

TRAILBLAZER

ISSUE | JULY 2016

SUCCESS

**Our customers
are our partners
in success**



APOLLO CENTRE
APOLLO ASSET
MANAGEMENT



GROUP CEO'S NOTE



The recently released economic survey saw the Kenyan economy grow by 5.6 percent compared to 5.3 percent in 2014. Growth was very positive in the financial and insurance sectors and expected to increase further during the year.

However, in Africa, insurance penetration remains very low. In Kenya for instance, it is less than 3%. This is a huge challenge to all of us in the industry as well as other actors to think outside the box, fashion innovative products and reach out to the unreached.

We are constantly working hard to improve and raise the bar

for the insurance industry in Kenya and the rest of the region. Innovation is one of the pillars that we, at APA Insurance and the larger Apollo Group, are founded on.

Indeed, we continue in our tradition of Rewriting the Rules of Insurance. We continuously carry out research and listen to our customers. This has taught us that in addition to covering the entire vehicle - through our Motor Private Insurance product, there is need for targeted insurance for critical parts. Therefore, for the first time ever, we have partnered with AutoXpress Limited to launch XtraSure Tyre Damage Guarantee. This product will protect the vehicle owner from paying for any unwarranted repairs or unplanned replacement of tyres damaged by road hazards; e. g rocks, broken glass, nails, kerbs and potholes.

XtraSure Tyre Damage Guarantee (XS TDG) covers passenger and SUV tyres that are purchased and fitted at any AutoXpress Centre across Kenya, provided that the vehicle tyres are fitted on is used for private/personal use.

Besides being relevant to our customers' needs, the XS TDG has the added advantage of being available, free of charge, for the first year after purchase of the tyres. It can be extended for a second year at a charge of 3% of the value of the initial purchase price of the tyres. The additional cover can be purchased at the same time as the tyre purchase or at any time within the first year. The XtraSure Tyre insurance policy commences immediately the tyres are fitted into the motor vehicle.

This for us is the role of insurance. We aim at relieving our clients from worry in their day-to-day lives - and putting a smile on their faces, as outlined in our mission as a company.

I am very proud to say that APA Insurance recently received a KSh252 million (\$2.5 million) funding from the MasterCard Foundation Fund for Rural Prosperity to increase incomes and well-being of smallholder farmers in Kenya through targeted micro-insurance products. APA is the first insurance company to receive such funding from the Foundation.

We must appreciate the effort put in by Erastus Ndege and Grace Wambui for this achievement.

This grant is a huge boost to our effort to create sustainable risk solutions and bring financial inclusion to a very important section of our population the smallholder farmers. It will enable us to support them, to create and protect their hard work and help create their wealth and improved livelihoods. As a business, we have built a track record of doing this and will continue on this path.

The aim is to develop and offer bundled insurance products to cushion rural populations against weather and other natural related risks, health related covers and life insurance to enhance their livelihoods. Working with financial institutions, it will also develop products offering loans to smallholder farmers and pastoralists. APA will collaborate with other insurance companies and insurance intermediaries to rapidly develop and nurture this market and significantly increase insurance penetration in the East African region.

The firm will also, together with value chain partners, provide solutions to the communities to address risks across the value chain and ensure service delivery to the rural communities leading to better productivity and incomes.

APA's expansion strategy will use its wide office network currently with 32 offices across the country to sell the products. The grant follows APA's track record of insurance products attuned to the needs of small scale farmers including the Area Yield Index Crop Insurance, Index-based Weather Insurance and Livestock Insurance.

I believe we have built the capabilities that differentiate us and we will continue to rewrite the rules of insurance every day.



CEO | Apollo Group

“

APA will collaborate with other insurance companies and insurance intermediaries to rapidly develop and nurture this market and significantly increase insurance penetration in the East African region.

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TRAILBLAZER
BY THE APOLLO GROUP

Issue | July 2016

Editor: Joyce Muiruri
Joyce.muiruri@apainsurance.org

Photography:
APA & Stock images

Contributors: Jackie Tonui, Mary 'O'Reilly,
Lucy Kuria

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APA INSURANCE RECEIVES KSH 250 MILLION FROM THE MASTER CARD FOUNDATION FUND FOR RURAL PROSPERITY IN KENYA

APA Insurance received a KSh252 million (\$2.5 million) funding from the MasterCard Foundation Fund for Rural Prosperity to increase incomes and well-being of smallholder farmers in Kenya through targeted micro-insurance products. APA is the first insurance company to receive such funding in Kenya.



Left to right - The MasterCard Foundation Fund for Rural Prosperity 2015: winners John Kigochi, APA Insurance Chief Finance Officer; Jesse Moore, M-KOPA_Chief Executive Officer and Co-Founder; Jeremy Dufour, Olam Uganda, Environment and Social Manager; Rewa Misra, Senior Program Manager, Financial Inclusion at The MasterCard Foundation (c); James Unyutta_ Musoni Kenya, Chief Executive Officer; and Ronald Webb, Finserve Africa/Equitel, Group Director of Payments. The winners were awarded more than US\$10.6 Million to scale up their work and increase financial access in rural Africa.

The funding, which was announced at a ceremony in Accra Ghana will go towards enhancing resilience, improving productivity, enhancing innovation, profitability and growth of rural and poor households in Kenya through increased access to financial services by rural populations who are predominantly smallholder farmers.

“On behalf of the Board and Management of the Apollo Group, I wish to convey our sincere gratitude,” said Ashok Shah, the Chief Executive Officer of the Apollo Group. “This grant is a huge boost to our effort to create sustainable risk solutions and bring financial inclusion to a very important section of our

population, the smallholder farmers. It will enable us to support them, to create and protect their hard work and help with their wealth and livelihoods. As a business, we have built a track record of doing this and will continue on this path.”

The project aims at developing and offering bundled insurance products to cushion rural populations against weather and other natural related risks, health related covers and life insurance to enhance their livelihoods. Working with financial institutions, it will also develop products offering loans to smallholder farmers and pastoralists. APA will collaborate with other insurance companies and insurance intermediaries to rapidly develop and nurture this market and significantly increase insurance penetration in the East African region. The firm will also, together with value chain partners, provide solutions to the communities to address risks across the value chain and ensure service delivery to the rural communities leading to better productivity and incomes.

APA's expansion strategy will use its wide office network - currently with 32 offices across the country - to sell the products. The grant follows APA's track record of insurance products attuned to the needs of small scale farmers - including the Area Yield Index Crop Insurance, Index-based Weather Insurance and Livestock Insurance.

The Area Yield Index Insurance is a multi-peril micro-insurance product rolled out together with the Government of Kenya and other insurers. It covers smallholder maize and wheat farmers against poor yields due to poor weather and natural catastrophes. Index-based Weather Insurance compensates farmers for crop damage as a result of deficit or excesses in weather conditions such as temperature, sunlight, wind speed or rainfall resulting in losses during the length of the crop growth cycle up to physiological maturity. Livestock Insurance compensates livestock keepers upon accidental death of their domesticated animal of economic value through accidents, illness, or complications while giving birth. Farmers are also compensated for the theft of their animals.

APA LEADS ROLL OUT OF NEW INSURANCE COVER FOR FARMERS' YIELDS

GOVERNMENT TO GRANT FARMERS 50% SUBSIDY FOR INSURANCE PREMIUMS

APA Insurance, alongside 6 insurance companies, (Amaco, CIC, Heritage, Jubilee, Kenya Orient & UAP) has launched a new multi-peril micro-insurance product that covers smallholder maize farmers against poor yields as a result of adverse climatic conditions, disease, damages by insects, etc.

The Area Yield Index Insurance will be provided in partnership with the Government of Kenya, which is offering a 50 percent subsidy on insurance premium for up to five acres per farmer. The subsidy becomes effective upon farmers' payment of their share of the premium.

The product covers farmers against a shortfall in yield from the expected harvest during the policy period. It covers the farmer for any yield below 80 percent. The crop insurance product is currently being piloted in Nakuru, Embu and Bungoma counties and will be rolled out to the rest of the counties as the seasons progress.

APA's Group CEO, Ashok Shah lauded the government for supporting the new product by providing subsidies for the premiums, adding that the new product will contribute towards safeguarding farmers' livelihoods that are often threatened by adverse climatic conditions.

"Smallholder farmers are the backbone of our agricultural production. However, in recent years, they have had to bear huge risk that comes with effects of climate change. The weather is no longer predictable and natural disaster have become more frequent, leading to huge crop losses. We aim to address this challenge to livelihoods, our bread basket and our economy," Mr Shah said.

The Area Yield Index Insurance covers farmers based on the condition of harvest history of the unit area of insurance where the farm falls. Farmers have up to the second week of October to sign up for the short rains season.

NOW ENJOY THE GUARANTEE OF A GREAT HARVEST.

Are you a farmer in Nakuru, Bungoma or Embu?
Get area yield index crop insurance for your maize farm.

This will cover you against yield shortfall below 80% of your expected harvest and on offer at a government subsidized rate of 50% on premiums (on up to 5 acres of areas planted).

For more information contact the offices of the below insurance companies in Bungoma, Nakuru and Embu:

- APA Insurance
- Amaco Insurance
- CIC Insurance
- Heritage Insurance
- Jubilee Insurance
- Kenya Orient Insurance
- UAP Insurance

Heritage
Insurance Company
A member of LIBERTY



APA LAUNCHES NEW INSURANCE COVER FOR TYRES OF PRIVATE VEHICLE

APA Insurance, in partnership with tyre dealer, AutoXpress, has launched a new insurance cover that offers replacement or repair for damaged tyres of private motor vehicles.

The XtraSure Tyre insurance policy is the first insurance product of its kind in the market that is dedicated to covering private vehicles' tyres. All brands of new tyres sold by AutoXpress for passenger vehicles are covered by the new product, provided that they have been bought from AutoXpress. Compensation is provided whenever they are accidentally punctured or damaged by road hazards.

APA's Group CEO, Ashok Shah said that the insurance product was inspired by the critical role that tyres play as an important component of a motor vehicle contributing to its performance by providing traction, braking, steering, comfort, fuel saving and safety.

"Tyres are in constant contact with the roads and to the most are subject to wear and tear. Many roads in Kenya are in dire need of upgrade, the uneven and unsealed surfaces are common and potholes pose a threat to even the most careful driver. This puts tyres at risk of damage whenever vehicles drive over glass, pick up a nail or burst a tyre on a kerb or pothole. The XtraSure Tyre insurance policy is the answer to this," Mr Shah explained.



AutoXpress and APA launch Kenya's 1st Tyre Damage Guarantee for Passenger and SUV Motor Vehicles

Left to right: Apollo's Group CEO, Ashok Shah and Managing Director of AutoXpress Limited, Sandeep Shah shake hands to seal the partnership between APA Insurance and AutoXpress to launch XtraSure Tyre Damage Guarantee.

He added: "This continues in our tradition of rewriting the rules of insurance through innovation and by focusing on pertinent needs of our customers. We have learnt that in addition to covering the entire vehicle, there is need for targeted insurance for critical parts". The Managing Director of AutoXpress, Mr Sandeep Shah, said that the new cover will significantly enhance the firm's offering for the benefit of customers.

"We are proud to be coming together with APA Insurance in this strategic partnership that increases the value that we deliver to our customer's high quality products and truly superior service. Indeed, quality tyres are an expensive auto part yet prone to damage. This is the reason why we have developed this innovative product to cushion motorists from the cost of repairs and replacement," Mr Shah added.

The XtraSure Tyre insurance policy commences immediately the tyres are fitted into the motor vehicle. It provides covers for 24 months, with the first year offered free of charge, whereas for the second year, the premiums are 3% of the cost of the tyre. Repairs or replacement of the tyres are done at any AutoXpress outlets countrywide.



Left to right: Jeenal Shah, Executive Director, AutoXpress, Pratul Shah- Director, APA Insurance & AutoXpress, Sandeep Shah, Managing Director, AutoXpress, Ashok Shah- Group CEO, Apollo Investments and Daniel Ndonge, Chairman, Apollo Investments & AutoXpress attend the launch of XtraSure.

This product will protect the vehicle owner from paying for any unwarranted repairs or unplanned replacement of tyres damaged by road hazards; e.g rocks, broken glass, nails, kerbs and potholes.

APA UGANDA APPOINTS A NEW CEO

We would like to welcome Sandeep Verma to our Apollo family. Sandeep joined us on 18th April 2016 as the new CEO of APA Insurance Uganda, having taken over from Suryakiran Naik.

Sandeep is a graduate from Punjab University and a Fellow from the Insurance Institute of India (IIC). He has 26 years of experience in the General Insurance Industry having worked in various companies.

Prior to joining APA Insurance - Uganda, Sandeep was with Reliance General Insurance Co. Ltd (RGICL) since 2007 where he has worked in various capacities. He is married with 2 children.

Sandeep's vision for APA Uganda is to use technology, product differentiation and prompt and fair claim settlement so as to achieve stellar excellence in the Ugandan Insurance Industry. He is looking forward to working with his exceptional team to deliver the best products and services to all our Uganda clients. His strongest belief is that Success is a result of Team work and perseverance and while out of office, you will find Sandeep engrossed in a book or travelling.

The board and management thank Surya for his contribution to the advancements made by the company during his tenure and wish him the best.

Once again, welcome Sandeep!



MAKE YOUR MONEY WORK FOR YOU WITH APOLLO ASSET UNIT TRUST

Investing can seem quite daunting and especially now with the recent banking upheavals in Kenya. It is important, when you have extra money at your disposal, that you do not make any hasty decisions.

The Apollo Asset Management Company (AAMC) is an asset management firm focused exclusively on meeting the needs of both institutional and individual investors like pension schemes, collective investment funds, SACCOs, corporates, chamas and individual high-net worth investors and their families. Each benefit from the intellectual rigor that allows them develop sophisticated strategies and enduring solutions.

The advisers at AAMC will explain exactly where you will be placing your money as well as any financial terms and jargon that might be unclear to you. You should be aware what each investment option means and offers, what the pros and cons are, the interest it is able to bear, who to go to, how to keep track of it, etc.

1. Investing Ksh 50 000

Before you start your investment journey, ensure that you have paid all your debts especially your credit cards as they attract high interest. A unit trust is a good place to start if you don't have the skill or time to manage your investment, AAMC manager can do it for you.

2. Investing Ksh 100 000 - Ksh 1 000 000

An Equity unit trust is a good option if you are young, albeit a riskier and more volatile one but can yield high returns if you stay in the market for a long time. Equity growth has generally out passed any other investment apart from property.

If you are middle aged consider a balanced fund with a reasonable exposure to equity.

If you are close to retirement go for fixed income unit trusts. These are less exposed to fluctuations.

3. One million plus

Consider investing in a retirement fund. These saving vehicles are designed to grow and protect your nest egg. They also carry tax advantages. It is advisable to plan for your retirement as soon as possible. It will save you money in the long run and secure your financial future.

For further information please contact Apollo Asset Management Company (AAMC) on 020 364 1000 or log onto our website www.assetmanagement.co.ke

“Before you start your investment journey, ensure that you have paid all your debts especially your credit cards as they attract high interest.”



APA LIFE WINS BIG AT THE 2015 AKI AWARDS

CLAIMS PAYMENT TO MASENO UNIVERSITY



Left to right - Ezekiel Owuor, CEO CIC Life presents the award for second runner up for the Group Life Company at the recent AKI Group Life Best Practice Awards 2015 to James Ngunjiri, CEO, APA Life (centre) and Mark Mumo, Business Development Manager, APA Life. The company was also awarded first runners up Best Loss Ratio Award.



Prof Julius Nyabundi, Vice Chancellor Maseno University (left) receives a cheque for sh.28.8 million from Mr. Wilson Oyuga, APA Insurance business development director in compensation for recent fire at the main University. Looking on is, George Olola, Managing Director Miran Insurance Brokers.

THE
APOLLO GROUP

SAVE A QUARTER, THIS QUARTER.

Get 25% off on all meeting room hires at the Apollo Centre.

From 1st July to 30th September, enjoy a season discount of 25% on all our conference room and entertainment facilities at the Apollo Centre. Facilities include complimentary Wi-Fi, smart board projector or LED screen and all necessary stationary.



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For more information or bookings, contact: Gordon Court Limited | Apollo Centre, Ring Road, Parklands
Tel: +254 020 364 1900 | E-mail: info@apollocentre.org | www.apollocentre.org

TREE PLANTING

At APA Apollo, our commitment to protecting and conserving the environment is core to our business and it is our objective to plant and maintain at least 1,000 trees every year. In partnership with Egerton University, we have created the Ngongogeri Park and every year we plant 1000 seedlings with our staff and Egerton students. We are also key partners and sponsors in the annual Run for Mau marathon.

On 9th April 2016, together with our staff and Egerton students, we participated in a tree planting exercise inside Egerton University botanic garden to ensure security and survival of the planted seedlings.

We used bamboo seedlings because of their many uses including fencing, construction, supporting farming activities (props and handles for farm tools), handicrafts, baskets, household furniture (mainly chairs and beds), source of energy (biomass fuel), signage for ceremonies such as weddings, beer production, tent construction, among others. Among some Kenyan communities, the shoot tips are used for producing an alcoholic drink known as Ulanzi. There is, however, high untapped potential commercial uses such as in fabric manufacturing, pulp for paper production, several wooden products such as fiber boards, tiles and parquets among others.

The environmental value of bamboo is of critical importance in the increasingly degraded Kenyan water towers. Bamboo plays a significant role in soil conservation, carbon sequestration, nutrients and suspended solids retention and climate modification. As such, it is useful in rehabilitation of degraded sites and reforestation. It is for the above reasons that bamboo should be promoted in Mau and many parts of Kenya as a way of ensuring sustainable green development benefits (integration of economic development and environmental conservation) through wood products, energy and environmental conservation.



APOLLO ASSET MANAGEMENT UNVEILS THREE NEW INVESTMENT PRODUCTS

Following regulatory approval, Apollo Asset Management Company (AAMC) has launched three new unit trust products, marking its debut in investment products that target the retail market. The products that have been launched by the fully owned subsidiary of the Apollo Group are: Apollo Money Market Fund, Apollo Equity Fund and Apollo Balanced Fund.

Apollo Asset Management is an investment and wealth management firm licensed by the Retirement Benefits Authority (RBA) and the Capital Markets Authority (CMA) to conduct fund management and investment advisory services.

Speaking during the launch, the Chief Executive Officer, Fred Mburu said that the new products would enrich the group's portfolio that also includes insurance and property.

"We will seek to deliver superior investment returns to our customers. Our rich heritage and track record in provision of various financial services speaks for itself. The three unit trust products offer our clients a variety of options depending on their risk appetite and objective for investment," Mr. Mburu added.

Unit trusts offer investors an affordable way to diversify their investment portfolios and have much greater exposure to different asset classes. Prospective investors in the Apollo Unit Trusts have flexibility to determine the period they wish to remain investors as well as the amounts they wish to invest.

The Apollo Money Market Fund invests in deposits, short term treasury paper and near cash holdings in the Kenyan market over the short term period of between six months and one year. It is a low risk investment that earns interest; and is ideal during times of stock market turbulence. The Apollo Equity Fund invests predominantly in professionally selected shares and stocks listed on the Nairobi Stock Exchange. It is a higher risk investment for a period of between four and seven years and earnings are derived through dividends and capital gains.

The Apollo Balanced Fund is a 'half-way house' product invests in a combination shares for growth and interest bearing assets for income in Kenya with some offshore element offering a balanced portfolio. This medium risk investment is recommended for the medium term investors looking to invest for a period of between three and five years with returns in the form of capital gains, interest and dividends.

The minimum investment in Apollo Unit Trust Funds is KSh10,000 initially and KSh5,000 for subsequent top-ups.

Mr. Mburu noted that whilst these three investment products only mark Apollo's entry to retail market mass there is opportunity, subject to market conditions, to rollout other more sophisticated Unit Trust in the near future e.g. Bond Fund, East Africa Fund and a Sharia Compliant Fund. Other products offered by Apollo Asset Management are: Pension Fund Management, Wealth Management and advisory creating Multi-Asset Strategies and Solutions.



Tel: 020 364 1000
www.apolloassetmanagement.co.ke



Yellow Fever

Yellow Fever Clinics Now Open

FACTS

- 200,000** cases of yellow fever per year
- 50%** severely affected persons without treatment will die from yellow fever
- 30,000** deaths each year around the world
- 90%** of deaths worldwide occurring in Africa...

Limited Availability. Only £65. Book now to avoid disappointment.

Take simple measures to protect yourself and your family!

- Be prepared
- Stay protected
- Travel safe

The infographic features icons for a vaccine, a mosquito, and a globe. A cartoon mosquito character is also present on the right side.

DEFINITION

Yellow fever is a serious viral disease transmitted by infected mosquitoes, of the Aedes type in Kenya.

TRANSMISSION

The mosquito is the primary vector. It carries the virus from one host to another, primarily between monkeys, from monkeys, to humans and from humans to humans.

This yellow fever virus is common in tropical areas of Africa, including Kenya with the eastern borders of Kenya (next to Somalia) and southern borders (next to Tanzania) have very high risk.

SUMMARY FACTS

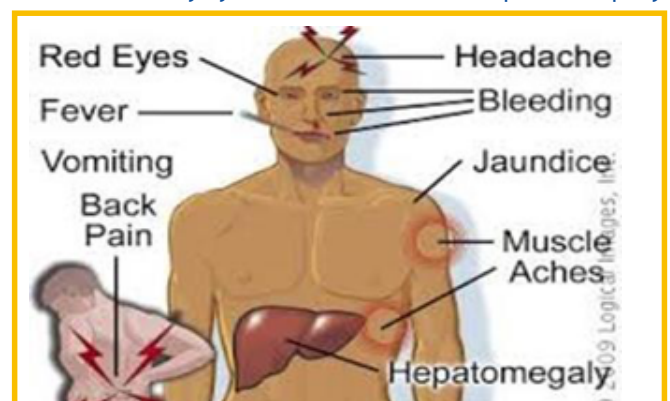
A person with Yellow fever turns “yellow”. The “yellow” in the name refers to the yellowness of the eyes (what we call jaundice) that affects some patients. Up to 50% of severely affected persons without treatment will die from yellow fever. There is no specific treatment for yellow fever. Treatment is symptomatic, aimed at reducing the symptoms for the comfort of the patient. Vaccination is the most important preventive measure against yellow fever. The vaccine is safe, affordable, and highly effective. A single dose of yellow fever vaccine is sufficient to confer

sustained immunity and life-long protection against yellow fever disease and a booster dose of yellow fever vaccine is usually not needed. However, we ask a person to get a vaccine every 10 years just to be sure there is optimal protection. The vaccine provides effective immunity within 30 days for 99% of persons vaccinated.

SIGNS AND SYMPTOMS

Once contracted, the yellow fever virus incubates in the body for 3 to 6 days, followed by infection that can occur in one or two phases. The first, “acute”, phase usually causes fever, muscle pain with prominent backache, headache, shivers, loss of appetite and nausea or vomiting. Most patients improve and their symptoms disappear after 3 to 4 days.

However, 15% of patients enter a second, more toxic phase within 24 hours of the initial remission. High fever returns and several body systems are affected. The patient rapidly



develops jaundice and complains of abdominal pain with vomiting. Bleeding can occur from the mouth, nose, eyes or stomach. Once this happens, blood appears in the vomit and faeces. Kidney function deteriorates. Half of the patients who enter the toxic phase die within 10 to 14 days, the rest recover without significant organ damage.

Yellow fever is difficult to diagnose, especially during the early stages. It can be confused with severe malaria, dengue fever, hepatitis and other diseases. Blood tests can detect yellow fever.

TREATMENT

There is no specific treatment for yellow fever, only supportive care to treat dehydration, respiratory failure, and fever, associated bacterial infections that can be treated with antibiotics. Supportive care may improve outcomes for seriously ill patients.

PREVENTION

1. Vaccination

Vaccination is the single most important measure for preventing yellow fever. To prevent outbreaks throughout affected regions, vaccination coverage must reach at least 60% to 80% of a population at risk. Preventive vaccination can be offered through routine infant immunization and one-time mass campaigns to increase vaccination coverage in countries at risk, as well as for travelers to yellow fever endemic area. WHO strongly recommends routine yellow fever vaccination for children in areas at risk for the disease. Serious side effects are extremely rare. Vaccination for persons over 60 years of age should be administered after a careful risk-benefit assessment, comparing the risk of acquiring yellow fever versus the risk of a potential serious adverse event following immunization.

The risk of death from yellow fever disease is far greater than the risks related to the vaccine. People who should not be vaccinated include:

- Infants aged less than 9 months (with the exception that infants aged 6-9 months should be vaccinated during an epidemic where the risk of disease is higher than the risk of an adverse effect of the vaccine)
- Pregnant women - except during a yellow fever outbreak when the risk of infection is high
- People with severe allergies to egg protein
- People with severe immunodeficiency due to symptomatic HIV/AIDS or other causes
- Travellers from a place with an epidemic (e.g. Angola) who have medical grounds for not getting vaccinated, International Health Regulations state that this must be certified by the appropriate authorities.

2. Mosquito control

The risk of yellow fever transmission in urban areas can be reduced by eliminating potential mosquito breeding sites and applying insecticides to water where they develop in their earliest stages. Application of spray insecticides to kill adult mosquitoes during urban epidemics, combined with emergency vaccination campaigns, can reduce or halt yellow fever transmission, “buying time” for vaccinated populations to build immunity.

3. Epidemic preparedness and response

Prompt detection of yellow fever and rapid response through emergency vaccination campaigns are essential for controlling outbreaks.

Addendum

The rains are around the corner. This will be a mosquito breeding season. Ensure pools of water around where you live are drained. And above all things ensure you are vaccinated. You can get this done in any hospital, the City County hall or any of the airport health services.

UPGRADE YOUR MIND

It is within your power to create a chain reaction of positivity that will enhance every aspect of your life. You can start by creating the right kind of upgrade by deleting the negatives right out. It all starts with you - The face in the mirror and how you feel about it. Upgrade your headspace into a clean uncluttered environment and join the ranks of successful people in Kenya with a go-getting self assured attitude towards life.

1. Delete the negatives

Stuck in traffic, long queues, no parking - don't spend all day wasting energy complaining about these annoying everyday problems in Kenya. If you feel a frustration bubbling to the surface acknowledge it, tag it and 'delete' it. If you allow annoyance to linger, it may stay around and it will distract you from seeing possibilities and solutions. It also depletes energy that could have been spent productively.

2. Filter

Only you can control and manage your thoughts and allow others in. Make a conscious decision to not to react if you know you are not up to it or when you know the outcome will be negative. Put up a mosquito net against unwanted bugs. You know the type: gossip, unwanted remarks, personal attacks and bullying. If you let these in, they feed on your reaction and multiply. You need to filter them and not allow them to linger.

3. Redecorate your thoughts

Most of us are apprehensive about change, mainly because change involves confronting the unknown and the unknown triggers fear. This is a very natural response. Resilient people, not only welcome change but they also embrace it. They see change as a way to improve themselves and the world in which they work and live. If the same spot in your headspace keeps on gathering dust, redecorate!

4. Make space for positive thoughts

Positive outcomes require hard work, resilience, perseverance, patience, dedication, planning, determination, purpose and faith. Contemplate these concepts in your own space and time and if you find that you struggle with a particular aspect, then get the help you need to strengthen these traits. The seven habits of highly effective people by Stephen Covey should find space on your bedside table.



“

**Learn from Yesterday
live for, Today hope
for Tomorrow**

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STAFF PROFILE

Interview with Victor Miheso AKA Vickymoos

1. **Name:** Victor Munasiah Miheso
2. **Age:** 30 years
3. **What is your position @ APA?** Office Assistant
4. **How did you start your gospel singing career?**
Back in August 2008, I got very ill up to a point that I thought I would lose my life. One day while in hospital, I started humming a tune out of nowhere. I had never heard it before and it kept ringing in my head. It was then that it occurred to me that it was God's spirit in me asking me not give up. I got the strength and went to fetch a paper and a pen and started writing it down. Then I continued singing until I got healed and this experience restored my confidence in God. I later went back to school and I remember singing the same song in our school church and gave my testimony for the first time. That is when my relationship with God started.
5. **How long have you been singing?**
From 2008 to present.
6. **How many albums/ singles do you have out and what are their names?**
I currently have 8 tracks but only one (Jehovah Wangu) has a video. The others are: *Holy Ghost, Wapenda Nini, Am your God, Mama Leno Langu, I Found Him and Calling for Miracles.*
7. **Where can we buy your music?**
I currently sell them door to door around my community and in churches. My colleagues here at APA have been very supportive and purchase my music.
8. **What was the best piece of advice you have received?**
With faith you can do all things
9. **What is your personal motto?**
Do your best, leave the rest to God.
10. **What makes you laugh?**
Comedies and local soaps. I especially love Churchill on Sundays.
11. **Who do you admire the most?**
My mother.
12. **Optimist or pessimist?**
Optimist.




APA BACKS HELB'S FINANCIAL LITERACY PLATFORM FOR STUDENTS

APA Insurance has partnered with the Higher Education Loans Board (HELB), Kenya Commercial Bank (KCB) and Maisha EDU, a Kenyan educational technology firm, to roll out a financial literacy e-learning platform for university students.

Students applying for education loans and bursaries will now have to take the interactive financial literacy course that teaches individuals core concepts of personal finance. The platform has been developed by HELB in partnership with Maisha EDU and sponsored by APA Insurance.

Apollo's Group CEO, Ashok Shah said that the sponsorship of the platform is based on the firm's strong belief in the power of the youth in the sustainable development of the country.


"The youth are the future of this nation. We need to support them to unleash their potential and achieve their dreams not only through financial support to pay for their studies, but also by arming them with appropriate life skills. This e-learning financial literacy platform will enrich the young people's lives with important skills for their future," Mr. Shah added.



More sleep vs pending assignment?


We know you're already balancing risk versus reward.
When you're ready we'll take life's risks for you.

[find out more](#)



Topics covered in the financial literacy course include: Interest & Savings, Banking, Mobile Money, Consumer Fraud, Renting vs. Owning, Insurance, Debt Management and Investing. The animated content will be accessible online and has been reviewed by a number of local regulators.


HELB plays an important in the financing of university studies. According to statistics from HELB, during the 2014/15 academic year nearly 170,000 applications were received from university students and over KSh7 billion disbursed. These figures are expected to grow in the coming academic years.



Chilling out vs group discussion?

Taking care of yourself means a choice between what you want and what you need.
Our work is to make that choice easier.

[Take that step with us:](#)



APA UGANDA IN STRATEGIC PARTNERSHIP WITH PRESTIGE ELECTRONICS

For the first time ever in Uganda, buyers of electronic goods can now enjoy free insurance for their appliances, thanks to a ground-breaking partnership between APA Uganda and Prestige Electronics.

Through Five Star Insurance Brokers, APA Insurance covers all electronics that are purchased from Prestige Electronics. The insurance cover is an all risk policy that Prestige Electronics has taken to offer value for their clients. This means that it covers all the risks to the appliance, including theft, damage, among others.

Upon purchase, customers will be issued with an Insurance Certificate at the point of purchase. The Insurance Certificate comprises the customer's details including the name, mobile phone contact, email address and the physical address; as well as the details of the purchased electronic appliance that would be covered, listing the type of appliance, the model number, its serial number, the receipt number issued for the purchase and the price.

In order to support the roll out of this product, a CRM client portal has been set up on the APA Uganda website, which can be accessed by staff of Prestige Electronics. It is this portal that is used to sign up clients whenever they purchase appliances and to generate the Insurance Certificate. This certificate, once signed by the customer, is attached to the receipt and serves as proof of purchase of the Appliance from the Prestige Stores.

A copy of the printed Insurance Certificate is also shared with all stakeholders - Prestige Electronics, Five Star Insurance Brokers and APA Insurance. At the end of every week, a tally of all appliances sold is generated and Prestige Electronics then remits the insurance premium to APA.

This innovative partnership with Prestige Electronics is an opportunity to leverage on our strategic partners' client database for cross selling. This is a first in Uganda.

It ultimately demonstrates the innovativeness of APA Insurance as it rewrites the rules of insurance and puts smiles on the faces of its clients.

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At Apollo Group, we inspire you to live your great life now, as you define it and you want it to be. We're passionate about helping you align and integrate your financial, social, family, and work lives. The passion to inspire is what motivates us and helps us guide you through changes that impact any part of your wellbeing. When times are changing (and even when they're not), you can trust us to take care of your assets so you can look to the future with peace of mind.

Tel: +254 020 286 2000 | Website: www.apainsurance.org

OUR LOCATIONS

Head Office

Apollo Centre, Ring Road Parklands, Westlands
P.O. Box 30065 - 00100 Nairobi
Tel: +254 (0) 20 286 2000 / 364 1000
E-mail: info@apaininsurance.org info@apalife.co.ke
Website: www.apaininsurance.org

Branch Offices

City Centre

6th Floor, Hughes Building, Kenyatta Avenue
P.O. Box 30065 - 00100, Nairobi
Tel: +254 (0) 20 286 2000 / 364 1000
Fax: 020 286 2220
E-mail: info@apaininsurance.org info@apalife.co.ke

Nakuru

Gidido Plaza, George Morara Road
P.O. Box 14188 - 20100, Nakuru
Tel: 051 221 3412/6 | 020 286 2337
Fax: 051 221 3449
E-mail: apa.nakuru@apaininsurance.org

Mombasa

Apollo House, Moi Avenue
P.O. Box 81821 - 80100, Mombasa
Tel: 041 222 19 41/ 2 | 041 2220758/9
Pilot Line: 020 286 2400
E-mail: apamombasa@apaininsurance.org

Kisumu

Ground Floor, Tuff Foam Mall - Jomo Kenyatta Highway
P.O. Box 632 - 40100, Kisumu
Tel: 057 202 4860 | 020 286 2325
Fax: 057 202 4860
E-mail: apa.kisumu@apaininsurance.org

Naivasha

1st Floor, Eagle Centre, Mbari Kaniu Road
P.O. Box 1819 - 20117, Naivasha
Tel: 050 202 0086 | 020 086 2353
Fax: 050 202 0086
E-mail: apa.naivasha@apaininsurance.org

Eldoret

1st Floor, Zion Mall, Uganda Road
P.O. Box 3600 - 30100, Eldoret
Tel: 053 203 0937 | 020 286 2334
Fax: 053 203 0938
E-mail: apa.eldoret@apaininsurance.org

Thika

5th Floor, Zuri Centre, Kenyatta Highway
P.O. Box 4400 - 01002, Thika
Tel: 067 2220196 | 020 286 2300
Fax: 067 220197
E-mail: apa.thika@apaininsurance.org

Meru

2nd Floor, Twin Plaza, Ghana Road
P.O. Box 3298 - 60200, Meru
Tel: 064 3131823 | 020 268 2312
Fax: 064 3131821
E-mail: apa.meru@apaininsurance.org

Nyeri

1st Floor, Peak Business Centre, off Kenyatta Highway
P.O. Box 2443 - 10100, Nyeri
Tel: 061 203 0332 | 020 286 2307
Fax: 061 203 0332
E-mail: apa.nyeri@apaininsurance.org

Embu

2nd Floor, Sparko Building, Kenyatta Highway
P.O. Box 1817 - 60100, Embu
Tel: 068 2230103 | 020 286 2317
Fax: 068 2230104
E-mail: apa.embu@apaininsurance.org

Kisii

2nd Floor Mocha Place -Kisii Kisumu Highway
P.O. Box 3479 -40200, Kisii
Tel: 058 2031773 | 020 286 2327
Fax: 058 2031773
E-mail: apa.kisii@apaininsurance.org

Machakos

ABC Imani Plaza, Ngei Road
P.O. Box 2475-90100, Machakos
Tel: 044 2021455 | 0202 286 2347
E-mail: apa.machakos@apaininsurance.org

Group Companies

APA Insurance (Uganda) Limited

AHA Towers, 5th Floor, 7 Lourdel Road - Nakasero, Kampala
P.O. Box 7561
Tel: +256 200907003 | +256 200 907004
Fax: +256 (414) 425 1120
E-mail: apa.uganda@apaininsurance.org

APA Life Assurance Limited

Apollo Centre, Ring Road, Parklands
P.O. Box 30389-00100, Nairobi
Tel: +254 (0) 20 364 1000
E-mail: info@apalife.co.ke
Website: www.apalife.co.ke

Apollo Asset Management Company Ltd.

Apollo Centre, Ring Road, Parklands
P.O. Box 30389-00100, Nairobi
Tel: +254 (0) 20 364 1000
E-mail: assetmanagement@apollo.co.ke
Website: www.apolloassetmanagement.co.ke

Gordon Court Limited

Apollo Centre, Ring Road, Parklands
P.O. Box 30389 - 00100, Nairobi
Tel: +254 020 364 1900
E-mail: info@apollocentre.org

Associate Companies

Reliance Insurance Company (Tanzania) Ltd.

Reliance Insurance Company (Tanzania) Ltd
3rd & 4th Floor Reliance House
Plot No. 356, United Nations Road, Upanga
P.O. Box 9826, Dar Es Salaam
Tel: +255 (22) 212 0088-90
Fax: +255 (22) 211 2903
E-mail: insure@reliance.co.tz

OUR LIASON OFFICES

KASARANI | MURANG'A CHUKA | MIGORI | KAKAMEGA | BUNGOMA | ONGATA RONGAI | KERICHO | NYALI | KITENGELA | KIAMBU | NYAHURURU | NAROK, HOMABAY | ISIOLO.