

# GA VOICE

Corporate Magazine | February - April 2020



## Key Note

Our ICT General  
Manager Key Note

## Inside

Know your Colleagues  
How GA is managing Covid-19  
Covid-19; Chaos or Opportunity – Uganda

## Gallery

See the activities we took  
part in

# KEY NOTE



We started the year 2020 on a high note and great optimism, both as an institution and the country at large. In 2019, GA Insurance made significant strategic steps introducing various online products, expanding its business strategic partnership and the regional expansion which saw GA launch its presence in the Uganda market. In the year 2020, GA has continued to harness on these achievements and leveraging on technology to increasingly improve operational efficiency and value proposition to its esteemed customers.

## “Technology has enabled business systems access using Virtual Private Network (VPN)”

Late in the year 2019, the world was faced with the unprecedented global outbreak of corona virus which spread fast and continued to affect the health, economic, social and political ecosystems. This situation has continued to directly affect many organizations including GA in many ways with Travel Insurance bearing the brunt while Health Insurance claims going up significantly.

To manage the virus situation, flatten the spread curve and cushion the country from potential economic recession, the government introduced various economic and social measures; dusk to dawn curfew, cessation of movement, adjustment of various tax regimes among many others. These changes continue to drive a huge shift in business operations and activities as well as influencing the human behaviours at the personal and corporate level.

Social distancing has become a common trend to curbing the virus with online Insurance products and services, working from home, virtual meetings and trainings, remote support becoming the new norm. At GA we have introduced various technological solutions, to enable remote business systems access using Virtual Private Network (VPN) technology, new communication, collaboration tools and video conferencing features using Microsoft teams. These solutions have come in handy to continue serving and fully engaging our clients, business partners and staff with minimal contacts therefore joining in the war against the virus, ensuring business resilience and continual of our unmatched customer service.

With the shifting customer demand for a click of a button online self-service accelerated by the Covid-19 pandemic, GA has focused and fast-tracked development and use of online portals and Mobile applications, digital payment systems (Mpesa, Payment Cards) and industry wide Digital Motor Vehicle Insurance certificate system (DMVIC). We have entered into and continued to engage many Insuretechs, systems Integrators, Insurance aggregators, our ERP vendors and our partner bank (I&M) to ensure more and more digital products and services are available to our existing and potential customers as we enhance our operational efficiency.

Rapid changes in the workforce and people's personal online activity due to the pandemic has also resulted to increase in cyber and IT security threats. At GA we do take Cyber Risk with the seriousness it deserves and have put in to place great data protection of our clients' records and critical organization's information asset. We have also enhanced our backups and Off-site Systems and procedures in case of any disaster for Business Continuity.

The teams working with the ICT team have constantly undergone training internally with the pool of talent that we have in house and external as well to have better hands on experience, we look forward to a great 2020 and best wishes to all.

THOMAS NJOROGE – GM, ICT



GAInsurancelimited



GAInsuranceltd



GAInsurancelimited



www.gakenya.com

GA Insurance Limited

4<sup>th</sup> Floor, GA Insurance House, Ralph Bunche Road  
P.O. Box, 42166 00100 , Nairobi, Kenya.



# KNOW YOUR COLLEAGUE



**David Muema**

**Claims Department, Mombasa**

**How are you coping during this Covid-19 pandemic period? Are you keeping safe?**

By doing my level best to stay indoors to stay safe. I stay safe by observing the general guidelines, as issued by WHO, the government and our HRM department.

**What does working from home mean and how do you go about it?**

Working from home is basically doing your daily business process at home. It has not been easy working from home due to disturbance from kids. Sometimes I have to ignore the family to enable me complete the work allocations. Also, other times I work late night or midnight when the family is asleep so that I am able to get things done.

**Many people including those who are not familiar with technology have been forced to learn and work from home during this time. Internet Connectivity, using VPN, among other things, how is your experience so far?**

Learning is a continuous process and, growth is achieved by facing challenges and looking for solutions to solve them. I thank our ICT team who have brought about so much change in our processing systems.

With the ICT knowledge I have, I did not have much challenge to adopt to it as I worked from home.

**What are the challenges experienced in working from home?**

Poor internet connectivity, sometimes not even able to process business. Hence one has to work for extra hours including during the night. Other challenges include, power break outs and distraction from family and kids playing hence the environment is not conducive.

**Have you held any virtual meeting using Microsoft Teams and other Virtual Applications.? What is your overall experience? Is the communication effective?**

Yes, I have used Teams and it was effective. The only challenge is the network strength.

**If you have kids, how are you ensuring they stay occupied, now that they are not in school? Are their schools providing E-learning Platforms for them to use in their study?**

Staying indoors is not easy with kids hence most of the time, they have to be watching TV and playing with toys.

The E-learning platforms are not working for my kid who just started her education. Most of the time I try to be the teacher and teach her some few things. Also, I download for her some learning cartoons to keep her busy.

**What one thing have you learned as a staff that has served you well during this period?**

Nothing is permanent on this earth, always be ready for change in any time of the day.

The current situation is not permanent but we should learn from it.

**What is your personal mantra/motto?**

Inner peace is priceless, no situation is permanent.

**What or who has been your greatest influence in your work, especially during these times and why?**

The claims team headed by Mr. Mbijiwe, this man is full of wisdom and experience.

**During these times, are there any hobbies/passion you have developed/are enjoying doing?**

Am passionate about food and culture, so I'm learning how to cook different kinds of meals from different cultures. I love watching documentaries.

**What do colleagues say is your best quality?**

Team player and a good event planner

**What take home lessons you have for anyone reading this newsletter?**

Always be you. The tree with the sweetest fruits is always the one shaken more.

Be a fruitful person, when things get tough, don't give up but instead embrace and be positive always.

**Parting Shot?**

You are the one responsible for your own inner peace. Stay safe.



**Rose Henry**

**Non Motor Claims Manager, GA Insurance Tanzania**

**How are you coping during this Covid-19 pandemic period? Are you keeping safe?**

I stay safe with family by taking all precautions as indicated by WHO and the government, make time to exercise and I am more mindful on what I eat. I also try to take breaks from hearing and watching news on Covid 19 since hearing it repeatedly can be upsetting and stressing.

**What does working from home mean and how do you go about it?**

It means self -discipline, self-motivation, focus and concentration, it means hearing your child calling your name but turning a deaf ear to get the work done. We are working in a rotation of two days in our department, with access to my emails, I am able to get part of my work done and would usually finish off any tasks that require me to be in the office on the days that I'm there.

**Many people including those who are not familiar with technology have been forced to learn and work from home during this time. Internet Connectivity, using VPN, among other things, how is your experience so far?**

I have only applied the basic knowledge on internet connection to access my emails since there are no any

systems that I have access to while at home, but I had to learn to use the meeting applications like Zoom which I had not used before.

**What are the challenges experienced in working from home?**

- Separating work from home is a challenge, you may find yourself working through the evening with no breaks.
- interruptions, especially from the kids and the home environment which tempts me to jump into a domestic activity each time I pass by a kitchen or laundry room.
- Communication breaks on days that I am not at work, the brief discussions/decisions that were made while I was absent and were not necessarily communicated via emails.
- No access to system which means on the days that I go to work, I have to start on the two missed days before starting the day work.

**Have you held any virtual meeting using Microsoft Teams and other Virtual Applications.? What is your overall experience? Is the communication effective?**

Yes, I have used Zoom for a meeting, it was easy to use and didn't require IT hands on intervention to get it running although the video quality was not that good and the audio was unstable.

**If you have kids, how are you ensuring they stay occupied, now that they are not in school? Are their schools providing E-learning Platforms for them to use in their study?**

I give them toys that involve creating something, like legos and puzzles I also encourage them to help with some chores. My elder daughter has two online classes each day, each class lasts for 45 minutes.

**What one thing have you learned as a staff that has served you well during this period?**

I have learnt that with the right mindset and focus, I can be equally productive while working from home while enjoying the benefits that come with it.

**What is your personal mantra/motto?**

Staying positive, motivated and continuously learning because the world may never be the same after the pandemic.

**What or who has been your greatest influence in your work, especially during this times and why?**

Our CEO, Mr. Amit Srivastava , he has remained optimistic throughout and has ensured business continuity, through him, I am motivated to use the extra time I have to accomplish the tasks that were incomplete and unattended to, he ensures that targets we had before the pandemic are still at the back of our minds despite the unpredictable business environment.

**During these times, are there any hobbies/passion you have developed/are enjoying doing?**

I have been reading books and learning how to cook foods of different countries like the famous pizza margherita of Italy.

**If you are reading, can you recommend the book for someone to read?**

Yes, I'm currently reading Shoe Dog: A Memoir by the Creator of Nike

**What do colleagues say is your best quality?**

They say I'm eager to learn and adding knowledge.

**What take home lessons you have for anyone reading this newsletter?**

**Parting Shot?**

Stay safe from the Corona infection, be informed about it and protect your loved ones.



# GALLERY



Hindu Council of Kenya Jubilee Celebrations at Premier Club



GA Uganda Travel Insurance Launch and Training



GA Staff Valentine's Day



Malindi Sea Fishing Competition

# GALLERY



Sukuma Twende Golf Tournament at Sigona Golf Club



GA Insurance offering food supplies to families across Nairobi - #COVID-19



GA Insurance Rotary International District 9212-COVID-19 Donation



GA Bonanza 2019 Awards at I&M Bank

# How GA Insurance is Managing Covid-19



The Coronavirus has brought unprecedented times to all of us. GA Insurance has continued to support all its stakeholders during this difficult time. The safety of our employees, their families, investors, clients, providers and all other stakeholders are of utter most important to us.

In view of our commitment towards providing uninterrupted services, we have taken incremental precautionary steps which includes, but not limited to the implementation of best practices for work place safety along to deal with COVID 19 pandemic along with various directives and guidelines issued by the Government of Kenya;

## 1. Workplace Safety

We have placed sanitizer dispensers at strategic locations through out our workplaces in head office and all branches. We have made sure that all our sanitizers adhere to CDC recommendation of minimum 60% alcohol content. This is in addition to soap and running water available in all wash rooms. We have also carried out sensitization programs covering all employees on WHO recommendations including obligatory hand hygiene. PPEs like three ply face masks and latex gloves have been provided to all employees in workplace. Our work stations have been reorganised to adhere to social distancing norms.

## 2. Suspension of biometric clocking system and face to face meetings

The management suspended the use of the biometric clocking system so as to minimize high staff traffic contact points. All doors remain open at all time during office hours. Bearing in mind the size of the company's meeting rooms, the staff has also been encouraged to hold less face to face meetings for a group of more than five at any particular time. Additionally, all work areas are fully ventilated and all windows are open at all time.

The GA Staff has been encouraged to channel any other additional hygiene and precaution improvements to the HR office for implementation for the better of us all.

## 3. Teleconsultation support regarding COVID to our employees and clients

We also have a **24-Hour Medical helpline** which is available at **+254 -709 626 400**, that you can reach out to anytime.

Besides that, we have specialized medical practitioners for support as undermentioned:

- 0732 353535 (Ministry of Health)
- 0729 471414 (Ministry of Health)
- 719 (Ministry of Health – Toll Free)
- 0800721316 (Ministry of Health – Toll Free)
- 0709 626400 (GA Insurance)

## 4. Staff

As a measure to safeguard the interest of the customers as well as the employees of GA Insurance Ltd, we are currently working with reduced staff at Head office, branches and Call centers. This is to minimise the risk of transmission of COVID 19 virus. Our IT system is fully geared for Work from Home and a certain number of our staff are already on it. We are also fully equipped to have meetings using Microsoft Teams and other virtual meeting applications.

## 5. Revision of Business Hours (8.00AM – 4.00 PM)

Due to the current ongoing COVID-19 Pandemic and government directive to impose a curfew beginning from 27th March 2020 (7:00 PM – 5:00 AM), our head office and all branches of GA Insurance are open for business during **8.00 AM to 4.00 PM (Monday to Friday)** to ensure the safety of our staff and customers.

## 6. Our Medical Clients are covered under GA Insurance Medical Policy.

Following the arrangements and declarations by the Kenyan government that public hospitals have been equipped with the necessary capacity to test, diagnose and treat COVID-19, we will collaborate exclusively with public hospitals as guided by the government laid down procedures and protocols.

This will ensure a common approach and provide a more effective and sustainable outcomes to the pandemic. We will therefore only support and admit liability for cases diagnosed and treated in Kenya government's authorized medical facilities or public hospitals. Should you incur any expenses, we advise you to pay and submit claims for reimbursement.

These public hospitals include; Kenyatta National Hospital, Mbagathi District Hospital, KEMRI Stations (Headquarters in Nairobi, KEMRI Kisumu, KEMRI Mombasa) and Level 4 and Level 5 Hospitals in the country.

## 7. Cashless Mode of Payment

As a measure aimed at preventing the spread of the COVID-19, we are encouraging all GA Insurance clients to use cashless mode of payment. Please use your **debit/credit card- VISA/MASTERCARD, Lipa na Mpesa Paybill is 870250** or **I&M Bank**

account transfers and deposits. For more details on the Account Nos, please click on this link: [https://www.gakenya.com/news\\_and\\_csr/cashless-mode-of-payments/](https://www.gakenya.com/news_and_csr/cashless-mode-of-payments/)

## 8. GA Insurance Sponsors Food Drive

GA Insurance in partnership with I&M Bank and Shamas Rugby Foundation on 30th March 2020 was able to organize a food drive to families living in urban slums. **GA Insurance and I & M Bank donated a total of 2,000 food supply packages. Each of these packages contained 6kgs of maize flour, 3kgs of lentils, 1kg sugar, 1kg Salt, 1kg cooking fat and a bar soap (800grams).**

2,000 households were identified based on the Shamas Rugby Foundation database. These households were further organized and categorized based on the size of the household and on the vulnerability scale developed with the help of the community members.

This project was well received by the beneficiaries who were very grateful and filled with gratitude. The overall message from these households was that this program came at the right time when they needed it the most. To the beneficiaries, this was a great way of boosting their food security.

## 9. GA Insurance Presented 1 Million Shillings Cheque to the Rotary District 9212

GA Insurance Executive Director and the Executive Management Team handed a cheque of Sh 1 Million to Dr Joe Kamau, Chairman of Rotary D9212 Emergency Response Committee. The money donated is set to benefit informal settlements in Kenya during this difficult time.

Our Business Continuity Plan has been put in motion taking into consideration all possible scenarios of restricted movement, partial and total lockdown to focus on efficient business management and provision of uninterrupted client support.

We cherish the relationship you have with us and would like to take this opportunity to thank you for your continued support.

## 10. GA Donations at Mukuru and Korogocho

On 5th May, GA donated food stuffs to the Ghetto Classics at St John's Community Centre, Korogocho which it has supported for years. Ghetto Classics is the flagship programme of the Art of Music Foundation, a community programme that involves over 500 children in Korogocho – one of Kenya's biggest slums. The initiative was also replicated in Mukuru, Nairobi. GA Insurance has continued to sponsor and participate in food drives, for example, I stand for kenya' at Majengo, food drive at Kibera among others.

**Keep safe, keep positive and take care.**

Article by Nelly Tuluba

Marketing Department



GAInsurancelimited



GAInsuranceltd



GAInsurancelimited



www.gakenya.com

GA Insurance Limited

4<sup>th</sup> Floor, GA Insurance House, Ralph Bunche Road  
P.O. Box, 42166 00100, Nairobi, Kenya.

# Covid-19; Chaos or Opportunity – Uganda



**Francis Kamau, CEO,  
GA Insurance Uganda**

Covid-19 crises, plural presents the diversity of manifestation of chaos, brings to life the quote “In the midst of chaos, there is also opportunity” by Sun – Tzu. The recent reporting has so

far concentrated on the devastation the viral disease has caused globally. However, every dark cloud has a silver lining. In Uganda, we believe there are opportunities we can exploit.

GA insurance Uganda Limited is the latest addition to the GA Group stable. The baby came to be after the 100% acquisition of Nova Insurance Co. Ltd. The GA flag was hoisted on 1st November 2019 after the completion of the buyout.

GA has been received very well in the market. A formal launch was held on 5th March in Kampala where we had a very good representation of key industry players. The occasion was graced by the IRA CEO, Alhaj Kaddunabbi Ibrahim Lubega and our Chairman, Mr. Sachit Shah, presided over the occasion. The Group CEO and Uganda Director, Mr. Vijay Srivastava, walked the invited guests through the GA success journey. GA Uganda entry was amplified by the launch and the national media has reported as much.

Our brand presentation was rolled out in March. Billboards bearing the theme “Where there is Risk there is GA” have been flighted. We are fine tuning our Market Entry strategy that is designed to hit the market immediately on uplifting of lockdown.

At US\$ 243 Million GWP in 2019, the Ugandan market is a fifth of the Kenyan. GA Insurance is one of the 21 registered general insurers. We join a small but very competitive market hosting regional and international players. We have promised the market the best of GA; Innovation in service delivery, living our core values, pursuing our mission and being a good corporate citizen.

The Covid – 19 crises have become a catalyst to our 2020 strategies. The lockdown was announced on 30th March 2020 and the economy slowed

down considerably. We decided to look inward. A very firm foundation to our internal capacity has been established. Staff training has been done to align the internal processes to the GA Way.

With our nascent technology capacity, we did not have a BCP to fall on, we went manual. Private and Public transport was banned. We had to physically access the office. So, we walked, hitch hiked on government vehicles and, some staff moved houses to close proximity of office. The rest of us worked from our homes. Our service has not faltered. Every client who needs attention has received it. Online meetings, emails, telephone and WhatsApp chats have kept us connected to our clients.

At the outset the employees agreed to check in on each other. WhatsApp was a key tool to remain connected. If someone did not ‘show up’ another staff would make a voice call. Additionally, we encouraged all the staff to keep fit. Occasionally, we published our physical fitness exploits. We have inducted two of our new colleagues on WhatsApp. A separate managers WhatsApp forum has ensured strategic thinking is continuing. The crisis has certainly brought out the best in our staff.

The next opportunity that the crisis has offered is on looking forward to the new normal. Predictions are that humans will be agile and carry forward some lockdown experiences. These include telecommuting inter alia. As such, insurance business is expected to be innovative and create new solutions. Risk as previously defined has just acquired a new meaning. Medical and other branches of insurance will be required to be consumed differently. Medical business will be rolled out in Uganda in July.