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# Wright News

Insurance | Health | Lifestyle

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# EDITOR'S NOTE.

*Dear Reader,*

It is an absolute pleasure to welcome you once again to our 24th edition of Wright news.

The aim of this publication is to keep our clients up-to-date with happenings in the insurance industry and also share information on emerging issues and trends.

On this issue, we focus on the theme Political Violence and Terrorism(PVT). The goal is to help our readers to understand the intricacies/ core of this cover. In our first article Our Group Executive Director, Mr. John Mbugua, highlights on past politically and terrorism motivated attacks that caused great losses to businesses and individuals and also resulted to loss of lives. In view of this, he urges our customers to consider getting this cover to help manage exposure should anything happen. In addition, we have 2 other articles; one dubbed the scars of untold stories and the other one a case study from Uganda explaining the need for this cover

Also in this issue, we highlight contentious claims which are on the rise recently and we encourage readers to take a bold step and thirst for information and read through the policy documents to understand what is covered. # Information is power.

We recognize that without the support of our business partners, clients, and our staff it would not have been easy for us to come this far. We are grateful for the support and we look forward to a continued close working relationship in the coming years as we strive to make insurance services accessible to all our customers.

Finally, we would love to hear from you, send us your feedback and suggestions on topics you would like us to cover at [chancerynews@chancerywright.com](mailto:chancerynews@chancerywright.com) For now enjoy your reading.

Shalom. 

**Georgina Ngina**

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# FROM THE EXECUTIVE DIRECTOR'S DESK

On 28 November 2002, a two-pronged terrorist bombing attack against the Paradise Beach Hotel in Kikambala, Kilifi County, and an Israeli-owned airliner resulted in the death of 15 people and the injury of 80 others. This attack was the second major terrorist operation on Kenyan territory, following the bombing of the US Embassy in Nairobi in 1998, but it was not going to be the last.

Before the bombing, Paradise Beach used to host 100,000 international guests every year, but the terrorist attack had dealt the establishment a fatal blow. Despite the owners injecting over Kes.300 million in the years since the attack to revive the hotel, they have in June 2021 decided to put the property up for sale and exit the Kenyan tourist market altogether.

Kenya has since been hard hit by terror attacks including the Westgate Mall, Garissa University and Dusit D2 Hotel, in which many lives were lost, and heavy business losses incurred.

After a disputed election in 2017, Kenya erupted in a bout of political violence that lasted for several weeks, and it was reported that private businesses lost Kes.700 billion in four months. This was reminiscent of the 2007/08 post-election violence in which 1300 people died and over 600,000 were displaced, not to mention the billions of shillings lost in property damage and business disruption.

The business impact of terrorism and political violence as a result of the losses arising from damage to tangible assets and business interruption can be devastating. It is reported that owners of Westgate Mall received Kes.5 billion in insurance compensation after the terror attack, while its tenant Nakumatt received Kes.1 billion.

It is necessary to here point out that Terrorism and Political Violence risks are exclusions in standard policies, and the cover has to be bought back either as a rider on for example the Motor or Home Insurance, or as a standalone cover. The PVT insurance covers an individual or company against physical loss or damage, and business interruption costs, as a result of a terrorist act or acts of political violence such as riot, strike, civil commotion, revolution, malicious damage, and consequential looting.



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While one might expect the government to have a role to play in deploying appropriate policy responses to mitigate the effects of political violence and terrorism, or even to provide compensation to victims, it is necessary to recognize the responsibility of the insured at the individual level, as government compensation may not be adequate or even forthcoming at all.

Apart from key security and prevention measures, PVT insurance remains a critical response to manage exposure to Terrorism and Political Violence risks. At the same time, and with Kenya headed for a General Election in 2022, memories of the events of 2007 and 2017 remain fresh in the minds of many people, not to mention the ever-present threat of terrorist activities.

In conclusion, and given the above background, we would recommend that readers seriously consider Terrorism and Political Violence Insurance as an integral part of their business risk management toolkit, and add it to their existing insurance portfolio.





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We connect for  
a better future

# Vodacom Business (Kenya) Ltd



VBK is an enterprise-focused ICT company that offers total connectivity services to both local and multi-national organizations operating across the continent and globally through various access mediums, enterprise communications services and business mobility. Vodacom also offers IoT (Internet of things) and Cloud services to organizations across Africa.

## Capabilities & Competencies



We use a robust core network which is the key to service stability, as we have invested on reliable backhaul connections via Seacom, TEAMS and EASSy submarine cables, ensuring 100% uptime on the MPLS backbone and Internet capacity through the fiber optic gateways as well as using VSAT technology.

## Our Mezzanine Solutions

Mezzanine delivers mobile-enabled solutions to companies doing business in Africa. With an estimated 800 million mobile subscribers in Africa, we view mobile technology as a major enabler for economic growth. We deliver business solutions that cut costs, increases efficiency, improves risk management and provides unrivalled access to users across the continent. Mezzanine works with mobile network companies to provide solutions across multiple industries, with our main focus being Healthcare, Agriculture and Education.



# CHANCERY WRIGHT TURNS 30

In March 2021 Chancery Wright Insurance brokers marked 30 years of existence. As we celebrate this milestone it is important for us to reflect on the past, and more importantly, to focus on the future.

We reached out to **Virginia Nderitu, branch Manager Industrial area office**, for a thoughtful, candid set of 8 questions regarding the organization.

What was the organization like when you first joined? In what different ways have you seen Chancery Wright grow over the time you have been around?

I joined Chancery wright in May 1995 as a receptionist and my current role does not look the same at all; I have grown through different departments and ranks. I have enjoyed two major promotions, first in the personal lines department and now I am serving as the branch manager CW-Industrial area branch. I am thankful for the growth opportunity that Chancery offered me. It has taken dedication, hard work, discipline, and boldness to face challenges against all odds to reach where I am.



The most important growth I have witnessed has been in the team. We have grown from 20 staff serving in different departments and now we have over 50 employees. More importantly, the staff experience and professional growth to handle organizational matters is markedly better than at the beginning.

Our client portfolio has also grown over the years. Our turnover which was below 100M then has grown to over Kshs. 1bn. This can be attributed to dedicated staff and a solid management team with business and people focus.

We also have several offices with our head office at Crawford Business Park along State House Road. Our industrial area office is located at Vinodeep Towers on Baricho Road. We have an office in Mombasa at Mombasa Trade centre, Nkurumah Road and our Uganda office situated along Lumumba avenue in Kampala. Chancery wright is an insurance company with a global reach. It has correspondent reciprocal broking arrangements with several international insurance brokers and can therefore offer insurance services beyond our physical location and at good rates..... I could go on and on.



What is your favourite part about your job? What excites you most?

My Job has been very fulfilling and my favorite part has been dealing with clients to ensure that their insurance queries and problems are sorted to their satisfaction. Also, meeting new connections and clients to whom we can add value is a great experience too.

Describe what Chancery means to you, on a personal level,

Chancery to me is my second home. I have experienced growth both financially and career-wise. I have acquired immense knowledge and exposure over time which has been a key pillar in my personal and corporate development. This has been as a result of good and close relationship with all our customers

Talk to us about some of the big successes in the last 30 years of Chancery Wright.

One of the biggest successes I have witnessed is the growth of Chancery to be among the top insurance brokers in the country. The growth of this business evolves, largely, around relationships. We had good relationships at the beginning but had to grow the network significantly.

Which CEO's do you look up to and who has inspired you to have the work ethic that you have? Who is your business role model?

I have a couple of people that I admire, However my work ethic and drive to achieve great results has been mostly inspired by working for and with the late Mr. John Murenga. I have learnt hard work, integrity, building a good reputation and a lot more from him. This is because he was thorough in everything he did, did not entertain short cuts and he did his work to perfection.

He was also passionate in developing those he interacted with to a high level. He was able to accomplish much including building a great company. Hard work and honesty is a key pillar in business growth and customer retention.



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Do you think there is adequate financial and insurance education? What is your advice to people viewing insurance as a luxury they can do without and the myth that insurance is for vehicles?

There is a lot to be done to educate and sensitize members of the public on the importance of insurance. The uptake of insurance in Kenya is still very low. This can be attributed to limited knowledge of insurance products. Insurers also need to invest in customer service and earning trust from the public which can be achieved through settling claims promptly and also developing affordable products that will appeal to the mass market. On the flipside, however, there is a possible rise on uptake of political risk insurance cover as businesses appreciate the need to cushion themselves from damage or loss of assets arising from acts of violence.

My advice to the public is that there are many insurance products in the market in addition to motor insurance which can help lay the foundations for your best possible financial future by building financial security. We are available to guide you in your choice of product

In your opinion what are the key issues that you see CW addressing in the future? What will the next 5 years look like?

A lot is changing and a lot is going to change in 5 years. I believe chancery will steadily continue providing insurance products that match up to the customer's expectation and also embrace new ways of doing business using technology

What take home lessons do you have for anyone reading this newsletter? And why buy insurance through Chancery Wright?

The world we live in is full of uncertainties and risks. People, businesses, properties and assets are exposed to different types and levels of risks. While we usually can't prevent the unexpected from happening, sometimes we can get some protection. Insurance is an intangible financial product that provides another intangible: – peace of mind as it reduces the cost of loss or effect of loss caused by different types of risks. Business owners can take on certain business ventures because they can shift the risk – thanks to insurance.

Having said that, it is important to partner with a credible institution. Chancery Wright has for more than 30 years provided quality services to its clients which has seen our numbers increase, most of these, through referrals by our happy clients. We also are mindful of our clients and carry out our work with integrity and professionalism.

There are also numerous insurance products in the market and we appreciate that our clients have their own unique needs. We therefore offer personalized products for each market segment.



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# PICTORIAL

Celebrating 30 years of Service with our partners



# Page 9 POLITICAL VIOLENCE & TERRORISM COVER

*Written by Virginia Wangechi*

The scars of untold tales.....

Political Violence and Terrorism (PVT) is a common word/phrase but the meaning has never sunk the depth it should in many. PVT cover is a kind of injection. We all appreciate that all babies must be given the vaccine for BCG, Polio and the list is endless. Why do we take the babies to a doctor yet the injection brings fever, pain, and discomfort? The answer is simple. NO parent/guardian is happy when the child is suffering. Therefore despite the pain, the suffering, the temperatures, a dose is important and a must. Most of us have had sleepless nights before and immediately after the injection but the long-term benefits cannot be compared with the small discomfort today. The same case with our properties and business especially at this prime time when there are many business interruptions and ways of doing things loosely translated as the new normal.

Dear reader, I kindly ask you to consider taking the Political Violence cover. It is affordable and it goes a long way with your assets.

Allow me to talk from experience and with nostalgia .....of the peaceful past. In 2007 we were having our normal routines in Nakuru, a town in Kenya when one of the fruit vendors came from town asking with an alarming voice; *wewe ni lubwa ama ni nani?* (meaning, which community do you come from? ). This was unusual and I opted to remain silent but so much tension was awakening in my mind and heart. There was an ethnic divide in Kenya during this time as a result of political campaigns. At this time all manner of noise defined the area. Everybody ran helter-skelter.....threats and the rest. We had no choice but to run as quickly as possible as we could not tell what was next.



The experience was nasty. It was an eye-opener and we had to run and leave our beautiful homes and start afresh. Businesses suffered immense losses and from this scar allow me to discuss political violence and terrorism and Business Interruption insurance.

Every so often, politically motivated attacks and civil unrest continue to threaten global businesses' operations, assets, and people. To manage this exposure organizations and individuals find a way to adequately protect assets, people, and plan for business continuity.

Political violence and Terrorism (PVT) cover is designed to mitigate such losses as well as business interruption costs, as a result of acts of political violence such as riots, strikes, malicious damage, and consequential looting among others. While Business Interruption insurance offers businesses protection against financial loss when they are unable to operate.

The PVT cover can be purchased as a stand-alone cover or as a rider; part of another policy such as Motor Vehicle insurance.

With emerging issues and trends I highly recommend all of us to ensure we are not exposed by buying a pvt cover



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# PREVENTION IS ALWAYS BETTER THAN CURE

## PROTECT YOURSELF AND OTHERS FROM COVID-19

### DOs

Practice frequent hand washing with soap and water or use alcohol-based hand sanitizer



Wear a face mask- Properly



Keep a safe social distance between one another



Cough & sneeze into your elbow or cover your nose and mouth with a handkerchief / tissue when sneezing



Throw used tissues in closed bins



### DONTs

Avoid greeting through physical contact



Do not participate in large gatherings



Don't Wear the mask below your nose or leave your chin exposed



Do not touch your eyes ,nose and mouth frequently

Do not spit in public

*Consult a doctor if you feel unwell and stay at home  
Together we can fight Coronavirus*



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# POLITICAL VIOLENCE AND BUSINESS INTERRUPTION

*By Sseruwagi Edgar*

*Chancery Wright Ins. Brokers Uganda*

The political fever is gaining momentum across the East African Territory. General Elections happened in 2020 in Tanzania and Burundi, Uganda in 2021 while Kenya and Rwanda are also not far off. The events following these elections are usually unpredictable and uncertain going by recent history. However, amidst all the political drama, business or trade upon which most economies thrive continues.

Today political incidents such as politically fuelled riots and violent protests are challenging terrorism as the main political risk exposure to businesses in the region just as it is across the world. When these happen, businesses that are within the vicinity of such incidents suffer the loss of income, time, property, and life

Let us look at how disruption to business caused by politically fuelled unrest is covered by insurance? And how are losses and risk exposures trending?

We have the Political Violence and Terrorism (PVT) insurance policy which protects your businesses and other investments from physical loss and damage due to politically motivated incidents. Political violence insurance provides coverage for terrorist acts, acts of sabotage, riots, strikes, civil commotion, malicious damage, insurrection, revolution, rebellion, coup d'état, war, civil war, or counter-insurgency. Additionally, the policy will also cover denial of access (businesses shuttered because authorities have closed off the area).

If after elections some sections feel they were cheated and yet cannot be able to freely appeal, they will resort to violence and destroying property for those who they feel contributed towards the person they think "stole" their vote. Acts of looting will fast spread countrywide and with time those involved will no longer care whether the business they are destroying belongs to one of their own.

The resulting violence means that industries cease operating and those that persist work way below full capacity. This means cross-border Orders cannot be fulfilled or will take much longer to accomplish, resulting in financial loss. Companies also face an increase in debtors for goods that were supplied on Credit with the aim of curtailing the spread of the virus.

In January 2021, the Ugandan government shut down the internet in a bid to limit coordination for post-election protests. This act affected all e-businesses. Traders could no longer place orders while those with shipments could not track their movement, resulting in losses which the Financial Technology and Service Providers Association (Fitspa-Uganda) estimates to have been at least 66 billion Ugandan shillings (\$17.89 million) daily during the shutdown

Therefore, to guard against this, it would be wise to secure both the Political violence and Terrorism insurance and Business Interruption policies such that in the event of a loss, you have a point at which to resurrect your business. However, because the PVT Insurance is more on the damages side, it may not cover for some of the loss-causing events, it is wise to back it up with the Business Interruption policy.



# BUSINESS INTERRUPTION INSURANCE (BOI)

This policy covers your business for events that affect your normal operations and leading to a possible shutdown. A business interruption policy means that the insurer "will pay the actual loss of business income the insured sustains during the necessary suspension of the Business's operations. The loss events here are not limited to only politically fuelled losses. Your business could be forced to close due to weather, accidents, worker strikes, and sabotage the interruption insurance will help you cover expenses, like:

- *Lost Revenue that you would normally make if your business was open. This will be due to low production or no sales*
- *Rent fees for the premises where your business operates especially if the disrupting event is not destructive such as politically driven curfew during daytime. Your landlord will still require his pay.*
- *Wages for your employees*
- *Relocation costs. Because of the damages, you may need to move shop to another place. Because this was not in your budget, the policy helps you bear the burden.*
- *Loan payments that you need to make during the period when the business is closed.*



Taxes, whether you pay them monthly or quarterly devices to all corners of the country in a matter of seconds. The past year alone has seen civil unrest in several global hotspots in South America, Sudan, Chad, Burundi, the Middle East, and France that can act as a catalyst to our own citizens, which highlight how easily protests can occur and prolong – resulting in property damage, business interruption (BOI) and a loss of income for many businesses. The PVT and BOI policies would be valuable to any business owner today



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# Health Outlook

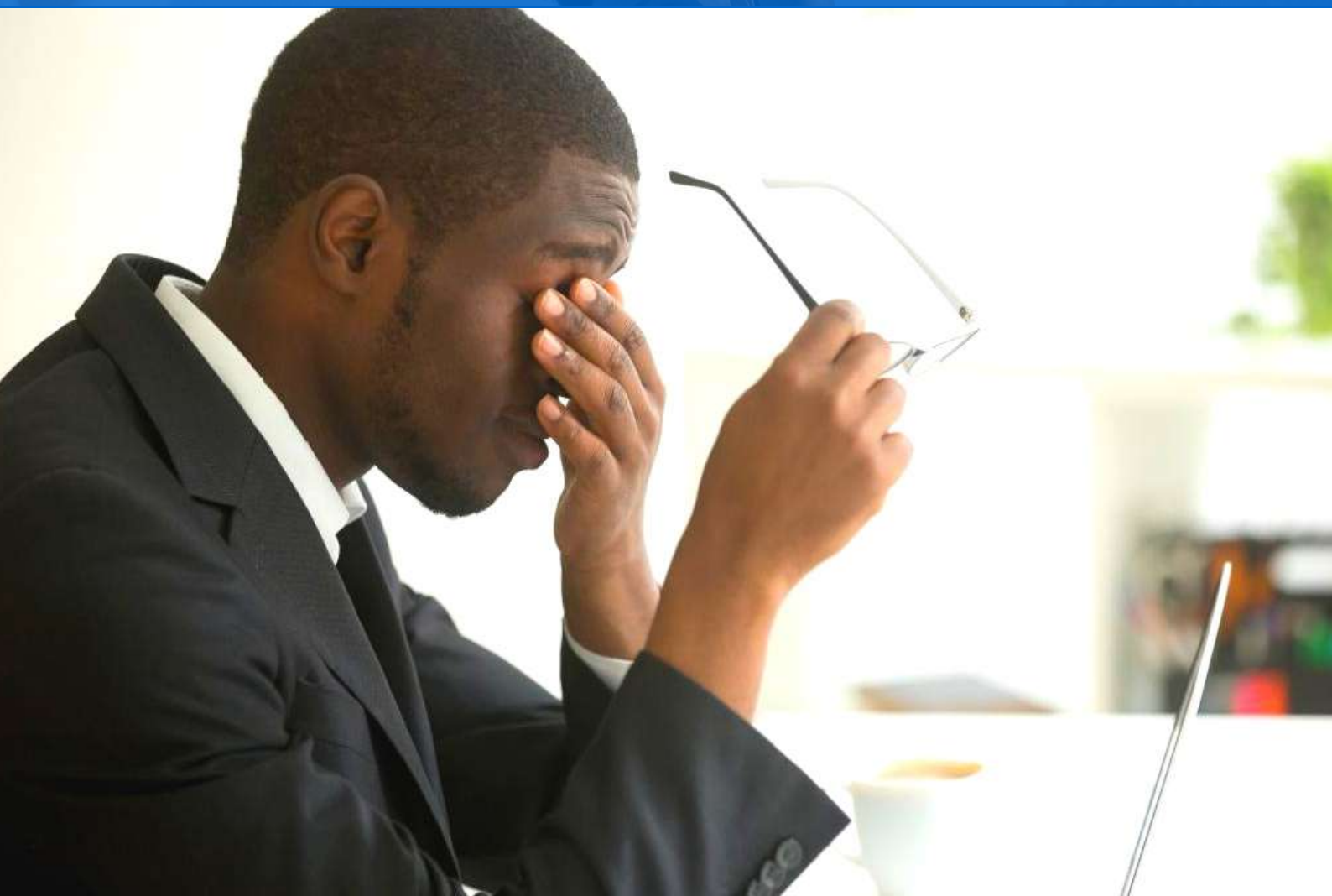
## #Stress

“

*The only person without stress is a dead person- Hans Selye*

”

# WHAT IS STRESS?



*Written by Christine Anangwe (Care Manager)*

Stress is the body's response to any physical or emotional changes in life. Stress is the reaction people have to excessive pressures or other types of demands placed upon them. It arises when they worry that they can't cope.

Stress is the "wear and tear" our minds and bodies experience as we attempt to cope with our continually changing environment.

Stress might seem like a bad thing, but that's not always the case. The stress response (fight or flight) is natural.

Stress that helps you stay more alert is known as acute stress—this type of stress comes and goes and we all have it from time to time. It doesn't last long-term. It is short-term and it may be due to; work pressure, meeting deadlines pressure, and increased physical activity.

But for some people, the stress goes on for a long time. The body still reacts to it in the same way as if bracing for potential danger but that danger never comes. It keeps you in a constant state of vigilance, even when it doesn't have to do so. This is known as chronic stress, and it's not healthy.



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# TYPES OF STRESS



## Negative Stress

- Enhances Loss of motivation/ Detached
- Reduces effectiveness
- Lack of confidence
- This leads to physical, mental, and behavioral problems

## Positive Stress

- Enables concentration
- Increases performance
- Energizes you in action
- Boosts confidence

# WHEN DOES STRESS BECOME CHRONIC?

Stress that lasts for weeks or months indicates chronic stress.

Chronic stress can impact your overall health. One risk is high blood pressure, also known as hypertension. For example, studies have shown that chronic stress is associated with hypertension (or high blood pressure). Hypertension, for example, can raise your risk for other health problems, such as heart attack or stroke.

Similarly, the hormone cortisol, which gets released during chronic stress, may also lead to cravings for sweets and fats. As we all know, unhealthy eating can also raise your risk for obesity or other chronic diseases.

Stress can affect your emotional or mental health, making you more prone to nervous or anxious feelings, and more depressed.

## Identifying CHRONIC STRESS

It isn't always easy to recognize chronic stress. Because it is pervasive and long-lasting, people often grow so accustomed to it that it begins to feel normal. Some signs to look for when identifying chronic stress

- Are you often moody or irritated?
- Does it feel like you are always worrying about something?
- Does it seem like you don't have time to take care of yourself or do the things that you enjoy?
- Do the smallest inconveniences seem like too much to handle?
- Do you always seem to catch colds or get infections?
- Have you been relying on unhealthy coping mechanisms like alcohol to manage your stress?

## Signs & Symptoms OF CHRONIC STRESS

- Forgetting things or having trouble concentrating
- Fatigue or experiencing too much or too little sleep
- Irritability
- Headaches or other pains throughout the body
- Stiffness in the muscles, particularly the jaw or neck
- Digestive issues like diarrhea, constipation, or nausea
- Use of alcohol or drugs to relax



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# Tips FOR MANAGING CHRONIC STRESS

Successful management of chronic stress can vary from person to person; what works for you may not for someone else.

“

*Adopting the right attitude can convert a negative stress into a positive one – Hans Selye*

”

Here are some stress-busting tips may help you cope with stress:

- **Awareness:** What causes you stress? How do you react?
- **Balance:** There is a fine line between positive /negative stress. How much can you cope with before it becomes negative?
- **Control:** What can you do to help yourself combat the negative effects of stress
- **Get active:** Physical activity can positively affect your mood and reduce stress. Walking is a great way to start, but if you want something more invigorating, try a heart-pumping aerobic activity like jogging, dance, or swimming. Just make sure you check with your doctor first
- **Relaxation exercises:** Activities like yoga, meditation, or breathing exercises may take you out of your comfort zone, but they can be a worthwhile experience for many people.
- **Prioritize your sleep:** Getting enough sleep is important for many areas of your health and wellbeing, and its benefits on stress management are no different. When you sleep, your brain unpacks much of the day's activities and stressors during the various phases of sleep, including rapid-eye-movement.
- **Change your thinking:** Re-framing– Re-framing is a technique to change the way you look at things in order to feel better about them.
- **Focus on what you can change:** Having a sense of control can help you feel more grounded. Some things we can't control, like the weather. Others, like planning what you have for dinner tonight, can give you a center of gravity in an unsure time.
- **Avoid self-isolation:** Surround yourself with a support network of people who care about your wellbeing, and use that network (in a safe, socially distanced way) when you need it.

“

*Worry is like a rocking chair it gives you something to do but takes you nowhere- Glenn Turner*

”



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# ELECTRONIC SIGNATURES

*Written by Georgina Ngina (ICT Administrator)*

## WHAT IT MEANS TO USE ELECTRONIC SIGNATURES

Traditionally, the main channels through which insurance companies have acquired and responded to their clients have been, and in many cases still are, direct sales and telephone. But, a fact of business today is that clients- both individuals and organizations- and employees expect to transact digitally. To remain competitive, companies find themselves increasing their efforts to digitally transform their businesses. Many processes have shifted from in-person to virtual methods, e.g. the use of electronic signatures (e-signatures) has soared in the past few months. This is attributable to the advantages of e-signatures and the physical limitations brought upon businesses by COVID-19. Despite its prevalence and benefits, questions are still arising regarding the legal requirements of e-signatures and whether they are legally binding in nature. These issues have led some businesses to remain hesitant to conclude transactions using e-signatures. Successfully implementing this transformation requires careful planning to ensure regulatory compliance, smooth integration with existing business technology, and a positive customer experience.



The Information and Communications Act in Kenyan law highlights that a handwritten signature isn't always needed for a contract to be considered credible and that contracts can't be refused for simply being electronic.

Generally, electronic signatures have the same effect as paper and ink signatures and are admissible in the court of law in Kenya. It is, therefore, important to understand what, under Kenyan law, constitutes a valid advanced electronic signature and what does not. To determine whether you can create a contract or record electronically to meet a certain legal objective, you have to analyze the laws applicable to such an objective. For example, For some types of documents and transactions, you must satisfy form requirements that cannot easily be achieved electronically, such as certification before a public notary or witnesses, official records, or handwritten documents or signatures, for example, in Kenya for negotiable instruments, wills, codicils and testamentary trusts. But, many other transactions are subject to lighter or no form requirements, including most commercial agreements between corporate entities.

## WHAT ARE ELECTRONIC SIGNATURES AND ARE THEY LEGAL?

The Kenya Information and Communications Act (KICA) defines an electronic signature as data in electronic form affixed to or logically associated with other electronic data which may be used to identify the signatory in relation to the data message and to indicate the signatory's approval of the information contained in the data message.

# WHAT ARE THE BENEFITS OF USING ELECTRONIC SIGNATURES FOR AN INSURANCE COMPANY?

## 1. Working faster

A document which needs to be signed digitally simply needs to be uploaded in a suitable electronic signature software and sent to the recipients for signatures by email.

## 2. Confidentiality

A document signed electronically is not required to be printed and can be safely stored on the cloud. This is to maintain the integrity and confidentiality of the document.

## 3. Convenience

Most digital signature software providers have facilities for electronic signatures to be appended from a mobile device.

## 4.

Avoid unnecessary meetings and adhere to social distancing during COVID-19 - The need for 'wet signatures' in the new era of COVID-19 can be avoided thus reducing close physical contact between individuals.

## 5.

Save on printing and storage space -With home and online working on the rise, there is finite space to store documents. With digital signatures, printing is almost eliminated, and the only storage required for a signed document can be on cloud-based software or on your external hard drives.



**eSignatures**  
• *Working Faster*

• *Confidentiality*

• *Convenience*

• *From any device*

• *Cost optimization*



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# CONTENTIOUS CLAIMS

*Written by Virginia Wangechi*



## *Dear Valued Client*

Did you know Rain only matters to those who have seeds on the ground.....? You are my seeds and am nurturing you all the way to ensure you yield a harvest of peace of mind and protection daily among others

Allow me to discuss a category of claims that many people feel uncomfortable touching, shy away from.... and this is it.... **...CONTENTIOUS CLAIMS!**

A claim is an unfortunate incident that causes discomfort to the customer and any other party concerned.

This name contentious is an adjective that was a beautiful word in an English class we loved to mention with pride and eloquence, but in claims department the name contentious will raise eyebrows and almost make things fall apart.....The focal point is Chancery team do not fear or run away from the intensity of contentious claims but we face them boldly, courageously and strategically to ensure that all the stones are overturned and you are sorted not only quickly but professionally.

We have no choice at this point but to take the audacity to articulate the written and the spoken tales of claims processing and we dare to disrupt the planned and unplanned conversations and take the courage to advise on contentious claims which are on the rise daily.



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The recent internal and external changes insurance industry have faced has challenged the traditional management approach to claims and underwriting. The foundations of the conventional wisdom of insurance claims handling are facing a serious litmus test. With this only serious teams and team leaders are realizing that the satisfaction of the customer will depend on understanding the change drivers operating in internal and external contexts and adopting different ways to ensure customer satisfaction is achieved no matter what!

If not, Chancery must understand why, when how....

A claim is an unfortunate incident that happens to someone and causes discomfort or some bubbles in one's head.

Claims are governed by the 5 principles of insurance. If they fall outside these principles they may not be payable automatically or termed as contentious. Chancery has a duty to unravel and sort you. A contentious claim is a hard nut to crack. Their presence gives Experience that makes someone feel as if they are tiptoeing in a minefield where explosives can erupt anytime but.....Chancery has the center bolt to address this with dedication

My dear client Kindly remember the following highlights and remember information is power!

**Read your policy document** -this document is the basis of the contract and in case of any question or claim arising, this will be the point of reference for any decision on claims. It highlights what is covered and what is not covered., .we agree it is not very interesting to go through it and that is why Chancery forwards the policy documents with summary notes on the forwarding letter.....read the highlights to understand the gist of the policy document

An encounter with contentious claims is such an eye-opener that has helped us assist our clients daily and given us mileage in our customer services.

## HOW DO WE LAND THERE/WHICH FORMULA?

They arise as a result of breaching the agreed contract terms, Negligence on either party, Lack of information, lack of documentation, and Limited scope of cover.

The Circumstances; sometimes the circumstances giving rise to a claim are ..... Is there cover, are we paying the right person, are we paying the right amount.....and many more unending questions?

## HOW DO THEY COME IN HOW DO YOU TELL IT IS CONTENTIOUS?

- **Inconsistency in circumstances sometimes** as you report a claim you may give a circumstance in the claim form, a different circumstance in the statement, and other documents may differ, for example, an accident is reported to have happened at a specific time and place e.g., Kaunda Street at 8 am the statement talks of Luthuli Street and different time, the police abstract talks of different place altogether. This may raise an eyebrow in the claim form.
- **Where there is no insurable interest** you don't have a financial relationship resulting from legally owning the property which has a claim; a simple example your policy reads Grace as the owner but the ownership document reads Victor.

In life policies, someone may have mentioned that he is the one with insurable interest but the policy reads some different persons. Authentically whatever is written supersedes the spoken.

Mr. Zee had a wife and three known children. He took a number of policies and the named next of Kin in the policies is neither the wife nor the children. He had appointed his mother in two and in the other policy he had written significant another stranger to the family. Upon his death there was a tug of war with the administrators of the assets because none of his dependents were on this policy.... the story is sad with DNA tests ...school records, photos trying to defend property...and the tales continue

## THE ACTUAL CAUSE

We normally refer to this as the proximate cause of the bad incident.

The cause of a claim can be an insured loss but the circumstances may be questionable. eg one can hit or ramm an old car on a stone so that the claim can be paid for him to get a new one. The intentional getting rid of an old car or item is not covered since this is intentional and not accidental. Again, in the work injury benefit act, one may be injured as they are going home and it is outside working hours. There may be a grey area to unravel the time but all the same, we are here to guide you professionally to ensure all gaps are closed. For a claim to be paid it must be accidental. The sentimental aspect or attachment with your property is not covered by insurance.

Insurance responds to what can be quantified in monetary terms.

The circumstances leading to the loss are

After the claim is fully documented the process starts. the prime rule is that all claims are payable but how come some are not paid at all? Let us reason together and unravel the mystery.

This is where and when the painful adjective comes in contentious, contentious, contentious..... claims. Contentious means there is some dispute or disagreement. Honestly, they bring denial fear betrayal and all manner of a rare combination of hazards and feelings into our thoughts

Contentious claims trigger difficult conversations.

## HOW DO WE TELL A CLAIM IS CONTENTIOUS?

Depending on the class or circumstances one would tell a claim is contentious for example, Where one has no insurable interest and would like the money to be paid to them without sufficient support documents to confirm the same

### Where the circumstances of loss are not in line with the policy or are unclear

The circumstances leading to the loss may not be consistent with the loss. This may lead to investigations to ensure that the matter is addressed in a professional manner next question is how and when did the contention come in.

After submission of the claim supporting documents.

We go through the submitted documents and proof read to confirm all is okay as the process moves on sometimes we may note as early as notification stage and get back to the client,

When we discern a claim is contentious it brings a second and third thought of what and how to communicate.

Sometimes some abnormality may be discerned by other service providers hence the need to engage adjusters assessors investigators and doctors depending on case per case

Contentions claims these are claims that are not very clear, there is a tug of war between parties or among parties

- *They arise as a result of breaching the agreed contract terms*
- *Negligence on either party*
- *Lack of information*
- *Lack of documentation*
- *Limited scope of cover*



# NEW APPOINTMENTS



**JOHN KIHANYA**

John Kihanya Joined Chancery Wright in June 2021 as Deputy Business Development Manager. He has over 12 years of experience in the insurance industry having worked previously for wealth watch insurance agency, Xplico Insurance, Britam Insurance, Equity bank (bancassurance) and Sapon insurance brokers.

He is an associate of the insurance institute of Kenya (AIK), has progressed in his Chattered insurance institute diploma (Dip CII) and holds a Bachelor's degree in Business Management (BBM) from Moi University.

Chancery wright has also appointed Mr. Joseph Oduoy Ouma as the Deputy Manager Medical & Pensions. Joseph joins Chancery from Madison Insurance Co. Ltd where he was a Senior Manager in charge of General Insurances-GIB & Medical Insurance

Joseph has over ten (10) years' experience in the insurance industry and has worked for various top Insurance Companies including ICEALION Group and CIC Insurance Group as Business Development Officer and Sanlam Life Insurance Co. Ltd as Business Development Manager-Pensions. In his new role, he will be responsible for the management of the medical and pensions business portfolio.

Joseph has a Bcom (Insurance Option) degree from University of Nairobi and he is currently studying MBA in the same University. He is also studying for a professional diploma in Insurance and soon to qualify as AIK- Associate of Insurance Institute of Kenya.



**JOSEPH ODUORY OUMA**

“

*Set your goals high, and don't stop till you get there.*

”

*Bo Jackson*



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# WHAT ARE YOU HOLDING?

*By Gladys Kiambi (Claims Manager)*



Once upon a time, there lived a man. This man died and left behind a widow and two sons. He had also borrowed from someone who after his death came against the wife seeking compensation. The poor widow was not able to pay so the creditor told her that he would take the two sons as slaves.

The widow went out to seek help. She went to one of her husbands' friend, Elisha and told him the sad story. Elisha, a prophet of God, loved his late friend so much and thought a way of helping his wife. So, he said to her, What shall I do for you? Tell me what you have (of sale value) in your house? She said "your handmaid has nothing in the house, except a jar of olive oil. 2 kings 4;2

Elisha said to the widow "Borrow as many empty jars as you can from your friends and neighbors. Then go into your house with your sons and shut the door behind you. Pour olive oil from your flask into the jars, setting each aside when it is filled "

She did as she was instructed and the oil kept flowing into the different jars until the last one was filled and then the oil stopped. She sold the oil and paid the creditor and saved her sons from being taken as slaves

## MORAL OF THE STORY

Don't give up in life there is always someone out there willing to help you. The worst enemy of your life is discouragement. Do not be discouraged, seek help!

Make use of that one thing that you have, it will help you get more. Insure your property, insure your life, you will pay little (premium) and be paid much higher.



DO NOT DESPISE  
SMALL BEGINNINGS.

“

*"Start where you are, use what you have, do what you can."--Arthur Ashe*

”



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### FIND HOSPITALS

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This Mobile App helps you to easily have access to your insurance policy, claim details within your hands, along with various convenient features that will save your time!



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