

 KENYA UGANDA TANZANIA

# KENBRIGHT

COMPANY PROFILE

©2026

SINCE 1993

33  
Years

kenbright

# ABOUT US

Kenbright is a niche player in the financial sector space having operated in Kenya for over 33 years. Our team of experts have experience offering financial services to both private and public institutions within different markets regionally and internationally. We have the unique ability to apply our expertise to the specific needs of our clients, regardless of their geographic location and core business practice.

## OUR JOURNEY

1993

Kenbright  
Insurance  
Brokers  
Limited

2015

Kenbright  
Actuarial and  
Financial  
Services  
Limited

2018

Kenbright  
Reinsurance  
Brokers  
Limited

2018

Regional  
Offices  
• Uganda  
• Tanzania

2024

Kenbright  
Pensions

2025

Kenbright  
Investments

### VALUES

- Integrity
- Professionalism
- Client Service
- Innovation
- Teamwork
- Client Satisfaction

### MISSION

We are committed to providing our clients with Innovative, Sustainable Risk and Financial Advisory Solutions in a timely manner, while maintaining client trust through professional excellence.

### VISION

Kenbright's vision is to be a Global Leader in Providing Unique Risk and Financial Solutions. We also seek to be an Innovative Financial Partner.

## REGIONAL PRESENCE

### KENYA

Regional Headquarters

### UGANDA

Actuarial Services

Reinsurance Brokerage

### TANZANIA

Actuarial Services

Reinsurance Brokerage

# WHY WE STAND OUT

At Kenbright, we understand that every client is different, thus, we offer customized risk and financials solutions to suit every client's needs. Data is an integral part of our culture. We focus on making decisions that are backed up by hard data rather than making decisions that are intuitive or based on uninformed observations.



## Electronic & Paperless Claims

Kenbright was the first Medical Insurance Provider in Kenya to save patients from the bother of filling in claim forms. We provided the innovative solution of electronic, paperless claims through our Mint health fund in 2019.



## 33 years of Expert Experience

For over three decades, we have been steadfast on our commitment to provide quality financial and insurance services in East Africa. We have amassed critical partnerships that play a key role in providing optimum products.



## Diverse Team of Seasoned Experts

Kenbright boasts a team of experienced industry experts from qualified actuaries, underwriters, doctors, ESG and regulatory analysts, risk analysts, and other specialists who understand the dynamics of insurance.

# OUR SERVICES



## Actuarial & Regulatory Advisory Services



## Corporate Insurance Solutions



## Reinsurance Brokerage



## Pension Administration



## Investment Consulting



## Insuretech

# LEADERSHIP TEAM



 **Paul E. Gondi**  
Group Chairman



 **Ezekiel Macharia**  
Chief Actuary and  
Group CEO



 **Wendy Gondi**  
Board Chair, Kenbright  
Reinsurance Brokers



 **Sammy Makove**  
Director, Financial &  
Regulatory Affairs



 **Seline Ochang**  
Director, Marketing

# MANAGEMENT TEAM



 **Michael Weru**



 **Kaki Oyamo**



 **Eugenia Syarra**



 **Leslie Akello**



 **Ernest Barusya**



 **Mwanamkulu Mlawa**



 **Martin Nyantika**



 **Collins Agesa**



 **Nelly Gichohi**



 **Esther Okello**



 **Pascal Mulwa**



 **Carlyne Khaundi**



 **Sia Mlekio**



 **Joan Kibata**



 **Ruth Wakesho**



 **Viola Adede**

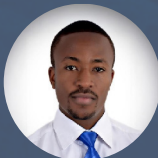


 **Aiven Okaya**



 **Evans Kivuva**

# SHARED SERVICES



 **Amos Kinuthia**



 **Elizabeth Mbugua**



 **Patricia Nzive**



 **Llnet Mutambi**

# RISK!

## STOPS HERE



### KENBRIGHT: SHAPING AFRICA'S FINANCIAL RESILIENCE

Kenbright is committed to advancing Africa's financial stability by offering expert actuarial and risk advisory solutions. For a decade, we have combined innovation, technical expertise, and a client-centric approach to deliver measurable, lasting impact.

We work closely with regulators, businesses, and industry stakeholders to craft strategies that address emerging risks and strengthen institutional resilience.

At Kenbright, we go beyond consulting - we collaborate, solve, and support our clients every step of the way. Our focus is on **building trust**, **unlocking value**, and **enabling sustainable growth** in a rapidly evolving financial landscape.



Kenbright Actuarial and Financial Services was the second Actuarial Company in the entire African continent to be accredited for quality assurance by the Institute and Faculty of Actuaries (UK)



TALK TO US  
**TODAY**

#### K E N Y A

PHONE: +254 709 783 000  
EMAIL: [info@kenbright.co.ke](mailto:info@kenbright.co.ke)  
LOCATION: 26th Floor, Prism Towers, 3<sup>rd</sup> Ngong Avenue Upperhill, Nairobi.

#### U G A N D A

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EMAIL: [info@kenbright.co.ug](mailto:info@kenbright.co.ug)  
LOCATION: Level 3, Trust Tower, Kyadondo Road, Nakasero

#### T A N Z A N I A

PHONE: +255 685 075 522  
+255 767 211 690  
EMAIL: [info@kenbright.co.tz](mailto:info@kenbright.co.tz)  
LOCATION: Alfa Plaza, 2nd Floor, Ali Hassan Mwinyi Road

# KENBRIGHT ACTUARIAL & FINANCIAL SERVICES



You do not concentrate on the risks.  
You concentrate on results.  
No risk is too great to prevent the necessary  
job from being done.



Chuck Yeager



# ACTUARIAL SERVICES



Actuarial valuation



Financial condition report



Reinsurance optimisation



Insurance risk review



Actuarial certification



Training and capacity building



Products development and review



Environment, Social & Governance Consulting



Pension & other employee benefits consulting

## Regulatory Advisory

The financial regulatory landscape is rapidly evolving with new global and local requirements. At Kenbright, we advise policymakers on effective supervision and regulation, while also supporting our clients to remain compliant and competitive through practical and effective strategies. Our Regulatory affairs and advisory unit is committed to advice on the following services



Regulatory policy & strategy



Board Evaluations



Market Research and Industry Surveys



Risk Based Supervision



Corporate Governance & Training



Dispute Resolution



Capacity Building



Mergers, Acquisitions & Company Splits



Strategic Planning



Regulatory Compliance & Liaison



Entry into New Markets





## IFRS 17 Consulting

With the requirement for all insurers to report their financials in IFRS 17, we are here to turn the complex implementation journey into a walk in the park.

## Investment Consulting

We deliver end to end investment consulting services to institutional investors and high net worth individuals, covering strategy design, analytics, appraisals, and reporting. As a trusted advisor to leading pension schemes in Kenya, we focus on creating long term value and strengthening our clients' investment outcomes.

# KAFS CERTIFICATIONS

	<p>Kenbright became the second actuarial firm in Africa to be QAS accredited by the Institute and Faculty of Actuaries</p>
	<p>Kenbright was listed on the British Chamber of Commerce Kenya (BCKK) Business Integrity Index for 2022</p>
	<p>Kenbright is a Member of the GRI Community, a global community jointly advancing sustainability reporting.</p>
	<p>KAFS is a proud member of the UN Global Compact, reflecting our compliance with global standards on human rights, labor, environment, and anti-corruption.</p>

# SOME OF KAFS CLIENTS



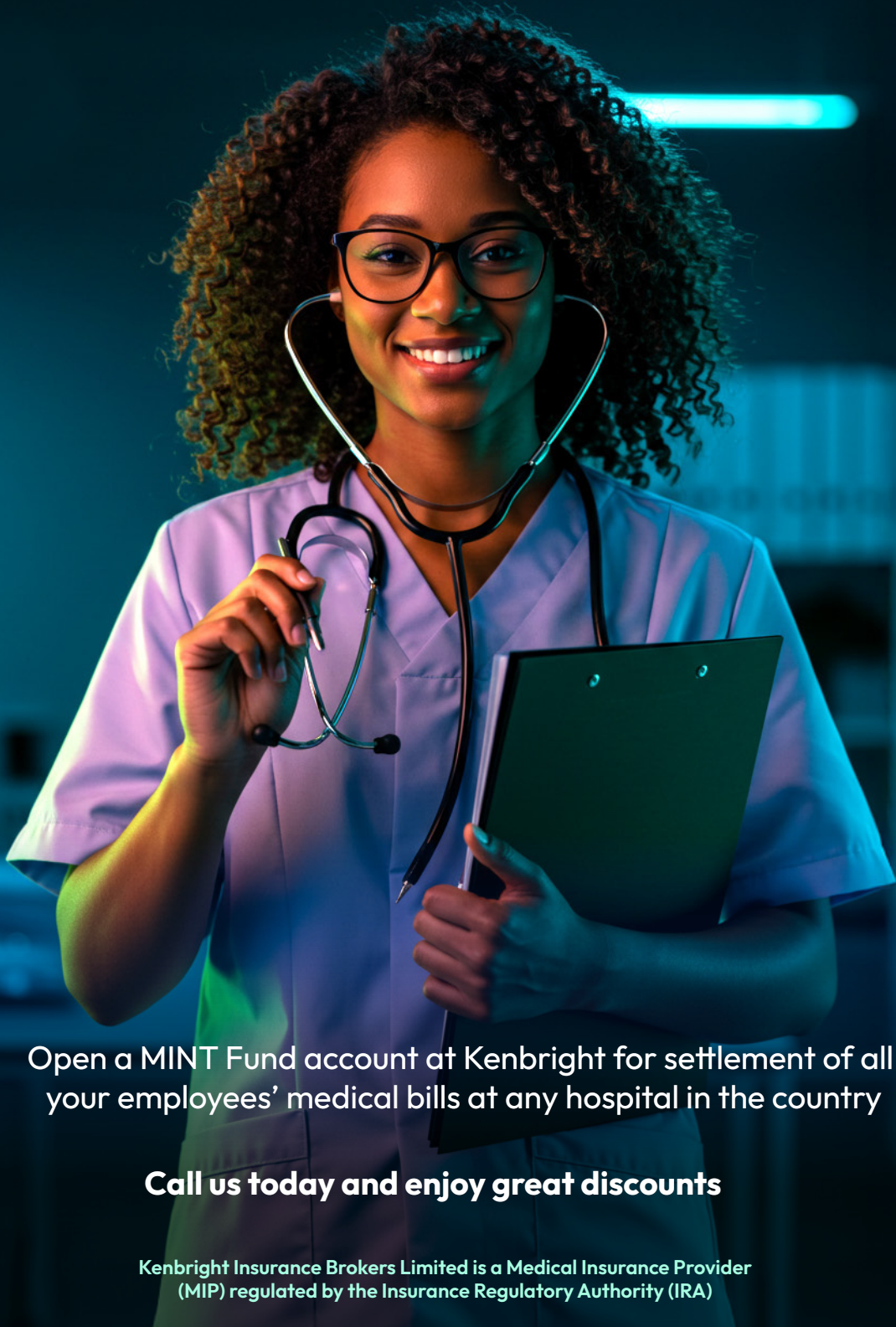
**30%** KAFS Kenya is the actuary for 30% of general insurers in Kenya

**43%** KAFS Uganda is the actuary for 43% of general insurers in Uganda

**34%** KAFS Tanzania is the actuary for 34% of general insurers in Tanzania



# Corporate Medical Protection Starts at Kenbright



Open a MINT Fund account at Kenbright for settlement of all your employees' medical bills at any hospital in the country

**Call us today and enjoy great discounts**

Kenbright Insurance Brokers Limited is a Medical Insurance Provider (MIP) regulated by the Insurance Regulatory Authority (IRA)

**TALK TO US:**

+254 709 783 000 | [mint@kenbright.co.ke](mailto:mint@kenbright.co.ke)

# KENBRIGHT CORPORATE SOLUTIONS



Insurance is the safety net that allows innovation, growth, and progress.



Anonymous



# KENBRIGHT CORPORATE SOLUTIONS

Kenbright Corporate Solutions provides a comprehensive suite of risk management, insurance, pensions, and investment services designed to meet the diverse needs of organizations. We partner with corporates, SACCOs, SMEs, and institutions to deliver tailored solutions that safeguard employees, protect assets, optimize investments, and ensure long-term financial sustainability. Backed by actuarial expertise, innovative technology, and strong industry partnerships, Kenbright offers reliable, transparent, and flexible solutions that empower businesses to thrive with confidence.



## General Insurance

Kenbright General Insurance provides corporates with tailored protection against property, liability, employee, marine, and engineering risks. Backed by expertise, efficient claims, and strong reinsurance support, we ensure business continuity so clients can focus on growth.



## MINT Health Fund

The Mint Health Fund is Kenbright's in-house medical fund platform that helps employers and groups self-insure. Backed by technology and actuarial expertise, it offers real-time fund tracking, flexible benefits, transparent claims, and cost savings—ideal for unions, SACCOs, and corporates seeking control over healthcare costs.



## International Private Medical Insurance

Kenbright International Private Medical Insurance (IPMI) offers comprehensive local and global health cover for individuals, families, and corporates. With flexible benefits, seamless claims, and expert support, it's a trusted solution for clients with cross-border healthcare needs.



## Risk Services

Kenbright provides tailored risk management solutions to help businesses identify, assess, and mitigate exposures. With deep technical expertise and data-driven insights, we support clients in building resilience and ensuring business continuity.



## Cyber Risk Services

Kenbright's cyber risk cover protects organizations against digital threats, including data breaches, ransomware, and system interruptions. Our solutions combine financial protection with risk advisory, ensuring clients can safeguard operations in an increasingly digital world.



## Marine Insurance

Kenbright offers marine insurance solutions covering cargo, hull, and related liabilities. Designed for importers, exporters, and logistics providers, our covers ensure protection against losses or damages during transit by sea, air, or land.

Kenbright Insurance Brokers Limited is an Insurance Broker and Medical Insurance Provider (MIP) regulated by the Insurance Regulatory Authority (IRA)

# KENBRIGHT CORPORATE SOLUTIONS AWARDS

## QUALITY HEALTHCARE KENYA AWARDS



2nd runners up in the use of Information Technology to improve patient care - 2019



1st runners up in the award of excellence in response to COVID-19 - 2020



1st runners up in Healthcare Financing Innovation Award Ceremony -2020



2nd Runners up in the use of information Technology to improve Patient Care-2020



1st Runners up in the use of information Technology to improve Patient care-2024



2nd Runners up in Healthcare Financing Innovation - 2024

## SOME OF KENBRIGHT CORPORATE SOLUTIONS CLIENTS



## SOME OF KENBRIGHT CORPORATE SOLUTIONS PARTNERS



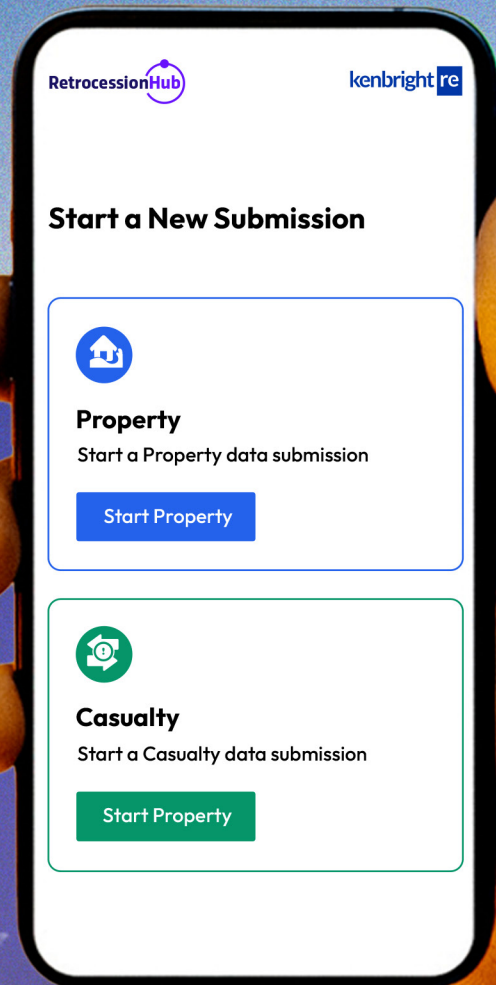
# Skip spreadsheets. Simplify retrocession.

Introducing **RetrocessionHub™**, a dedicated workspace to capture and validate treaty data with ease.

Build submissions, autosave progress, and deliver structured datasets ready for analysis and template generation.

Work smarter. **Move faster.**

**START NOW**



“

Behind every strong insurance market is a stronger reinsurance foundation

”

Anonymous



# KENBRIGHT REINSURANCE SERVICES



## Facultative Reinsurance and Fronting Services

Specialty risk covers across multiple classes.



## Treaty Reinsurance and Analytics

Design and management of life and non-life treaty programs.



## Actuarial and Rating Advisory

Strategic regulatory, pricing, and analytics support.



## Robust Claims Management

Expert handling and prompt recovery of reinsurance claims.

Kenbright Re specializes in providing swift and reliable facultative reinsurance covers across diverse business lines, including aviation, bonds, political violence, professional and event liability, casualty, accident and health, cyber risks, medical malpractice, marine, cargo, construction, and other liability classes. In treaty reinsurance, we support clients with analysis, placement, and administration of both life and non-life programs such as quota share, surplus, excess of loss, catastrophe, stop loss, and facultative obligatory covers. Our services are further strengthened by actuarial and rating advisory, offering strategic insights, regulatory support, and advanced analytics. With robust claims management expertise and strong partnerships with top-rated local and international securities, we ensure efficient claims recovery and deliver global capability combined with local expertise.

## SOME OF KENBRIGHT REINSURANCE AWARDS



1st Runners up OESAI 2024 (The 46th OESAI)



5th place profitability 2023



2nd runners-up in profitability 2023



1st runners-up in timely premium remittance

## SOME OF KENBRIGHT REINSURANCE CLIENTS



## SOME OF KENBRIGHT REINSURANCE PARTNERS



# Retire in Style!

With Kenbright's pension plans, your **golden years** come with **peace of mind, financial security,** and the **freedom to live life your way.**



*Plan today, Enjoy tomorrow.*

**TALK TO US:**

+254 709 783 000

[pensions@kenbright.africa](mailto:pensions@kenbright.africa)

“

Retirement should be about living, not surviving — pensions make that possible

”

Anonymous



# PENSION ADMINISTRATION SERVICES



## Pension Administration

- Contribution Management
- Benefits Administration
- Records Keeping
- Member Statement



## Consulting

- Facilitation of Board of Trustees Meetings
- Secretariat and Governance Support to the BoT
- Member Education and Communication
- Regulatory and Scheme Compliance Oversight
- Retirement Planning and Pre-Retirement Training



## Fund Accounting

- Management accounts
- Payment of statutory payments
- Check and reconcile reports from investment managers and custodian

Kenbright Insurance Brokers is licensed by the Retirement Benefits Authority (RBA) authorized to administer pension schemes within the Republic of Kenya. Kenbright ensures the secure and efficient management of retirement benefits, guaranteeing reliability and trustworthiness in all operations.

The division offers a comprehensive range of pension administration services, including:

- Advisory to retirement benefits schemes
- Trainings to boards of trustees and members of RBA
- Day-to-day benefit administration.

Kenbright remains dedicated to providing tailored solutions that promote financial security and sustainability for members and trustees of pension schemes across Kenya

## Robust IT System

To promote efficiency and accessibility across stakeholders, we provide a robust multi-portal online platform. This includes a Member Portal where members can easily view their current statements in real time, a Sponsor Portal through which employers can remit monthly contributions and initiate payment requests, and a Trustee Portal that facilitates timely review and approval workflows.

We also maintain a centralized document and template repository, ensuring that all essential documents, forms, and standardized templates are securely stored and easily accessible to the administration team for consistent and efficient operations. All organizational data is securely backed up through Amazon Cloud Storage, offering redundancy and reliable disaster recovery.

- Communication and Collaboration Tools
- Office 365 Suite
- Amazon Cloud Storage
- Microsoft Cloud Platform
- Pension Administration System

# OUR IN-HOUSE PRODUCTS

## Kenbright Umbrella Retirement Benefits Scheme (KURBS)

The KURBS scheme is sponsored by Kenbright Holdings Limited while the corporate trustees are ICEA Trustee Services Limited. The service providers to the scheme are shown below:



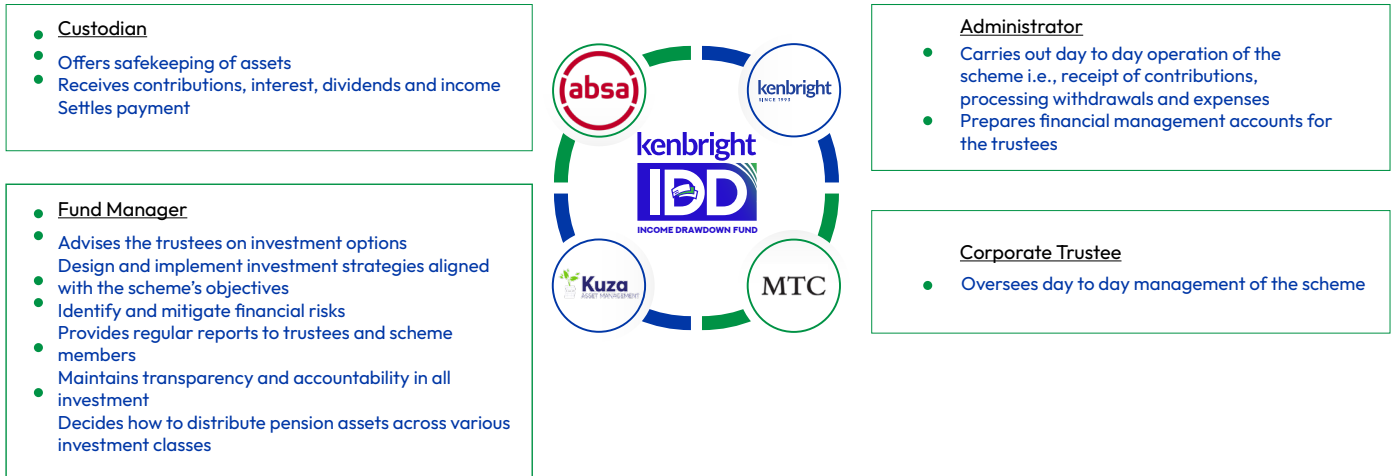
## Kenbright Individual Provident Fund (KIPF)

The KIPF scheme is sponsored by Kenbright Holdings Limited while the corporate trustees are ICEA Trustee Services Limited. KIPF is ideal for individuals who are in between jobs, people who have left their pensions with a former employer, informal sector, gig economy, and SMEs with less than 20 people. The service providers to the scheme are shown below:



## Kenbright Income Drawdown Fund (Kenbright IDD)

Kenbright Income Drawdown Fund is an RBA-approved Retirement Benefits Scheme that allows you to receive regular payments from your pension while keeping the remaining balance invested for continued growth. Instead of converting your entire retirement savings into a fixed annuity, KIDF gives you structured income and investment growth working together.



## HOW IT WORKS



The payment of benefits takes a maximum of 14 days from the day of application

## OUR FREE RETIREMENT CALCULATOR

The Kenbright Retirement Calculator is an interactive planning tool that helps individuals estimate how much they need to save for retirement. Users can choose between a goal-based option, which calculates the savings required to achieve a desired retirement income, and a projection option, which estimates the income their current savings and contributions could generate at retirement. This helps users better understand their retirement readiness and plan more effectively for the future.



**SCAN TO START**

# KENBRIGHT INVESTMENTS DIVISION



Behind every good investment decision is solid research and trusted advice.



Anonymous



# INVESTMENT CONSULTING SERVICES

We offer a comprehensive array of investment consulting services designed for institutional investors; including pension funds, endowments, foundations, insurance companies, banks, medical aid funds, and high-net-worth individuals. Our client-focused approach encompasses the full investment cycle: from designing customized strategies and conducting in-depth analytics to confirmatory appraisals and comprehensive reporting. As a trusted advisor to some of Kenya's leading pension schemes, we are committed to delivering long-term value and supporting the growth and success of our clients' investment programs.



## Investment Analytics

Kenbright's investment analytics services evaluate opportunities, optimize portfolios, and assess macro risks. We review proposals, validate appraisals, model portfolio impacts, and analyze economic trends—enabling data-driven decisions for institutional investors.



## Performance analysis and Reporting

Kenbright delivers precise investment performance tracking, offering quarterly reports, asset class benchmarking, and custom benchmarks. We analyze manager performance and provide actionable insights to optimize client portfolios and strategies.



## Investment Manager Report

Kenbright streamlines investment manager selection with research, style analysis, and benchmarking. We help clients choose and allocate capital to managers aligned with their goals, ensuring optimal performance and strategic fit.



## Risk Analytics and Reporting

Kenbright strengthens investment risk management through tailored policies, risk registers, and quarterly reporting. We help clients identify, monitor, and mitigate risks—ensuring informed decisions and proactive safeguards for their portfolios.



## Training and Compliance

Kenbright empowers clients through investment education, offering IPS workshops, alternative investments training, and responsible investing guidance. We also provide ongoing regulatory compliance support to ensure informed decision-making and adherence to industry standards.



## Investment Policy Advisory

Kenbright helps clients craft winning investment strategies through IPS formulation, strategic asset allocation, and tactical adjustments. We align portfolios with long-term goals while adapting to market shifts—ensuring optimal performance and stakeholder satisfaction.

# SOME OF INVESTMENT CONSULTING CLIENTS



# Protect Yourself and your Loved Ones



Choose the medical cover that fits your needs and budget—all on the M-PESA App. With Kenbright Health Insurance, you get flexible options, instant cover, and peace of mind for you and your family.



Powered by  
**kenbright**

# KENBRIGHT INSURETECH SOLUTIONS

“

Technology in insurance transforms complexity into clarity, and delays into real-time solutions

”

Anonymous



# KENBRIGHT INSURETECH SOLUTIONS

Kenbright's retail solutions bring Medical and Motor insurance directly to customers through the M-PESA App, making access to cover simple, fast, and convenient. With just a few clicks, individuals can buy, manage, and pay for insurance from their phones, enjoying transparent processes, affordable premiums, and reliable protection. This digital-first approach ensures everyday insurance needs are met seamlessly, anytime and anywhere.

## OUR ONLINE MOTOR INSURANCE AGGREGATOR

Vehicle.co.ke offers a user-friendly interface that enhances the e-shopping experience, ensuring a seamless and time-saving process for customers.

### Our Unique Innovative Approach:

- **Instant Comparison:** Users can instantly compare quotes from over 30 leading insurers, securing the best coverage at competitive prices.
- **Ease of Purchase:** The platform streamlines the insurance buying process, enabling users to purchase policies online in just minutes.
- **Flexible Distribution System:** New products can be effortlessly integrated, allowing even the smallest insurers to access a broad audience.
- **Digital Certifications:** We collaborate with the Association of Kenya Insurers (AKI) to issue digital certificates, boosting security and authenticity.
- **Ease of Payment:** Vehicle.co.ke supports multiple payment options, ensuring accessibility for all users.



## OUR MEDICAL INSURANCE SOLUTION FOR FAMILIES AND INDIVIDUALS

Kenbright provides a simple and transparent way for individuals and families to access medical insurance through the M-PESA App. Instead of being locked into one option, customers can easily compare different medical insurance plans offered by trusted underwriters and select the one that best fits their budget and healthcare needs.

### Our Unique Innovative Approach:

This product is built to empower customers with choice and flexibility.

Choice at Your Fingertips – Compare multiple medical insurance plans from different underwriters in one place.

- **Budget-Friendly Options** – Select a cover that matches your financial ability without compromising on healthcare access.
- **Transparency** – View benefits, cover limits, and premiums upfront before making a decision.
- **Instant Purchase** – Buy your preferred plan directly on the M-PESA App with just a few taps.
- **No Paperwork** – Enjoy a fully digital process with policy confirmation and documents delivered instantly.
- **Flexibility** – Switch or upgrade your plan when your needs or budget change.
- **Convenience** – Accessible anytime, anywhere through the M-PESA App.



# SOME OF KENBRIGHT INSURETECH AWARDS

## AUTOMOTIVE INDUSTRY EXCELLENCE AWARDS



Most Automotive Insurance broker of 2019

## DIGITAL TECH-EXCELLENCE AWARDS



Vehicle-Best Automotive Insuretech Platform -2021



1st runners up in Healthcare Financing Innovation Award Ceremony -2020



Vehicle-Best Automotive Insuretech Platform-2022



Vehicle-Best Automotive Insuretech Platform-2023

## TOP STAR BRANDS AWARDS



Vehicle-Top Insuretech platform-2022



Vehicle-Top Insuretech platform-2023



Vehicle-Top Insuretech platform-2024



Vehicle-Top Insuretech platform-2025

# SOME OF KENBRIGHT INSURETECH PARTNERS







**kenbright**  
Since 1993

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