

ZANZIBAR DECLARATION ON THE FINANCIAL PROTECTION OF CRITICAL PUBLIC INFRASTRUCTURE

*Adopted at the 2025 ANNUAL EAISA (EAST AFRICA INSURANCE
SUPERVISORS ASSOCIATION) AND ZEP-RE STRATEGIC FORUM
Zanzibar, United Republic of Tanzania, 21ST-24TH JULY 2025
SEA CLIFF RESORT, ZANZIBAR*

We, the Insurance Regulatory Authorities and Supervisory Representatives from Burundi, the Democratic Republic of Congo, Ethiopia, Kenya, Malawi, Rwanda, Somalia, Sudan, Tanzania, Uganda, Zambia, and Zimbabwe, meeting under the auspices of the East African Insurance Supervisors Association (EAISA) in Zanzibar, United Republic of Tanzania, from the 21st – 24th July 2025

RECALLING our shared mandate to promote sound insurance markets, protect policyholders, and contribute to economic resilience and sustainable development across our respective countries;

RECOGNIZING that public assets and critical/strategic infrastructure—including but not limited to roads, hospitals, public buildings, airports, railways, aircraft, oil pipelines, dams, ICT infrastructure—are critical to national development, service delivery, economic productivity, and disaster recovery;

CONCERNED by the growing vulnerability of such assets to risks such as natural disasters, climate change, conflict, and the resulting fiscal and social burdens on our governments and citizens;

FURTHER CONCERNED that when disasters occur, governments are often compelled to draw on limited national treasury resources—diverting funds from priority development areas—to finance emergency response, recovery, and reconstruction, resulting in avoidable financial shocks and undermining medium to long-term resilience;

AFFIRMING the urgent need to support the safeguarding of public assets and critical/strategic infrastructure through proactive robust risk management strategies, with insurance and risk financing as core components of national and regional resilience frameworks;

NOTING that insurance regulators are strategically placed to contribute to national preparedness, enable multi-stakeholder collaboration and approaches and transform policy action into practical implementable actions;

COMMITTED to promoting sustainable disaster risk management and financing practices aligned to national development priorities and international standards

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DO HEREBY DECLARE AND RESOLVE AS FOLLOWS:

1. Commitment to Public Asset Insurance

We commit to promote the insurance of public assets and critical/strategic infrastructure within our jurisdictions as a strategic pillar of risk reduction, financial sustainability, and public sector accountability.

2. Development of Enabling Frameworks

We shall advocate for, and where applicable, support the development and strengthening of legal, policy, and institutional frameworks that mandate and operationalize the insurance of public critical infrastructure.

3. Integration into Public Financial Systems

We shall collaborate with Ministries of Finance and/ or other relevant agencies to embed public asset insurance into national planning, budgeting, procurement, and asset management systems, including the development of asset registers and risk databases.

4. Establishment of National and Regional Mechanisms

We encourage the formation of national oversight mechanisms for public asset insurance and the exploration of regional initiatives such as pooled risk facilities and catastrophe insurance schemes.

5. Capacity Building and Innovation

We will support capacity building for public officials on asset risk assessment and promote the design and uptake of solutions such as parametric and index-based insurance products suited to public sector risks.

6. Monitoring, Reporting, and Peer Learning

We commit to tracking national progress on the financial protection of public assets and critical/strategic infrastructure and sharing knowledge, best practices, and data through EAISA and other regional platforms to foster transparency, peer accountability, and mutual advancement.

7. Call to Partners

We call upon development partners, regional bodies, multilateral institutions, and the private insurance and reinsurance sectors to support our efforts through technical assistance, policy dialogue initiative, structuring of suitable financial protection instruments, data and risk modelling support, among others

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We, the Insurance Supervisory Authorities of Burundi, the Democratic Republic of Congo, Ethiopia, Kenya, Malawi, Rwanda, Somalia, Sudan, Tanzania, Uganda, Zambia, and Zimbabwe, affirm our collective and unwavering commitment to champion the financial protection critical public infrastructure as national and regional priorities. We will lead by example in mobilizing policy, institutional, and financial actions to secure the assets that serve and sustain our nations and communities.

Adopted in Zanzibar, United Republic of Tanzania, this 24th day of July 2025 by the following Insurance Supervisory Authorities (full list to be inserted below).

Signed for and on behalf of all Insurance Supervisory Authorities

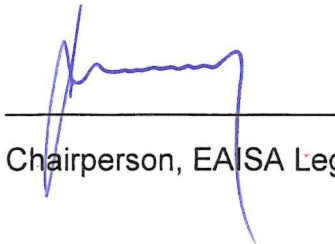


Alhaj Kaddunabbi Ibrahim Lubega

Chairperson, EAISA

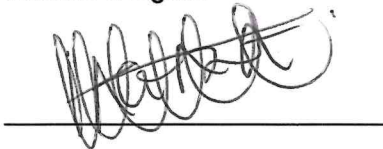
Signed by the Secretaries of the meeting this 24th day of July 2025

Francesca Kakooza



Chairperson, EAISA Legal and Regulatory Committee

Miriam Magala



Company Secretary/Head of Legal & Regulatory Affairs