

**TALKING NOTES BY MR. SAMMY MAKOVE,  
COMMISSIONER OF INSURANCE & CHIEF  
EXECUTIVE OFFICER, INSURANCE REGULATORY  
AUTHORITY DURING THE LAUNCH OF “REAL  
HEALTH” MEDICAL INSURANCE ON 25TH OCTOBER  
2011 AT PANAFRIC HOTEL.**

1. Thank Real Insurance for their invitation and congratulate them on the launch of their line of medical insurance business. Mention that medical insurance has recorded continued growth and that this growth formed the basis of classification of medical insurance as a stand alone line of business.
2. Appreciate the importance of a healthy nation and the need for everybody to have access to good medical care. Explain that while the government is committed to providing health care to all, it is constrained hence the need for private investment in the health sector.
3. Note the benefits of the “REAL Health”. Apart from it being cheap, the product has value added services such as member education, provision of health talks and wellness programme.
4. Laud the company for using technology to create a sustaining venture that can offer health care and related social services (the company will use SMS notification of claim to insured members for verification).

5. Urge the company to comprehensively educate the public about the REAL health product to enable them make informed decisions. Urge them to also partner with reputable medical providers so as to offer quality and uncompromised services.
  
6. Talk about IRA. Mention some of the initiatives that the Authority is undertaking in e.g. Risk Based Supervision, issuance of guidelines and standardized motor insurance policy documents. Explain that all the initiatives that we are undertaking are aimed at enhancing the development of the insurance industry in the country while facilitating the realization of Vision 2030.
  
7. Wish the company well and congratulate them once again on the launch of REAL Health medical insurance product.

End