zamara

Powering Prosperity



Product Catalogue

Actuaries | Administrators | Consultants | Insurance Brokers | Reinsurance Brokers

Visit www.zamaragroup.com | Call 0709 469 000 to learn more.

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(WHO WE ARE)

Our Vision

The Pan African financial solutions provider.

(WHY WE DO IT)

Our Purpose

Creating a finacially secure and prosperous society.

Powering Prosperity

is an expression of what we stand for and is the promise that we make to all our stakeholders and the society at large – to power prosperity by providing financial and insurance solutions that result in financial freedom for both individuals and businesses.

Our Values

Your success is our priority. Our service excellence is built on three core pillars

01

Simplicity

We will always choose simple over complex. Zamara is straight forward, transparent and relevant.

02

Empathy

We strive to see the world through our customers' eyes. Zamara is caring, responsive and relationship driven.

03

Trust

We earn trust by giving it and being accountable. We are reliable, accountable and consistent.

PEACE OF MIND
LISTEN | DELIVER | CARE
#BetterWithZamara

Our Customer Promise

Creating Memorable and Impactful Experiences by Listening, Delivering and Caring – Your Peace of Mind, Our Commitment.

Our Brand Promise

We promote a savings and protection culture, empowering individuals and businesses with innovative financial & insurance solutions.



INSURANCE SERVICES



EDUCATION POLICY

This policy ensures your dependents' education is financially secure, even in the unfortunate event of your passing, disability, or policy maturity.

KEY BENEFITS

- **Premium Waiver:** No further payments required if the policyholder passes away or becomes permanently disabled.
- **Loan Security:** Use your policy as collateral.
- **Guaranteed Returns:** Receive the full amount accrued upon maturity—no surprises!
- **No** Medical Examination:
- **Tax Relief:** Enjoy annual tax savings of up to Kshs. 60,000.
- **Flexible Exit:** Surrender your policy anytime.

Secure your child's education today with confidence!



MASKANI DOMESTIC PACKAGE

Our Maskani Domestic Package offers a cost-effective insurance policy that protects your house and valuables from life's unexpected events. Plus, you'll enjoy a range of added benefits to ensure complete peace of mind in case of serious damages.

Comprehensive Coverage in Two Parts:

Buildings Insurance – Protects the structure of your property from damage.

Contents Insurance – Covers your belongings against theft or damage inside your home.

KEY BENEFITS

- **Hassle-Free Sign-Up:** No itemized list required.
- **Trauma Support:** Access to counselling after a burglary.
- **Occupational Accidents:** Protection for incidents occurring at home.
- **Emergency** Home Repairs
- **Coverage** for unexpected medical expenses.
- **Power Surge** damage.
- **Accidental Damage:** Coverage for unexpected mishaps.
- **Pet** Coverage
- **Sporting Equipment** Cover

Secure your home and belongings today with Maskani Domestic Package!



MOTOR INSURANCE

Our Motor Insurance offers an all-encompassing policy designed to shield you from financial loss if your vehicle is involved in an accident, stolen, or damaged by fire.
We provide two types of coverage to suit your needs:

1 Comprehensive Motor Insurance Policy

This policy is the broadest cover available. It includes third-party liability and protection against theft, fire, and accidents.

- Personalized Customer Support:
- Competitive and affordable premium
- Emergency Roadside Assistance
- Free Windscreen and Window Glass Cover (Including sunroof).
- Free Theft Cover for Spare Wheel: (Up to Kshs. 50,000)
- Free cover for side mirror with nil excess
- Free Emergency Medical for Passengers: (Coverage up to Kshs. 100,000)
- Free Car Key Replacement: (Up to Kshs. 50,000 (following an accident).
- Free Loss of Personal Effects: (Up to Kshs. 50,000 (following an accident).
- Free relief/ alternative car cover for 15 days (following an accident)
- Free Annual Car Evaluation
- Free Political Violence & Terrorism Cover.
- Free Excess Protection: (Covers both own damage and partial theft.)
- Free Towing Cover: (Up to Kshs. 50,000.)
- Free Personal Accident Cover for Driver: (Kshs. 250,000 in case of death.)

2 Third-Party Motor Insurance Policy

This policy is the minimum cover required. It covers against any legal liability to a third party caused when you are at fault. It provides unlimited liability for Third-party personal injuries or death. This cover does not provide any form of coverage to the policyholder's vehicle.

Drive with confidence knowing you are fully protected!



LAST RITES

Losing a loved one is never easy. We understand the emotional and financial strain it can bring, which is why we offer the Last Rites Funeral Cover to help ease the burden during life's most challenging moments.

KEY BENEFITS

Comprehensive Coverage:
Protects you, your family, your parents, and parents-in-law for as low as K shs. 1,750.

Inclusive Protection:
Covers parents and parents -in-law up to the age of 84 years.

Short Waiting Periods: Just one month for your nuclear family and three months for parents and parents-in-law.

Get the peace of mind you deserve, knowing your loved ones are cared for even during the toughest times.



TRAVEL INSURANCE POLICY

Our Travel Insurance is a flexible policy designed to protect you from unexpected events while you're on the move. Whether it's medical emergencies, trip delays, lost baggage, or personal liability, we've got you covered every step of the way.

KEY BENEFITS

- Coverage for medical emergencies, evacuation, and repatriation.
- Personal Accident Protection.
- Trip Cancellation and Curtailment
- Baggage & Personal Belongings Loss
- Personal Liability
- Hijack, Hostage & Wrongful Detention

Travel confidently knowing you're protected wherever you go!



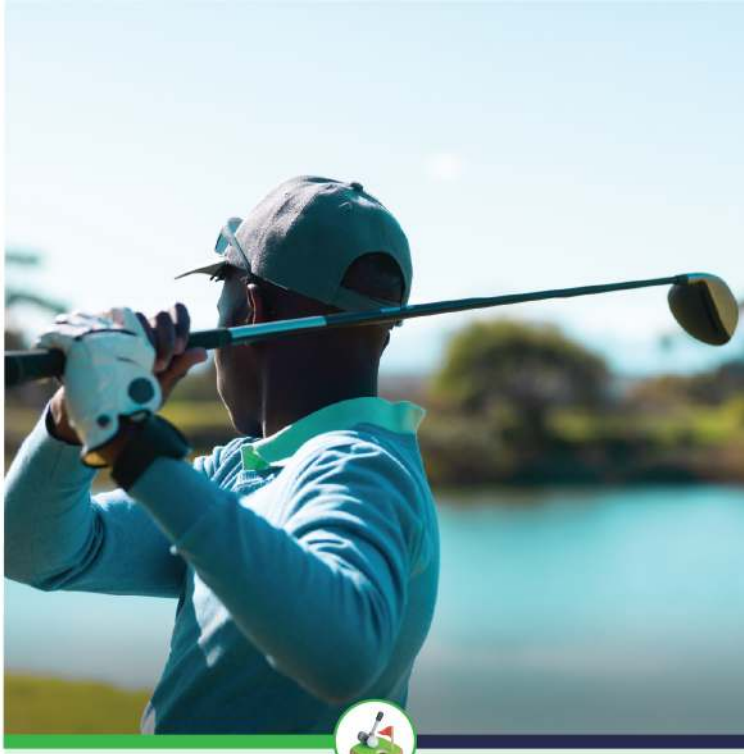
PERSONAL ACCIDENT PLUS

Our Personal Accident Plus Insurance is a comprehensive single-premium policy designed to offer you and your immediate family full protection in the event of an accident. With a wide range of benefits, you'll have peace of mind knowing you're covered when life takes an unexpected turn.

KEY BENEFITS

- Comprehensive accidental insurance under one policy.
- A Single discounted premium for varied benefits
- A single policy that covers all immediate family members.
- Emergency Evacuation: Access to flying doctor services.
- Payment of funeral expenses within 48 hours.
- International Repatriation
- No medical examination required

Stay protected with Personal Accident Plus Insurance; for you and your loved ones!



ZAMARA GOLFER'S POLICY

Our Golfer's Policy is an insurance cover designed to protect your golf sporting equipment, personal effects, and third-party liabilities, ensuring you're fully covered during your golfing experience. It also includes the unique "hole-in-one" benefit, offering you added value while on the course.

KEY BENEFITS

- **Affordable** Annual Premiums
- **Personal Accident Cover** for you and your caddy against injuries on the golf course.
- **Hole-in-One** Benefit
- **Medical Expense Cover** of up to Kshs. 10,000

Stay protected and focus on your game with the Zamara Golfer's Policy, your comprehensive cover for every swing!



INTERNATIONAL PRIVATE MEDICAL INSURANCE

Our IPMI cover offers comprehensive protection for both emergency and routine healthcare, with the flexibility to choose your doctor and treatment facility anywhere within our coverage region.

KEY BENEFITS

Comprehensive Treatment Coverage:
Full protection for all types of treatments.

Flexible Premium Payment Plans:
Tailored to suit your budget.

Evacuation Assistance:
Quick evacuation in case of emergencies.

Worldwide Coverage:
Access healthcare anywhere around the globe.

Second Medical Opinion:
Access expert advice for your peace of mind.

Enjoy unmatched global protection and world-class care, all tailored to prioritize your well-being.



INSURANCE CORPORATE SERVICES

INSURANCE CORPORATE SERVICES

Specialist advice is crucial to securing the best insurance policies that protect both you and your business. Our commitment to service excellence is reinforced through a holistic approach focused on delivering value-added solutions tailored to your needs. This innovative, client-centric approach to insurance broking sets us apart in the market.

KEY BENEFITS

Customized and Combined Solutions
This is tailormade to meet your needs both legally and in terms of benefit coverage. We help you save on cost and promotes efficiency in managing of insurance covers.

Enhanced Benefits
We provide benefits that you will derive maximum value from.

Risk Management
We provide advice to you on how to manage your risks on a continuous basis.

Negotiation Ability:
We get you best value for your money due to bargaining power obtained from our unrivalled client base and strategic partnerships.

Renewal Remarketing Exercise:
We conduct market assessment year on year to ensure you, on annual basis, acquire the best optimal insurance covers at a cost-efficient price.

Benchmarking:
We provide scoping of your benefits measured against other peers in the market to effectively advise on appropriate structure that will enable you remains competitive in employee attraction and retention.



EMPLOYEE BENEFITS

Offering employee benefits is essential to demonstrate your commitment to their health and future. A well designed benefits package can bring significant advantages to your business.

KEY BENEFITS

- Attract and Retain Talent
- Differentiate Your Business from Competitors
- Improve Your Bottom Line by Engaging Employees in Wellbeing Programs
- Reduce Healthcare Costs by Minimizing Sick Days and Doctor Visits, Allowing Employees to Bring Their Best to Work Every Day

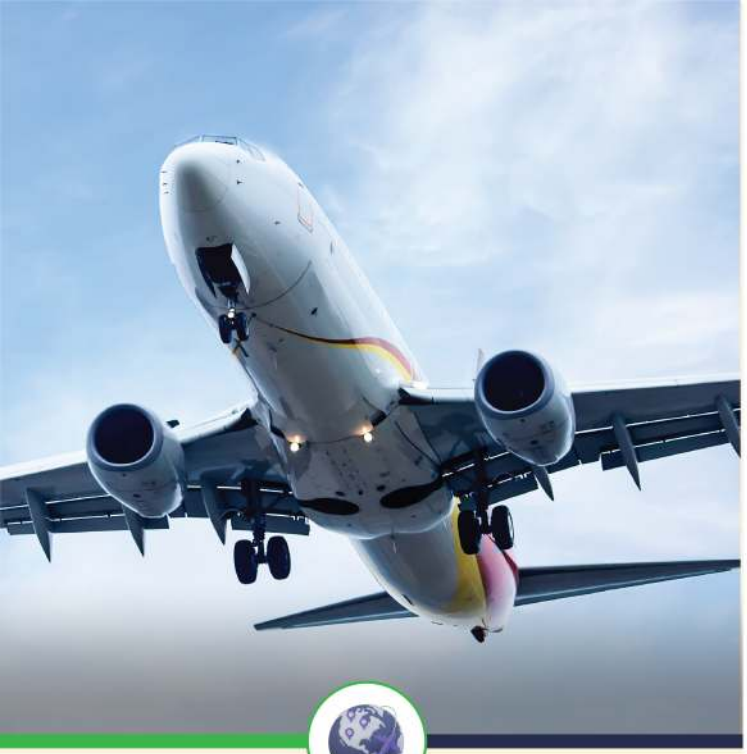


CORPORATE GENERAL INSURANCE

We provide comprehensive solutions to help corporate clients manage their business risks and reduce the total cost of insurance by minimizing avoidable losses through effective risk management.

KEY BENEFITS

- **Asset-related policies:** Coverage for assets against all risks, business interruption due to fire and related perils, and machinery breakdown.
- **Liability-related policies:** Public liability, products liability, directors and officers liability, medical malpractice, and professional indemnity.
- **Political risks** and terrorism
- **Crop** insurance
- **Crime coverage:** Protection against burglary, loss of cash in transit,and theft by employees.



AVIATION INSURANCE

We offer specialized insurance for the aviation industry in partnership with Arthur J. Gallagher (UK) Limited, a global leader in insurance, risk management, and consulting services. Our coverage includes protection for helicopters, fixed-wing aircraft, and privately-owned aircraft.

KEY BENEFITS

- Aircraft Hull All Risks, Spares, and Liability
- Hull War and Allied Perils, including Extortion and Hijack Expenses
- Premises, Hangar Keepers, and Products Liability
- Crew Personal Accident
- Efficient and Timely Claim Handling



MOTOR INSURANCE

Drive with peace of mind knowing that our motor insurance coverage goes beyond the basics. We offer extended protection for terrorism & political violence risks, excess protection, and personal accident coverage for both vehicle owners and their families.

KEY BENEFITS

- Motor: Private, Commercial, and Motorcycles
- Vehicles for Hire & Reward
- Motor Internal & External Trade Policies



HEALTHCARE BENEFITS

We help employers optimize their healthcare spending, ensuring they receive the best value for their money.

KEY BENEFITS

- Medical Insurance Broking
- Care & Case Management
- Claims Advocacy
- Wellness Consulting
- Third-Party Administration



LIFE AND DISABILITY ASSURANCE

We provide life insurance for organizations, offering the following benefits:

KEY BENEFITS

- Life cover
- Death cover
- Permanent disability
- Critical illness
- Medical reimbursement
- Funeral cover
- Personal accident cover



PENSION CONSULTING & ADMINISTRATION SERVICES



RETIREMENT FUND ADMINISTRATION SERVICES

Scheme administration is a critical and integral part of the day-to-day management of a retirement benefits scheme. It is a specialized field that requires professional skills to ensure the smooth management and running of the scheme. A well administered scheme reflects well on members' perceptions and by extension the state of the employer.

KEY BENEFITS

- Core administration involving member data maintenance, benefit calculations, and communication.
- Scheme account preparation, including bookkeeping, annual account preparation, and ensuring compliance.
- Pension payroll maintenance and database management.
- Trustee services encompassing meeting arrangement, minute-taking, and action point coordination.
- Member communication for benefit information dissemination.
- Web access and interactive tools for financial planning and retirement.
- Balloting for member-elected trustees through manual or online processes.
- Trustee training programs covering a wide range of topics from basics to advanced investment strategies.



ZAMARA FANAKA RETIREMENT FUND

The Zamara Fanaka Retirement Fund is an umbrella fund that is the ultimate retirement benefits solution, allowing an employer to provide flexible yet competitive benefits without the hassle of having to run a retirement benefits scheme.

KEY BENEFITS

- Cost-effective, efficient and practical solution to employee benefits
- Professional and well-managed program that requires minimal employer involvement thus allowing the employer to focus on its core business
- Uncomplicated, yet flexible benefits, which are easily understood, and therefore valued by employees
- Access to additional death and disability benefits including last respect funeral and critical illness covers at amazingly subsidized rates
- Access to multiple investment options and providers
- Economies of scale, better returns to members and lower fees
- Tax benefits for employers and employees
- Superior and transparent communication to employers and employees



FAHARI RETIREMENT PLAN

Fahari Retirement Plan is a solution designed to assist you build up retirement capital in a simple, affordable, flexible and tax efficient way, in order to provide you with an income during your retirement.

Fahari Retirement Plan is perfect for you if you:

- Fahari Retirement Plan is perfect for you if you:
- Are seeking to save for your retirement in an easy, secure and affordable plan.
- Wish to gift a pension to an individual(s) whom you wish to contribute to their financial well-being.
- Are seeking to save for your retirement in an easy, secure and affordable plan.
- Wish to gift a pension to an individual(s) whom you wish to contribute to their financial well-being.

KEY BENEFITS

- Access to state-of-the-art digital platforms to access your retirement account.
- Monthly pension or lump sum at retirement.
- Capital preservation through guaranteed positive results.
- An optimal retirement benefit including death benefits, withdrawal benefits as well as ill health and incapacity benefits.
- Built in life assurance at very competitive rates.



VUNA PENSION PLAN

The Zamara Vuna Pension Plan is a solution designed to assist individuals and groups build up a retirement pot in order to provide you with an income during your retirement. If you are already saving through a company-sponsored pension plan, you can boost your retirement savings with the Vuna Pension Plan.

Vuna pension plan is perfect for you if you are:

- In contractual or seasonal employment
- Self-employed
- A small business owner
- Working overseas
- Working in an organization without a retirement plan

KEY BENEFITS

- Flexible contributions
- Individual investment choice
- An array of benefits including death benefits, withdrawal benefits as well as ill health and incapacity benefits
- Embedded Group Life Cover
- Real-time access to your retirement account



CORPORATE TRUSTEE SERVICES

It is registered as a trust corporation for the purpose of providing corporate trustee services and complies fully with the requirements of the Trustee Act (Cap 167). C&P inherited the corporate trustee clients of Barclay Trust Investment Services Limited in the year 2000.

KEY BENEFITS

- Oversee all Scheme Service Providers, formulation of performance benchmarks, and prudent asset investment.
- Identify and manage Scheme risks, maintain proper accounts, and ensure statutory audits.
- Ensure efficient Scheme operations, report to the Board of Directors, and comply with regulatory authorities.
- Coordinate with regulatory and tax authorities, organize Trustee meetings and sub-committees, and monitor pension expenses and complaints.
- Manage tasks with Service Providers, present quarterly reports to the Sponsor, and implement risk management and communication policies.



ZAMARA CONSULTING ACTUARIES SCHEMES SURVEY (ZCASS)

Zamara conducts a market survey on the performance of retirement benefits schemes operating in Kenya. The survey analyses the results of over 425 schemes with an asset base in excess of 1,049.2 billion.

KEY BENEFITS

- Members are able gauge the performance of their Scheme relative the average performance of similar sized schemes in Kenya
- Trustees will also be able to analyze the strategies used by other fund managers deemed to perform better i.e. asset allocation.
- Trustees will be able to benchmark the performance of the fund managers and make any adjustments where necessary



ZAMARA INCOME DRAW DOWN

Enjoying a regular periodic payment in your retirement while the balance of your funds remains invested for future growth with IDD Plan.

KEY BENEFITS

- You enjoy an income from the IDD Plan at a level of your choosing within prescribed limits
- You can draw this income from your IDD Plan at a frequency that suits you: once a year or as frequently as every month.
- You can adjust the level of income once a year to suit your needs.
- Your IDD Plan continues to earn interest every year, even as you draw down a certain amount.
- The benefits you receive from the fund enjoy preferential tax treatment and after the age of 65, no tax is payable from your IDD Plan.
- The IDD plan can be bequeathed to your nominated beneficiaries, in the unfortunate event of your death for them to continue to receive benefits from the IDD Plan until it is depleted.
- You have access to other additional insurance covers such as life assurance covers at cost effective premiums.
- You can still buy an annuity at a later date.
- Zamara will provide you with a dedicated Advisor to provide you with information on your IDD.



ACTUARIAL SERVICES



PENSION AND BENEFITS CONSULTING

Our services are tailored to ensure both individuals and businesses are well-equipped to navigate the complexities of pension schemes. Whether it's actuarial valuations of defined benefits schemes, reviews of defined contribution schemes or designing retirement plans our services are comprehensive. We also assist with employee benefits disclosures in line with IFRS and offer advisory on the pension aspects of mergers and acquisitions.

KEY BENEFITS

- Actuarial valuations for defined benefit schemes and gratuity arrangements.
- Actuarial reviews of defined contribution schemes.
- Retirement arrangement design and implementation.
- Employee benefit disclosures following global accounting standards.
- Independent audit and verification of third-party benefit calculations.
- Actuarial modelling, scenario analysis, and advice to improve retirement outcomes.
- Guidance on pension-related aspects of mergers and acquisitions and support for early retirement interventions.



ASSET AND INVESTMENT CONSULTING

We specialize inn guiding our clients through the intricate landscape. From formulating robust investment strategies and drafting investment policy statements to independently monitoring investment health checks, ensuring our clients' investments align with their objectives. Our expertise also extends to providing investment training and invaluable advice on scheme governance.

KEY BENEFITS

- Formulating investment strategies;
- Preparation of investment policy statements.
- Independent monitoring of investment performance.
- Annual investment health checks against objectives.
- Investment training.
- Advice on scheme governance.



INSURANCE CONSULTING

Zamara provides comprehensive actuarial services to insurance companies in Kenya. Their services extend beyond meeting statutory requirements to enhance overall business value and financial performance. This includes assistance in the assessment of risks, advanced capital modelling, and ensuring compliance with evolving international financial reporting standards.

Their solutions are tailored to drive greater transparency and comparability in financial reporting, enabling a more robust approach to risk management. Additionally, Zamara supports insurance companies in redefining their business strategies in response to technological advancements and changing regulatory landscapes in Kenya.

KEY BENEFITS

- Advanced risk assessment and management
- Tailored solutions for compliance with international financial reporting standards
- Enhanced business value and financial performance
- Support in redefining business strategies
- Adaptation to technological advancements and changing regulations.



HEALTH CONSULTING

Zamara Kenya specializes in driving health schemes towards Universal Health Coverage goals. They conduct valuations for financial sustainability and tailor health benefits to diverse population needs.

Their services include administrative system reviews, holistic guidance for new or revitalized schemes, and demographic assessments for healthcare expenditure insights. They are committed to equitable, quality care and integrate fraud detection to safeguard health scheme integrity.

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KEY BENEFITS

- **Financial Sustainability:** Ensuring long-term viability of health schemes.
- **Tailored Health Benefits:** Designing benefits to meet diverse population needs.
- **Streamlined Healthcare Delivery:** Enhancing efficiency through administrative system reviews.
- **Holistic Guidance:** Offering comprehensive support for new or revitalized schemes.
- **Informed Decision Making:** Providing insights to navigate healthcare expenditure trends.



DATA ANALYTICS SERVICES

Zamara specializes in advanced data analytics solutions for enterprises and governmental entities, harnessing big data to optimize costs and drive operational efficiencies. They design tailored products and solutions, analyze data to identify trends, opportunities, and risks, enabling strategic decision- making.

KEY BENEFITS

- **Cost Optimization:**
  Utilizing insights for efficient cost management.
- **Enhanced Operational Efficiency:**
  Utilizing analytics for streamlined operations.
- **Strategic Decision-Making:**
  Providing data-driven insights for informed decisions.
- **Improved Service Delivery:**
  Leveraging data for better governmental scheme performance.
- **Fraud Detection:**
  Assisting in detecting fraudulent claims.
- **Sales Strategy Refinement:**
  Providing insights to refine sales strategies.



ZAMARA RE SERVICES



FACULTATIVE REINSURANCE BROKING

We arrange bespoke facultative reinsurance solutions for all lines of business — from straightforward property risks to complex specialty exposures.

KEY BENEFITS

- Risk Quotation & Placement Support: Fast, competitive pricing and secure placements across local, regional, and international markets.
- Class-Specific Expertise: Access to technical experts in property, casualty, marine, and specialty lines.
- Technical Risk Profiling: Analytical tools and dynamic data to assess exposure and risk drivers.
- Global Market Reach: Partnerships with leading reinsurers for tailored coverage and market access.



TREATY REINSURANCE SOLUTIONS

Comprehensive treaty services for general, life, and health insurance tailored to clients' risk appetite and portfolio growth.

KEY BENEFITS

- Program Review & Benchmarking: Assessment of existing treaties for optimization.
- Reinsurance Optimization: Stress testing and structure enhancement.
- Pricing & Negotiation: Competitive pricing aligned to risk profile.
- Treaty Management: End-to-end administration and reporting.

REINSURANCE PROGRAM TYPES

- Proportional Treaties: Quota share, surplus, and combined quota share/surplus structures.
- Non-Proportional Treaties: XOL and stop-loss programs.
- Structured Programs: Integrated multi-line and XOL structures.
- Facultative Obligatory Treaties: Design for specific client needs.



RISK & CAPITAL ADVISORY

Strategic risk transfer and capital optimization services designed to improve solvency and profitability.

KEY BENEFITS

- Portfolio Risk Modelling: Scenario-based stress testing.
- Capital Optimization: Structuring advisory for solvency improvement.
- Regulatory Compliance: Solutions meeting local and international capital standards.

RISK-BASED CAPITAL (RBC) ADVISORY

Helping insurers unlock capital and strengthen solvency through technical insight.

KEY BENEFITS

- Insurance Risk: Exposure mapping and catastrophe modelling.
- Operational Risk: Data automation, fraud detection, and targeted training.
- Market Risk: FX and asset correlation analysis.
- Credit Risk: Counterparty and investment monitoring.



DATA ANALYTICS & ACTUARIAL SUPPORT

Working in collaboration with Zamara Actuarial to deliver data-driven insights for risk and pricing decisions.

KEY BENEFITS

- Catastrophe Modelling (flood, earthquake, cyclone)
- Exposure Mapping & Heatmaps
- Reinsurance Cost-Benefit Modelling
- Pricing and Stress Testing

REINSURANCE WORDINGS & CONTRACT REVIEWS

Ensuring contract precision and equitable protection for all stakeholders.

KEY BENEFITS

- Drafting and structuring custom clauses
- Policy alignment and compliance review
- Reinsurer negotiation and adoption



CLAIMS MANAGEMENT

Comprehensive support from claims advocacy to settlement.

KEY BENEFITS

- Claims negotiation and settlement assistance
- Audit, monitoring, and reporting
- Technical advisory and documentation support

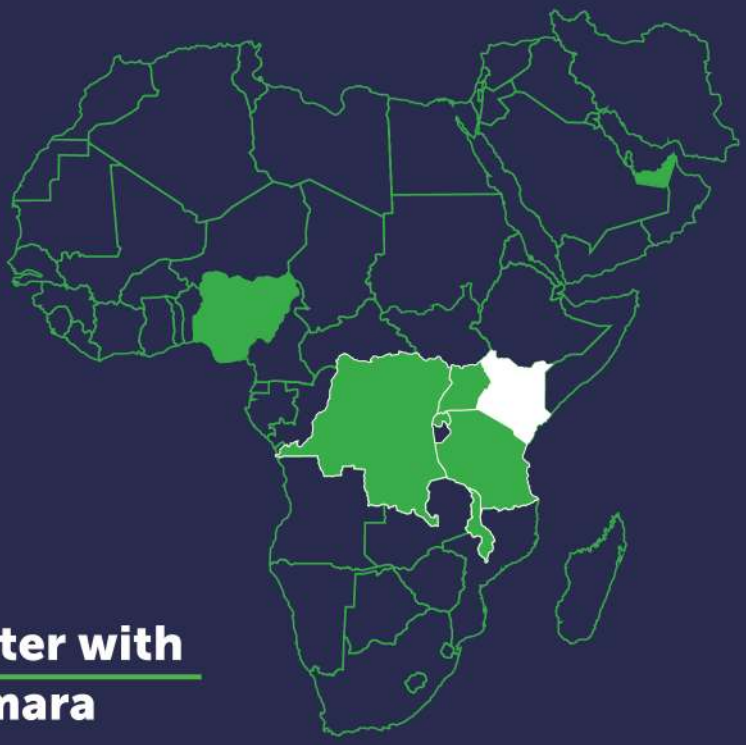
RISK MANAGEMENT SUPPORT

Strengthening clients' resilience through risk profiling and market insights.

KEY BENEFITS

- Risk assessment and portfolio diversification
- Emerging risk advisory and training
- Market intelligence and benchmarking

OUR FOOTPRINT



Better with Zamara

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