

**SPEECH BY CHAIRPERSON OF THE INSURANCE COUNCIL OF
ZIMBABWE PUBLIC RELATIONS COMMITTEE: MR DAVID
NYABADZA**

VENUE: POLICE HEADQUARTERS

DATE: 25 AUGUST 2020

TIME: 10:30AM

PROTOCOL

Yet to be notified of the ZRP representatives

ICZ's representatives:

Mr Patrick Kusikwenyu (Deputy Chairman of Council)

Mr Nicholas Sayi (Head of Operations)

Ms Ringisai Batiya (Marketing & PR Manager)

Mr Vinicent Kambanga (Crimes Bureau Investigator)

On behalf of The Insurance Council of Zimbabwe, allow me to express our gratitude to the Zimbabwe Republic Police for hosting us. Everyone is alert to the devastating effects of the covid-19 pandemic that have ushered in unprecedented changes to our daily lifestyle where we now have to exercise extreme caution to stay free of the virus. This is why both

parties involved have agreed to a brief meeting, attended by few representatives, in a bid to be stay safe.

The engagement between the ICZ and ZRP, which seeks to create and nurture a mutually beneficial relationship, goes back many years back. ICZ as an association of short-term insurance companies relies on the ZRP for effective law and order enforcement which ensures that their businesses operate in a conducive environment with minimal or no disruptions at all. The ZRP, on the other hand, benefits from a functional insurance industry which is able to effectively discharge its mandate of compensating victims of criminal activities that result in legitimate claims. Because of the strategic role that effective policing plays in insurance operations the ICZ has taken a position to support the ZRP as part of our social investment programme.

Council is engaged with ZRP in various activities which I will briefly go through. As we all might know, ICZ, through its recently established Zimbabwe Insurance Crimes Bureau is actively engaging with various working groups within the ZRP to deliver on its mandate of successfully investigating insurance fraud and prosecuting offenders. ICZ is currently sponsoring the popular television programme, Crime Watch, which has proved to be a very popular and useful information dissemination platform on crime awareness and prevention. To keep the documentary in

production, ICZ is currently considering a request from Commissioner General Matanga to continue with the sponsorship. Going back in history, ICZ had an opportunity to incentivise police officers who worked tirelessly to recover stolen vehicles through a Cop of the month Award system. The ICZ has also participated in the ZRPs computerisation efforts through donation of computers and has worked with the ZRP and the Traffic safety council in awareness campaigns aimed at reducing road traffic accident during holiday periods.

Today, ICZ has come to offer its support in the form of a stationery donation for the benefit of the ZRP Traffic Section. Allow me to provide a brief for the basis of this donation. Our members, the short-term insurance companies offer motor insurance in exchange for compensation in the event of an accident. However, for this process to be fulfilled, the policyholder must provide the insurer with all required documents that include a police report. To assist with the timeous compilation of these reports, ICZ is stepping in to provide stationery used in the documentation and administration of road traffic accidents by the ZRP Traffic Section. Considering that the specific forms used are security documents, ICZ has provided the necessary items including paper and ink for ZRP to print the required documents for use.

Speaking of challenges being faced by policyholders when lodging insurance claims after being involved in road traffic accident, insurers have noted with concern the delays experienced in acquiring police reports which are vital document for insurance claims to be paid out. It is taking longer than anticipated for completion of investigations by the Police for various reasons. Some of the reasons include uncooperative parties involved in the accidents, lack of resources to carry out investigations and the much disheartening corrupt activities that have crept into many of our daily administrative processes.

The unavailability of the reports has in turn resulted in the delayed or non-settlement of a notable number of claims much to the inconvenience of policyholders. Another group of stakeholders greatly affected by the delay in concluding police reports are the government hospitals which provide emergency medical attention to road accident victims. This occurrence is unfortunately depriving the government institutions of the much needed financial resources that would have flowed in from insurance claims. Many of the claims submit by the hospitals are not being honoured for non-submission of police reports or incomplete reports due protracted investigations.

Our appeal as insurers is that the process of producing police reports receives due and urgent attention. This will facilitate the timeous provision

of complete reports for a quick turnaround time in insurance claims processing. Claimants in need of urgent financial relief to repair the damaged assets or pay for medical treatment of injuries resulting from road accidents will greatly benefit from the timeous service delivery. ZRP and the insurers will immensely benefit from public confidence on the ability to effectively service its needs.

ICZ stands ready to assist the Force with the necessary intervention in resolving the challenge. Today ICZ is showing its willingness to assist by donating stationery required for administrative processes of road traffic accident management. It is hoped that this gesture will go a long way in assisting ZRP to deliver on its mandate allowing policyholders and other stakeholders to rightly benefit from an efficient administrative process.

Post this gesture, ICZ's engagement with ZRP will continue through various organised forum like working groups on information exchange and investigations and the Business Against Crime. As a matter of interest ZRP Liaison is a permanent item on ICZ's Public Relations Committee monthly meeting agenda. This goes to show how ICZ seriously takes its relationship with ZRP.

In conclusion, ICZ stands ready to continuously engage and work with ZRP for the mutual benefit of both the organisations. In the fullness of time we look forward to working together with the ZRP towards automating some of their manual processes in order to enhance efficiency and eliminate corruption. ICZ stands ready to respond with the necessary interventions where possible. With these words I request that ZRP accepts our gesture we present today.

On behalf of ICZ and its members I thank you for your attention and hospitality.