---------------|--|
| 11:00 - 12:15 | SESSION 2: General Overview of Global Reinsurance Trends Dr Corneille Karekezi (Group MD/CEO Africa RE Group) Mr Adama Ndiaye – MD, SEN RE – Senegal Attilio Tornetta, Managing Director - Head of Reinsurance Africa, HOWDEN Insurance Brokers Moderator: Mr Jean Alain Francis – ELLGEO RE – Mauritius |
| 12:15- 12:45 | SESSION 3 - Harmonisation in practice: Why don't insurers back these proposals fully? Mrs. Dorsaf Sassi - Regional Director, Continental Reinsurance, Tunisia |
| 12:45- 13:00 | SESSION 5 - Call to Action- Regional Insurance Sector Working Group on the Common Regulatory Framework under AfCFTA. Mrs. Linet Odera - UNDP |
| 13:10- 14:10 | Lunch - Sponsored by FBS RE 📍 Al-Saraya Hall - Level -4, Intercontinental Cairo City Stars Hotel |
| 13:10 - 15:00 | International Finance Corporation (IFC)'s Luncheon (Private Event) Topic: "The Role of Insurance in Advancing Financial Solutions for Sustainable Agriculture and Food Security in Africa" |
| 15 :00- 17:00 | AIO Reinsurance African Forum- 📍 : Hembra (-2 Floor) |
| 14:10- 18:00 | Networking & Meetings |
| 19:00- 22:00 | Networking Dinner 📍 Al-Saraya Hall - Level -4, Intercontinental Cairo City Stars Hotel |

PROGRAMME DU 28ÈME FORUM DE LA RÉASSURANCE AFRICAINE DE L'OAA

LUNDI 14 OCTOBRE 2024

| | |
|---------------|---|
| 11:00 - 12:15 | SESSION 2 : Aperçu général des tendances mondiales de la réassurance Dr. Corneille Karekezi (Directeur Général Groupe, Africa Re) M. Adama Ndiaye (Directeur Général, SEN RE, Sénégal) M. Attilio Tornetta (Directeur Général, Head of Reinsurance Africa, HOWDEN Insurance Brokers) Modérateur : M. Jean Alain Francis (PDG, ELLGEO RE, Maurice) |
| 12:15- 12:45 | SESSION 3 : Harmonisation en pratique Pourquoi les assureurs ne soutiennent-ils pas pleinement ces propositions ? Mme Dorsaf Sassi, Directrice Régionale, Continental Reinsurance (Tunisie) |
| 12:45- 13:00 | SESSION 5 : Appel à l'action Groupe de travail sectoriel de l'assurance régionale sur le cadre réglementaire commun dans le cadre de l'AfCFTA Mme Linet Odera, UNDP |
| 13:10- 14:10 | Déjeuner - Sponsorisé par : FBS RE 📍 Salle Al-Saraya - Niveau -4, Hôtel Intercontinental Cairo City Stars |
| 13:10 - 15:00 | Déjeuner privé de la Société Financière Internationale (IFC) Sujet : Le rôle de l'assurance dans la promotion de solutions financières pour une agriculture durable et la sécurité alimentaire en Afrique |
| 15 :00- 17:00 | Réunion de l'Association des Réassureurs Africains- 📍 Hembra (-2 Floor) |
| 14:10- 18:00 | Réseautage & réunions |
| 19:00- 22:00 | Dîner de Réseautage 📍 Salle Al-Saraya - Niveau -4, Hôtel Intercontinental Cairo City Stars |



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PROGRAM OF THE 28TH AIO AFRICAN REINSURANCE FORUM

TUESDAY, OCTOBER 15 2024

- 9:00 - 9:30** - SESSION 6: Empowering Africa: Navigating the Voluntary Carbon Market, Insurance, and Reinsurance Perspectives
Mr. Ahmed Rushdy, Advisor to FRA's Chairman for Sustainable Development
-
- 9:30 - 11:15** - SESSION 7: AfCFTA Presentation
Main Presentation: From Theory to Action: Commitments and Regulatory Framework on Insurance Services under the AfCFTA Protocol on Trade in Services
Speaker: Mrs Emily Mburu-Ndoria - Director of Trade in Services, Investment, Intellectual Property Rights and Digital Trade, AfCFTA
Panel Session: Interrogating how implementation of the commitments and regulatory frameworks under the Protocol on Trade in Services can further develop the insurance industry in Africa.
Panel Discussion
Mr. Omar Gouda - MD/CEO, Misr Insurance Egypt.
Mr. Mesfin Abebe DAMTEW - Director, Central Operations & Special Risks, Africa Re
Mr. Wilberforce Machimbidzofa - CEO, WAICA Reinsurance Zimbabwe
-
- 11:15 - 11:35** - ☕ Coffee Break
-
- 11:35 - 12:45** - SESSION 8: Regulatory Developments to Date
Panel Discussion
Mr. Kenneth S. Matomola - CEO, Namibia Financial Institutions Supervisory Authority - NAMFISA & Chairman of CISNA
Dr Webster Twaambo Jr (CEO - Finsbury Re Zambia)
Mr. Fikru Tsegaye Wordofa - (EO) Strategy, Business Development and Company Secretary, Ethiopian Reinsurance S.C
Moderator: Mr BANERJEA SOUVIK - Head - Technical, J.B. Boda Insurance and Reinsurance Brokers

PROGRAMME DU 28ÈME FORUM DE LA RÉASSURANCE AFRICAINE DE L'OAA

MARDI 15 OCTOBRE 2024

- 9:00 - 9:30** - SESSION 6 : L'autonomisation de l'Afrique
Naviguer sur le marché volontaire du carbone, perspectives d'assurance et de réassurance
M. Ahmed Rushdy, Conseiller auprès du Président de la FRA pour le développement durable
-
- 9:30 - 11:15** - SESSION 7 : Présentation de l'AfCFTA
De la théorie à l'action : Engagements et cadre réglementaire sur les services d'assurance dans le cadre du Protocole de l'AfCFTA sur les services commerciaux
Intervenante : Mme Emily Mburu-Ndoria - Directrice des services commerciaux, Investissement et Propriété Intellectuelle, Secrétariat de l'AfCFTA
Session Panel : Interroger comment la mise en œuvre des engagements et des cadres réglementaires du Protocole sur le commerce des services peut contribuer au développement de l'industrie de l'assurance en Afrique.
Table ronde de discussion
M. Omar Gouda - Directeur Général/PDG, Misr Insurance Égypte.M. Mesfin Abebe Damtew - Directeur, Opérations Centrales et Risques Spéciaux, Africa Re.M. Wilberforce Machimbidzofa - PDG, WAICA Reinsurance Zimbabwe
-
- 11:15 - 11:35** - ☕ Pause-café
-
- 11:35 - 12:45** - SESSION 8 : Évolutions Réglementaires à Ce Jour
Table Ronde
M. Kenneth S. Matomola - Directeur Général, Autorité de Supervision des Institutions Financières de Namibie - NAMFISA & Président de CISNA
Dr Webster Twaambo Jr (Directeur Général - Finsbury Re Zambia)
M. Fikru Tsegaye Wordofa - (Directeur Exécutif) Stratégie, Développement Commercial et Secrétaire Général, Ethiopian Reinsurance S.C
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RATING: AM BEST



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