Insurance
INSTITUTE OF EAST AFRICA

MARINE CARGO INSURANCE

COMPLIANCE AND DIGITAL CERTIFICATION

Navigating Kenya's New Import Requirements



PUBLIC WORKSHOP

EXECUTIVE SUMMARY

Kenya's enforcement of mandatory locally procured Marine Cargo Insurance for imported goods, supported by digital insurance certification and integration with customs clearance systems, represents a significant development for the insurance, international trade and logistics sectors. With the Kenya Revenue Authority (KRA) implementing stricter compliance requirements effective 1 November 2026, importers and other stakeholders must ensure that appropriate Marine Cargo Insurance arrangements and valid digital certification requirements are fulfilled to facilitate customs clearance.

These developments introduce important technical, operational and compliance considerations across the Marine Cargo Insurance and international trade value chain. Beyond obtaining the required insurance cover, stakeholders must understand the applicable regulatory framework, insurance placement responsibilities, policy coverage, documentation requirements, digital certification procedures and the relationship between insurance records and customs declarations. Inadequate technical understanding or coordination may result in inappropriate insurance arrangements, documentation discrepancies, clearance delays, additional costs and avoidable business disruption.

This two-day, face-to-face professional workshop is designed to strengthen both regulatory compliance and practical technical competence in Marine Cargo Insurance. The programme combines essential insurance principles with the competencies required for effective insurance placement, coverage interpretation, cargo risk assessment, documentation, certification, claims coordination and client servicing. It also addresses the operational and regulatory responsibilities associated with import transactions, enabling participants to understand not only the applicable requirements but also how to implement them effectively in practice.

Participants will examine the legal and regulatory framework governing Marine Cargo Insurance in Kenya, including the responsibilities of insurers, intermediaries, importers and other stakeholders. The workshop provides practical insight into cargo insurance coverage, Institute Cargo Clauses, insurance valuation, policy conditions, Incoterms, overseas insurance arrangements and the documentation required to support appropriate insurance placement and import transactions. Particular attention is given to underwriting considerations, cargo risk assessment, loss prevention, claims procedures and the professional responsibilities associated with marine cargo inspections, damage assessment, salvage and recovery.

Particular emphasis is placed on digital Marine Cargo Insurance certification and its relationship with KRA's Integrated Customs Management System (iCMS). Participants will explore certificate processing and verification requirements, the flow of insurance information within customs clearance procedures, common documentation discrepancies and the operational challenges that may arise during implementation. Practical illustrations and case-based exercises will demonstrate how the parties involved in import transactions can coordinate effectively to identify compliance gaps, resolve errors and minimise avoidable clearance disruptions.

The workshop concludes with an integrated practical case study and an organisational compliance readiness framework, enabling participants to apply the knowledge gained to realistic import transactions. By combining technical Marine Cargo Insurance competencies with digital certification and regulatory requirements, the programme aims to strengthen professional capability, documentation accuracy, stakeholder coordination and operational readiness, supporting more effective management of marine cargo risks and import transactions across the insurance and international trade value chain.

REGULATORY COMPLIANCE • INSURANCE PRACTICE • DIGITAL CLEARANCE

WHO SHOULD ATTEND

- **INSURANCE UNDERWRITERS & TECHNICAL MANAGERS**
  Professionals responsible for cargo underwriting, policy coverage, documentation and certification compliance.

- **INSURANCE BROKERS & INTERMEDIARIES**
  Marine specialists, account executives and placement officers advising importers and arranging cargo cover.

- **IMPORTERS & INTERNATIONAL TRADING COMPANIES**
  Import managers, procurement teams and traders responsible for insurance, shipment records and compliance.

- **CLEARING & FORWARDING AGENTS**
  Customs agents, documentation officers and clearance managers handling declarations and certificate verification.

- **FREIGHT, SHIPPING & LOGISTICS PROFESSIONALS**
  Freight managers, shipping agents and supply chain teams coordinating cargo movement and clearance.

- **MANUFACTURERS, DISTRIBUTORS & CORPORATE BUYERS**
  Risk, procurement and finance teams insuring imported materials, machinery and finished goods.

- **MOTOR VEHICLE IMPORTERS & DEALERS**
  Vehicle importers and dealership teams handling marine cover, shipment records and clearance readiness.

- **TRADE FINANCE & BANKING PROFESSIONALS**
  Trade finance and documentary credit specialists reviewing import insurance and transaction documentation.

- **LEGAL, RISK & COMPLIANCE PROFESSIONALS**
  Advisers, compliance officers, risk managers and auditors managing insurance and import obligations.

- **REGULATORY, TRADE & INDUSTRY PROFESSIONALS**
  Professionals supporting insurance regulation, trade facilitation, industry representation and training.

- **INSURANCE SURVEYORS & LOSS ADJUSTERS**
  Marine cargo surveyors and loss adjusters involved in risk inspections, loss prevention, claims assessment, damage evaluation, salvage and recovery.

LEARNING OUTCOMES

By the end of this workshop, participants will be able to:

1. Interpret Kenya's legal and regulatory framework governing Marine Cargo Insurance, including mandatory local insurance requirements, regulatory responsibilities and compliance implications for imported goods.

2. Explain the fundamental principles of Marine Cargo Insurance, including cargo risks, coverage options, policy exclusions, insurance valuation and claims considerations.

3. Assess Marine Cargo Insurance placement and documentation requirements, including the application of Incoterms, overseas insurance arrangements and the allocation of insurance responsibilities in international trade.

4. Describe the digital Marine Cargo Insurance certification process, including certificate issuance, verification, documentation requirements and integration with customs clearance systems.

5. Identify and address common operational and compliance challenges relating to insurance documentation, digital certification, customs declarations and cargo clearance procedures.

6. Evaluate the roles and responsibilities of insurers, insurance intermediaries, importers, clearing and forwarding agents, logistics providers and other stakeholders in ensuring effective compliance and coordination.

7. Apply practical compliance and risk management measures to strengthen documentation controls, improve stakeholder coordination, minimise clearance disruptions and support effective implementation of Marine Cargo Insurance requirements.

WHAT IS COVERED

DAY ONE

MARINE CARGO INSURANCE: REGULATORY FRAMEWORK, COVERAGE AND PRACTICAL APPLICATION

SESSION 1 - LEGAL AND REGULATORY FRAMEWORK FOR MARINE CARGO INSURANCE IN KENYA

KEY FOCUS

Understanding Kenya's mandatory local Marine Cargo Insurance requirements, the applicable legal and regulatory framework, and the compliance obligations affecting importers, insurers, intermediaries and other stakeholders involved in international trade.

CONTENT AREAS

- Legal foundations of Marine Cargo Insurance in Kenya and the statutory requirements governing insurance of imported goods.
- Mandatory procurement of Marine Cargo Insurance from locally licensed insurers and the implications for importers and insurance providers.
- Roles and regulatory responsibilities of the Insurance Regulatory Authority (IRA), Kenya Revenue Authority (KRA) and other relevant institutions.
- Distinction between existing statutory insurance obligations and the strengthened digital certification and customs enforcement arrangements.
- Scope and application of the requirements to imported goods, including key compliance considerations for different categories of importers.
- Responsibilities of importers, insurance companies, brokers, clearing and forwarding agents in facilitating compliant insurance arrangements.
- Regulatory compliance risks, documentation deficiencies and potential implications for cargo clearance and business operations.
- Practical considerations for aligning insurance procurement, import documentation and customs clearance processes.

SESSION 2 - MARINE CARGO INSURANCE FUNDAMENTALS — RISKS, COVERAGE AND POLICY APPLICATION

KEY FOCUS

Understanding the principles of Marine Cargo Insurance, the nature of risks affecting goods in transit, available insurance coverage and the practical application of policy terms, conditions and claims provisions.

CONTENT AREAS

- Fundamental principles of Marine Cargo Insurance, including insurable interest, indemnity, utmost good faith and the duty of fair presentation or disclosure, as applicable.
- Nature and classification of cargo risks during international transit, including physical loss, damage, theft, handling risks and transit-related exposures.
- Institute Cargo Clauses (A), (B) and (C): scope of cover, principal differences and implications for insurance protection.
- Common policy exclusions, conditions, warranties and limitations, including their implications for cargo owners and insurers.
- Marine Cargo Insurance valuation, sums insured and the treatment of freight, insurance and other insurable interests.
- Single-shipment policies, open covers and other insurance arrangements used for occasional and regular import transactions.
- Attachment and termination of cover, insured transit, storage considerations and the importance of aligning insurance protection with shipment arrangements.
- Fundamentals of cargo claims, including notification, supporting documentation, loss mitigation, survey requirements and claims settlement considerations.

SESSION 3 - MARINE CARGO INSURANCE PLACEMENT, INCOTERMS AND DOCUMENTATION IN INTERNATIONAL TRADE

KEY FOCUS

Understanding the practical requirements for arranging Marine Cargo Insurance, interpreting insurance responsibilities under international trade terms, and ensuring that insurance documentation is accurate, appropriate and consistent with import and customs clearance requirements.

CONTENT AREAS

- Marine Cargo Insurance placement procedures, including risk information, insurance proposals, underwriting considerations and policy issuance.
- Application of Incoterms® 2020 to international trade transactions, with particular emphasis on CIF, CIP and FOB arrangements and the allocation of insurance responsibilities.
- Distinction between contractual insurance obligations under Incoterms and Kenya's mandatory local Marine Cargo Insurance requirements.
- Implications of overseas insurance arrangements and supplier-provided insurance certificates for importers operating under Kenya's regulatory framework.
- Essential Marine Cargo Insurance documentation, including policy schedules, insurance certificates, invoices, packing lists, bills of lading and air waybills.
- Verification of shipment details, cargo descriptions, insured values, voyage information and other particulars required for accurate insurance documentation.
- Coordination between importers, insurance brokers, insurers, freight forwarders and clearing agents to facilitate timely insurance placement and documentation.
- Common insurance placement and documentation discrepancies, their operational implications and appropriate corrective measures.

PRACTICAL EXERCISE: REVIEWING MARINE CARGO INSURANCE AND SHIPMENT DOCUMENTATION

Participants review a sample import transaction involving a commercial invoice, shipping document and Marine Cargo Insurance certificate. The exercise focuses on identifying inconsistencies in cargo descriptions, insured values, shipment particulars and insurance arrangements, and determining the corrective actions required before the documentation is used for customs clearance.

SESSION 4 - CARGO RISK MANAGEMENT, CLAIMS AND STAKEHOLDER RESPONSIBILITIES

KEY FOCUS

Understanding the management of cargo risks throughout the importation process, the practical requirements for handling Marine Cargo Insurance claims, and the responsibilities of stakeholders in protecting insured interests and supporting effective insurance and import operations.

CONTENT AREAS

- Identification and assessment of cargo risks associated with international transportation, including handling, loading, unloading, storage, theft, physical damage and transit-related exposures.
- Cargo risk management measures, including appropriate packaging, handling procedures, shipment monitoring, security arrangements and loss prevention.
- Marine Cargo Insurance claims procedures, including loss notification, claims documentation, assessment of policy coverage and the responsibilities of insured parties.
- Role of marine surveyors and loss adjusters in investigating cargo losses, assessing damage, determining the circumstances of loss and supporting claims evaluation.
- Practical considerations relating to loss mitigation, salvage, recovery rights and the preservation of evidence following cargo loss or damage.
- Responsibilities of importers, insurers, insurance brokers, freight forwarders, shipping agents and logistics providers in managing cargo risks and coordinating claims.
- Common causes of claims disputes, including inadequate documentation, late notification, policy exclusions and failure to comply with relevant policy conditions.
- Strengthening communication, documentation and coordination among stakeholders to support effective risk management, claims handling and continuity of import operations.

DAY TWO

DIGITAL CERTIFICATION, CUSTOMS INTEGRATION AND COMPLIANCE IMPLEMENTATION

SESSION 5 - DIGITAL MARINE CARGO INSURANCE CERTIFICATION - PROCESSES, REQUIREMENTS AND VERIFICATION

KEY FOCUS

Understanding the digital Marine Cargo Insurance certification framework, the procedures and information required for certificate issuance and verification, and the responsibilities of stakeholders in ensuring accurate, timely and compliant digital insurance records.

CONTENT AREAS

- Overview of Kenya's digital Marine Cargo Insurance certification arrangements and their role in supporting compliance with mandatory local insurance requirements.
- Digital certification processes, including the roles of participating insurers, insurance intermediaries, importers and other authorised stakeholders.
- Information and documentation required for digital certificate processing, including importer details, cargo descriptions, shipment particulars, insured values and insurance coverage information.
- Key stages in digital certificate issuance, including data capture, validation, certificate generation and communication of certification details to relevant parties.
- Digital certificate identification, authenticity checks, verification procedures and the importance of maintaining accurate insurance records.
- Common certificate processing challenges, including incomplete information, incorrect shipment particulars, data inconsistencies and delayed issuance.
- Procedures and stakeholder responsibilities for identifying, reporting and correcting certificate errors, subject to applicable system rules and authorised processes.
- Data integrity, record management, information security and internal controls supporting reliable digital certification and regulatory compliance.

SESSION 6 - CUSTOMS INTEGRATION AND IMPORT CLEARANCE - DIGITAL CERTIFICATION AND KRA ICMS

KEY FOCUS

Understanding the relationship between digital Marine Cargo Insurance certification and Kenya Revenue Authority customs procedures, including insurance information verification, import declaration requirements and the operational processes necessary to facilitate compliant and efficient cargo clearance.

CONTENT AREAS

- Overview of Kenya's Integrated Customs Management System (iCMS) and its role in import declarations, customs processing and cargo clearance.
- Relationship between digital Marine Cargo Insurance certification and customs compliance requirements for imported goods.
- Key stages in the import clearance process and the points at which Marine Cargo Insurance information and documentation are required.
- Coordination of insurance certification with import documentation, including the Import Declaration Form (IDF), commercial invoices, shipping documents and other applicable customs records.
- Verification and consistency of insurance certificate information against customs declarations, shipment particulars, cargo descriptions and declared values.
- Roles and responsibilities of importers, clearing agents, insurers and insurance intermediaries in ensuring timely availability and accuracy of insurance information.
- Common customs processing challenges associated with missing, incorrect or inconsistent insurance certification details and their implications for cargo clearance.
- Procedures for identifying insurance-related clearance discrepancies, coordinating corrective action and facilitating resolution through the appropriate authorised channels.

SESSION 7 - OPERATIONAL CHALLENGES AND COMPLIANCE RESOLUTION

KEY FOCUS

Identifying and addressing common operational and compliance challenges associated with Marine Cargo Insurance placement, digital certification and customs clearance, with emphasis on effective problem resolution, stakeholder coordination and minimising avoidable import delays.

CONTENT AREAS

- Common implementation challenges affecting importers, insurers, insurance intermediaries, clearing agents and logistics providers under Kenya's Marine Cargo Insurance compliance requirements.
- Insurance documentation discrepancies, including incorrect cargo descriptions, shipment details, insured values, importer information and inconsistencies with supporting trade documents.
- Digital certification processing difficulties, including incomplete submissions, data validation errors, delayed certificate issuance and certificate verification challenges.
- Insurance-related customs declaration discrepancies and their potential implications for cargo processing, clearance timelines and associated operational costs.
- Identification of the underlying causes of compliance failures, including inadequate documentation checks, late insurance placement, unclear responsibilities and communication gaps.
- Appropriate procedures for correcting insurance and certification information, resolving discrepancies and coordinating with relevant authorised parties.
- Stakeholder communication, escalation procedures and allocation of responsibilities for resolving insurance-related compliance and clearance challenges.
- Preventive measures, including pre-shipment planning, documentation verification, internal compliance checklists and improved coordination between insurers, intermediaries, importers and clearing agents.

SESSION 8 - ORGANISATIONAL READINESS, COMPLIANCE CONTROLS AND INTEGRATED CASE STUDY

KEY FOCUS

Strengthening organisational readiness for Marine Cargo Insurance compliance through effective internal procedures, documentation controls, stakeholder coordination and the practical application of regulatory, insurance, digital certification and customs clearance requirements.

CONTENT AREAS

- Assessing organisational readiness to comply with Kenya's mandatory local Marine Cargo Insurance and digital certification requirements.
- Establishing clear internal procedures for timely insurance procurement, policy documentation, digital certification and customs clearance preparation.
- Developing practical compliance checklists covering insurance arrangements, shipment particulars, supporting documentation and certificate verification.
- Defining responsibilities and accountability among procurement, finance, insurance, logistics, customs clearance and compliance functions.
- Strengthening coordination between importers, insurers, insurance intermediaries, clearing agents and other relevant service providers.
- Implementing documentation verification, recordkeeping, internal reporting and escalation controls to minimise compliance failures.
- Identifying recurring operational weaknesses and developing corrective and preventive measures to reduce insurance-related clearance disruptions.
- Establishing practical organisational action priorities for improving Marine Cargo Insurance compliance and import process efficiency.

INTEGRATED PRACTICAL CASE STUDY: MANAGING MARINE CARGO INSURANCE COMPLIANCE ACROSS AN IMPORT TRANSACTION

Participants will engage in an integrated practical case study designed to bring together the regulatory, technical and operational aspects of Marine Cargo Insurance covered throughout the workshop.

Using a realistic import transaction scenario, participants will apply their understanding of insurance placement, documentation, digital certification, customs clearance and stakeholder responsibilities to assess compliance challenges and consider appropriate solutions.

The exercise will reinforce practical decision-making, stakeholder coordination and organisational readiness in managing Marine Cargo Insurance compliance.

WORKSHOP INFORMATION

DATES, VENUE AND PARTICIPATION

DATES

Thursday, 26 – Friday, 27 November 2026

DURATION

Two days | Face-to-face, non-residential workshop

VENUE

Fairmont The Norfolk, Nairobi, Kenya

PARTICIPATION FEES

LOCAL PARTICIPANTS (KENYA)

KES 58,500

REGIONAL & INTERNATIONAL PARTICIPANTS

USD 600

Regional and international participants include participants attending from outside Kenya or paying in foreign currency.

WHAT THE FEE COVERS

- Workshop participation
- Training materials
- Certificate of Participation

ACCOMMODATION

This is a non-residential workshop. Accommodation and related personal expenses are not included in the participation fee and are the responsibility of individual participants or their sponsoring organisations.

ABOUT INSURANCE INSTITUTE OF EAST AFRICA

The Insurance Institute of East Africa (IIEA) is a leading regional provider of professional education, training and workforce development solutions for the insurance and financial services sectors across Africa. IIEA offers professional qualifications, executive certificates, specialised technical programmes, workshops and customised corporate training designed to strengthen professional competence and institutional capability.

IIEA collaborates with international professional and educational institutions to provide access to recognised qualifications and industry-relevant learning opportunities. Its programmes span insurance underwriting, claims management, insurance broking, risk management, marine insurance, governance, compliance, fraud management, leadership and other specialised areas.

Through practical, industry-focused training and innovative learning solutions, IIEA supports individuals and organisations in responding to evolving regulatory requirements, emerging risks and professional development needs.

IIEA is an approved training provider under Kenya's National Industrial Training Authority (NITA), Registration Reference: NITA/TRN/1365. Eligible participating organisations may apply to NITA for reimbursement of qualifying workshop training costs, subject to the Authority's applicable eligibility criteria, approval procedures and reimbursement requirements.

REGISTRATION & ENQUIRIES

Individuals and organisations wishing to participate are invited to register through the IIEA Workshop Registration Form. Completed registration forms and corporate nominations should be submitted to training@iiea.co.ke or info@iiea.co.ke.

Organisations wishing to nominate multiple participants may contact IIEA for assistance with group registration and coordination. Early registration is encouraged to facilitate participation planning and confirmation of places.

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