



SOMALILAND INSURANCE SUMMIT AND EXPO 2026

Date October 12-13
Hargeisa, Somaliland

Advancing Insurance as National Economic Infrastructure
for Safer Lives, Stronger Trade, Climate Resilience
and Corridor Confidence

Concept Note



Somaliland National Insurance Authority



INSURANCE
PROTECTION



TRADE & LOGISTICS
GROWTH



CLIMATE RESILIENCE
& ADAPTATION



CORRIDOR CONNECTIVITY
& CONFIDENCE

Decisions that Deliver: Safer Lives, Stronger Trade, Greater Resilience

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EXECUTIVE SUMMARY

Somaliland is entering a decisive period of economic ambition, institutional reform, trade expansion and international engagement. The President of the Republic of Somaliland has set economic growth as the top national priority. However, economic growth cannot be sustained where trade, investment, road accidents, health costs, climate shocks, uninsured public assets, cargo and fleet losses, corridor liabilities and uncertain claims remain unmanaged.

The national protection gap is already visible in household hardship, Mag/Customary compensation burdens, service disruption, emergency financing, trade friction, weaker investor confidence and public-finance exposure. Risk that is not pooled, priced, transferred, supervised and compensated does not disappear; it becomes social pressure, hidden fiscal liability and commercial uncertainty.

At the same time, Somaliland's first official international recognition creates a new phase of formal market demand. Diplomatic missions, donor agencies, investors, infrastructure and PPPs, aviation, maritime, logistics, professional services and public assets increasingly require enforceable insurance contracts, credible supervision, digital verification and predictable claims systems.

Regulated Takaful insurance should be treated as national economic infrastructure: a system that protects citizens, investment, trade, public assets, health, climate-vulnerable livelihoods, strategic infrastructure and regional corridors while strengthening confidence in Somaliland's institutions and markets.

The Horn of Africa Insurance, Trade, Climate & Corridor Risk Summit 2026 will establish a high-level national decision-and-delivery platform that advances insurance as national economic infrastructure, moves Somaliland from legal mandate to functional implementation, strengthens public protection and improves trade and corridor confidence.

The Summit is not designed as a conventional conference centred on speeches and general recommendations. It is structured to align institutions, clarify responsibilities, prepare decisions, mobilize technical and financial support and establish measurable post-Summit accountability.

- **It is Somaliland's first national platform integrating insurance regulation, Takaful market development, public safety, health, climate resilience, trade, Berbera Port, Berbera Corridor, cross-border movement, public assets and Shariah governance.**
- **It is a national government-owned platform, with SLNIA serving as the technical regulatory convener within a whole-of-government framework.**
- **Its success will be measured by decisions, assigned responsibilities, roadmaps, partner alignment and implementation progress—not only attendance and visibility.**
- **Subject to government decision and demonstrated value, it may develop into an annual national implementation and accountability platform.**

1. CONTEXT, PROBLEM STATEMENT AND RATIONALE

The Summit responds to Somaliland's central development challenge: unmanaged risk is limiting public safety, trade confidence, climate resilience, investment readiness, public finance stability and household protection. It positions regulated Takaful insurance as national economic and trade-enabling infrastructure aligned with the President's economic growth priority and Somaliland's post-recognition formal market demands.

1.1 National Development, Trade, Investment and Resilience Context

Somaliland is entering a decisive phase in which development ambition, trade expansion, institutional reform, public safety, investment readiness and resilience financing must be coordinated. **National Development Plan III (NDPIII)** provides the framework for growth, institutional capacity, social services, infrastructure, resilience and competitiveness. **Somaliland Trade Policy 2026** reinforces connectivity, inclusion, trade facilitation, ports, corridors, MSMEs, market access and institutional coordination.

Takaful insurance should therefore be treated as practical infrastructure for protecting lives, public assets, trade flows, investment and fiscal resilience. **Physic infrastructure opens routes; risk protection makes those routes reliable, bankable and trusted.**

1.2 The Current Problem: Unmanaged Risk and Limited Protection

The national issue is **not merely limited insurance products**; it is the expanding cost of **unmanaged risk across households, public safety, health, public assets, trade, logistics, climate, livelihoods and public finances.**

- Road accidents create injury, death, uncertain claims and Mag/Customary compensation pressures.
- Uninsured public assets create fiscal shocks, service disruption and value-for-money risks.
- Cargo, fleet, storage, transit and cross-border risks increase trade friction.
- Families remain exposed to health and social protection gaps.
- Drought, livestock and agriculture shocks deepen vulnerability and emergency-response dependency.

1.3 Protection Gap and National Consequences

Unmanaged risk affects people, the economy and the government. For communities, it causes hardship, health-cost burdens, accident losses, Mag/Customary compensation pressure and slow recovery. For trade and the economy, it increases transaction costs, disrupts cargo and fleets, weakens investor confidence and creates corridor uncertainty. For the government, it produces unplanned budget shocks, uninsured public assets, service interruption and weaker fiscal resilience.

Risk that is not transferred, pooled, priced, supervised and compensated does not disappear; it becomes hidden fiscal exposure, social pressure, trade friction and investor hesitation.

1.4 Insurance as Economic and Trade-Enabler Infrastructure

Takaful insurance must be integrated into Somaliland's development, trade, investment, public safety, climate resilience and social protection agenda. **Trade and risk protection must advance together:** cargo, fleets, liabilities, storage, transit, verification, claims and dispute resolution are part of trade functionality.

Berbera port and Berbera corridor systems require more than physical infrastructure. They require risk allocation, contracts, claims certainty, trusted institutions and digital verification.

1.5 Maritime-to-Market Trade Risk Chain

Berbera trade functionality begins before the port gate and continues across the full maritime-to-market chain: maritime entry, port handling and storage, corridor movement, cross-border delivery, market impact and national resilience. Each stage requires credible protection for cargo, vessels, fleets, liability, compliance, claims, SMEs, consumer costs, investor confidence and fiscal stability.

1.6 Inclusive Takaful Insurance and Risk Finance

Inclusive Takaful insurance must gradually reach underserved households, women, youth, informal workers, SMEs, pastoralists, agro-pastoralists, farmers and traders. Priority tools include micro-Takaful, climate risk insurance, livestock and agriculture Takaful, crop protection, index-based products, health and social protection schemes, disaster risk finance and pre-arranged financing.

Insurance products alone are insufficient. Public trust, Shariah compliance, consumer protection, simple wording, reliable claims, digital systems, actuarial data and coordination are essential.

1.7 Why This Summit, Why Now / Proposed MAA Readiness

The legal mandate exists, the development need is clear, and the trade and corridor opportunity is significant. Public safety, climate risk, health financing, investor confidence and fiscal pressure now require coordinated implementation.

- Move from legal mandate to implementation.
- Move from fragmented initiatives to coordinated action.
- Move from isolated pilots to national systems.
- Move from physical infrastructure to risk-protected trade confidence.
- Move from protection gaps to financial resilience.

SLNIA proposes a pre-summit sensitization workshop for relevant Ministries, Authorities and Agencies (MAAs) to clarify insurance relevance, required inputs, summit roles and post-summit responsibilities. These inputs will feed into the Action Matrix and theme-based roadmaps.

2. LEGAL, INSTITUTIONAL AND POLICY ALIGNMENT

The Summit is legally grounded, institutionally justified and policy-aligned. SLNIA's statutory mandate now carries a stronger economic-growth function because formal international trade integration requires formal insurance systems, enforceable contracts, claims certainty, Shariah governance and credible supervision.

2.1 SLNIA's Legal Mandate and Statutory Authority

The Summit is anchored in SLNIA's mandate as Somaliland's national institution responsible for regulating, supervising, developing and strengthening the insurance sector under the SLNIA Act No. 92/2020 and the Insurance Companies Act No. 104/2023. These laws provide the foundation for licensing, regulation, supervision, market conduct oversight,

consumer protection, Takaful compliance, product approval, enforcement, public-sector coordination and Somaliland insurance market development.

The Summit is therefore not external to SLNIA's work; **it is an implementation platform for moving the sector from legal existence to practical, trusted, regulated and development-oriented national implementation.**

2.2 From Legal Mandate to Functional Regulatory Capacity

Somaliland has established the legal basis for insurance regulation, but the central challenge is functional regulatory capacity. Implementation requires regulations, supervision tools, human capacity, digital systems, enforcement, market discipline and public trust.

SLNIA requires stronger tools for risk-based inspection, product approval, claims governance, Shariah compliance, market conduct, consumer protection, sanctions, reporting, actuarial analysis, legal drafting, digital regulation and market development. The Summit aligns government, insurance operators, partners and technical experts around these practical steps.

2.3 SLNIA Institutional Reform and Modernization Project

The Summit aligns with SLNIA's Institutional Reform and Modernization Project (IR&MP), including governance, legal and regulatory development, Shariah governance, strategy and research, supervision and enforcement, digital transformation, consumer protection, public-sector insurance coordination, Takaful awareness, market development, partnerships, climate-risk integration, sustainable financing and performance management.

It will validate reform priorities, mobilize support, clarify roles and convert reform components into implementation roadmaps linked to public safety, trade confidence, health protection, climate resilience, public asset protection and economic development.

2.4 Takaful-Only Market Context and Shariah Governance

Somaliland's insurance system must be developed as a Shariah-compliant Takaful market. Implementation will not succeed if insurance is perceived as conventional or disconnected from local values. Public trust depends on Shariah governance, transparent product approval, Takaful fund integrity, fund segregation, surplus governance, Shariah audit, fair claims and credible oversight. Shariah compliance must be integrated into licensing, product development, supervision, market conduct, communication and consumer protection.

2.5 National Development, Resilience and Sustainable Financing Priorities

The Summit supports NDP III priorities, sustainable financing, public safety, fiscal resilience, social stability, climate adaptation, trade continuity, health protection and investment confidence. In current Somaliland context of declining aid, tightening fiscal space and increasing exposure to shocks, Takaful insurance can pool risk, strengthen compensation systems, protect public assets, reduce fiscal shocks and create a structured financial protection layer for households, businesses and public institutions.

2.6 Somaliland National Trade Policy 2026

The Summit aligns with Somaliland National Trade Policy 2026, developed and mandated by Ministry of Trade and Tourism (MoTT), particularly connectivity, resilience, inclusion, ports

and corridors, trade facilitation, MSME participation, market access, standards, regulatory transparency and institutional coordination.

Trade policy cannot be separated from risk protection. Cargo, fleets, warehouses, logistics operators, traders, exporters, importers, financiers and consumers require predictable protection against loss, delay, accident, liability and disputes. Takaful insurance strengthens trade continuity, MSME resilience, private-sector confidence, logistics predictability and formalization.

2.7 Investment, PPP and Investor Confidence Priorities

Investment confidence depends on credible risk-management systems. Somaliland's investment, PPP and infrastructure ambitions require insurance mechanisms that protect assets, support continuity, clarify liability, strengthen claims confidence and reduce uncertainty.

Takaful insurance can protect public-commercial infrastructure, project assets, vehicles, equipment, buildings, logistics chains, health services, agriculture, livestock, fisheries, energy and productive sectors. Strong regulation improves confidence in conduct, product quality, claims and oversight.

2.8 Berbera Port, Berbera Corridor and Trade-Enabling Infrastructure

Berbera Port and the Berbera Corridor are central to Somaliland's trade and regional connectivity agenda. Their value depends not only on physical infrastructure but also on soft infrastructure: contracts, liability clarity, digital systems, verification, claims certainty, dispute resolution and risk protection.

A risk-protected corridor is more reliable, bankable and attractive to trade and investment.

The Summit links port and corridor development to insurance-backed risk governance.

2.9 Trade Facilitation and Regional Trade Integration

Trade facilitation requires risk-protected movement of goods, vehicles, cargo, services and commercial actors. Digital trade systems, cargo tracking, customs and border procedures, transit coordination, reduction of non-tariff barriers and regulatory transparency are strengthened when supported by reliable Takaful insurance and claims systems.

Trade facilitation reduces time and cost; insurance reduces uncertainty and financial loss. Together, they support safer, faster and more predictable regional trade.

2.10 Inclusive Takaful Insurance and Risk Finance

Somaliland's insurance market should serve not only large institutions but also underserved households, SMEs, informal workers, women, youth, traders, pastoralists, agro-pastoralists, farmers and vulnerable communities. Inclusive Takaful, micro-Takaful, climate risk insurance, livestock and agriculture Takaful, index-based products, SME protection, health and social protection schemes, disaster risk finance and pre-arranged financing are essential for moving from emergency response to financial resilience.

2.11 Regional and International Good Practice Models

The Summit will learn from regional and international good practice while remaining grounded in Somaliland's realities. Effective insurance market development requires legal clarity, regulatory capacity, inclusive strategies, public-private coordination, consumer protection, digital systems, actuarial capacity, Shariah-compliant design and sustained monitoring. These lessons are

especially relevant for climate, agriculture, livestock, health, inclusive insurance, disaster risk finance and cross-border trade protection.

2.12 Health and Social Protection Schemes

The Summit aligns with emerging policy direction around the Somaliland Health Insurance Scheme and Social Protection Insurance Schemes. Health and social protection Takaful schemes can improve household protection, reduce out-of-pocket burdens, support public workforce coverage, protect vulnerable groups and strengthen claims administration through phased, regulated and Shariah-compliant implementation.

2.13 Whole-of-Government Coordination and MAAs

Insurance implementation affects finance, trade, transport, health, planning, agriculture, livestock, investment, public works, local government, interior, public safety, customs, revenue and digital systems. **Whole-of-government coordination is therefore essential.** Each institution must understand its mandate link, required input, summit role and post-summit responsibility.

3. SUMMIT GOAL, PURPOSE AND STRATEGIC OBJECTIVES

The Summit goal is directly tied to protected economic growth: it must generate decisions that support safer lives, stronger trade, climate resilience and corridor confidence through functional Takaful insurance implementation.

3.1 Overall Goal

The overall goal of the Summit is to establish a high-level national decision-and-delivery platform that advances insurance as national economic infrastructure for Somaliland, strengthens implementation of regulated Takaful insurance, supports public protection, improves trade and corridor risk confidence and contributes to safer lives, stronger trade and greater resilience.

The Summit will support Somaliland's transition from legal mandate to implementation by bringing together government institutions, regulators, Takaful operators, private sector actors, trade and corridor stakeholders, development partners, regional counterparts, technical experts and community stakeholders.

The official opening by H.E. Dr. Abdirahman Mohamed Abdilahi ‘Cirro’, President of the Republic of Somaliland, signals that insurance is a national public-interest reform linked to safety, economic governance, trade confidence, institutional strengthening and resilience.

3.2 Strategic Purpose

The strategic purpose is to convert Somaliland's insurance policy direction and regulatory mandate into implementable decisions, coordinated institutional action and measurable post-summit progress. The Summit is not a conventional conference; it is a structured national and regional implementation platform.

Its purpose is to build consensus around insurance as economic infrastructure, identify practical implementation priorities across the its themes and **establish follow-up through a**

Communiqué, Action Matrix, roadmaps, PCIC, 30/60/90-day updates and a 180-day checkpoint.

3.3 Specific Objectives

1.



Advance insurance as national economic infrastructure supporting public safety, social stability, fiscal resilience, investment confidence, market development and implementation.

2.



Strengthen regulation, supervision and enforcement, including licensing, market conduct, product approval, sanctions, reporting and institutional capacity.

3.



Strengthen Shariah governance and compliance through product review, standards, fund governance, surplus management, Shariah audit and consumer trust.

4.



Support TPVI, road safety and social stability by improving accident compensation, victim protection, claims predictability and reducing Mag/Customary compensation pressures.

5.



Advance the Somailland Health Insurance Scheme and Social Protection Insurance Schemes through phased, regulated, Shariah-compliant and actuarially sound pathways.

6.



Promote climate risk insurance, including drought protection, livestock, agriculture, crop protection, index-based models and disaster risk finance.

7.



Link national trade development with insurance-enabled growth for MSMEs, exporters, traders, tourism-linked enterprises, formalization and private-sector confidence.

8.



Improve trade, Berbera Port, transit and corridor risk confidence through cargo, fleet, logistics and investor-risk protection.

9.



Promote cross-border trade insurance and risk-protected regional integration through verification, claims arrangements and regional movement.

10.



Promote public assets, infrastructure and government risk protection for vehicles, buildings, strategic infrastructure and essential services.

3.5 Expected Strategic Outcomes



1

1. Strengthening Somaliland insurance market development engagements.



2

2. Stronger national consensus on insurance as economic infrastructure and public-interest reform.



3

3. Clearer institutional responsibilities and implementation ownership across relevant MAAs.



4

4. Strengthened SLNIA leadership as national regulator and market-development authority.



5

5. Validated thematic priorities translated into implementation roadmaps.



6

6. Partner alignment and resource mobilization around national insurance priorities.



7

7. Practical accountability through the Communiqué, Action Matrix, PCIC, follow-up milestones and Annual Scorecard.



8

8. Improved public confidence in regulated, Shariah-compliant and development-oriented Takaful insurance.

4. SUMMIT POSITIONING AND DIFFERENTIATION

The Summit is positioned as an economic-growth delivery platform, not only an insurance conference. It is strengthened by two strategic shifts: economic growth as the top presidential priority and recognition-driven market expansion.

4.1 First-of-Its-Kind Insurance, Trade, Climate and Corridor Risk Summit

The Summit is Somaliland's first national platform bringing together insurance regulation, insurance market development, trade facilitation, Berbera Port, Berbera Corridor, road safety, public asset protection, health insurance, social protection, climate risk insurance and Shariah governance under one implementation agenda.

It treats insurance not as a narrow financial product but as national economic infrastructure supporting safety, trade confidence, investment readiness, household protection, public-sector resilience and regional corridor reliability. In the context of Somaliland's first official international recognition, it also demonstrates institutional readiness for regulated markets, public protection, investor confidence and regional economic participation.

4.2 From Dialogue to Delivery

Unlike conventional conferences, the Summit is designed around decisions, implementation priorities, institutional responsibilities and follow-up. Its delivery instruments include the Communiqué, Action Matrix, theme-based roadmaps, PCIC, 30/60/90-day updates, 180-day checkpoint and annual scorecard.

4.3 Highest-Level Political Opening and National Agenda

The President's official opening gives the Summit national visibility, authority and reform seriousness. It positions insurance implementation as part of public safety, road accident compensation, trade development, health and social protection, climate resilience, public asset protection and national economic governance.

The Summit is therefore a national government-owned platform, with SLNIA as technical regulatory convener within a broader whole-of-government implementation framework.

4.4 Regional Trade Integration and Corridor Risk Governance

The Summit has strong regional relevance because insurance implementation is linked to Berbera Port, Berbera Corridor, transit trade, cross-border movement, Ethiopia-facing commerce, logistics confidence and Horn of Africa trade integration.

A physically improved corridor without risk protection remains exposed to losses, disputes, delays and reduced confidence. A risk-protected corridor is more reliable, investable and attractive for trade, logistics and regional trade integration.

4.5 Trade Development and Risk Protection as One Agenda

Trade development requires ports, roads, customs, digital platforms, logistics operators, traders, financiers and market access; it also requires protection against accidents, cargo loss, fleet damage, liability, interruption, climate shocks, public asset exposure and disputes.

The Summit's core policy narrative is that Somaliland is not only opening trade routes; it is making them safer, more reliable, more trusted and more resilient.

4.6 Platform That Can Become Annual After the First Summit

The Summit can become an annual national platform after the first summit, subject to government decision, implementation value and stakeholder demand. Annualization would allow Somaliland to review progress, regulatory reforms, market development, partner commitments, innovations, claims, consumer protection, climate and trade-risk priorities and the national implementation scorecard.

4.7 What Makes This Summit Different from Previous National Conferences

The Summit is differentiated by its statutory mandate, public-protection focus, regional corridor relevance, presidential opening, whole-of-government participation, delivery instruments, exhibition, partner engagement and accountability. It is a strategic platform for national development, trade protection, reform, public safety and regional confidence.

5. THEMATIC FRAMEWORK

The Thematic Framework is the Summit's implementation backbone. It organizes the national insurance agenda into ten practical themes, each linking a national problem to discussion focus and implementation direction.

1

Theme 5.1



Insurance as National Economic Infrastructure

Regulated Takaful insurance as a national system for protection, confidence and resilience.

2

Theme 5.2



Regulatory Strengthening, Supervision and Enforcement

A credible market requires strong regulation, systems, enforcement and supervision.

3

Theme 5.3



Shariah Governance and Compliance in Insurance

Somaliland's market must be Shariah-compliant, technically regulated and publicly trusted.

4

Theme 5.4



TPVI, Road Safety and Social Stability

TPVI is a public safety, social stability and trade-enabling reform under "From Mag to Modernity."

5

Theme 5.5



Somaliland Health Insurance Scheme and Social Protection Insurance Schemes

Health shocks and social vulnerability require phased, regulated and Shariah-compliant schemes.

6

Theme 5.6



Climate Risk Insurance

Essential for drought, livestock, agriculture, pastoralists, agro-pastoralists and livelihood resilience.

7

Theme 5.7



National Trade Development and Insurance-Enabled Economic Growth

Trade development and insurance-enabled growth are connected priorities.

8

Theme 5.8



Trade, Berbera Port, Transit and Corridor Risk Confidence

Berbera Port and Berbera corridor value depends on risk protection, claims certainty and confidence.

9

Theme 5.9



Cross-Border Trade Insurance and Risk-Protected Regional Trade Integration

Regional trade requires cargo, fleet, transit, claims and verification systems.

10

Theme 5.10



Public Assets, Infrastructure and Government Risk Protection

Government vehicles, buildings, infrastructure, public servant health, uniformed personnel health and public-commercial assets require structured protection.

5.1 Insurance as National Economic Infrastructure

This theme builds national consensus that insurance is core economic infrastructure, not a narrow financial product. It addresses limited understanding, weak formal risk-transfer systems and overreliance on informal compensation and ad hoc crisis response. Implementation should translate this message into policy, awareness, product development and roadmaps.

5.2 Regulatory Strengthening, Supervision and Enforcement

A credible insurance market requires secondary regulations, supervisory tools, inspections, licensing discipline, product approval, reporting, sanctions, consumer protection and reliable regulatory information. Implementation should establish a regulatory pathway covering regulations, supervision, enforcement, reporting, product review and institutional capacity.

5.3 Shariah Governance and Compliance in Insurance

Somaliland's insurance market requires Shariah governance standards, product approval, fund and surplus governance, Shariah audit, technical capacity, Ulama engagement and public awareness. Implementation should strengthen Shariah frameworks, product-review requirements, audit, consumer education and guidance for operators.

5.4 Third-Party Vehicle Insurance, Road Safety and Social Stability

TPVI is a public safety, compensation, social stability and trade-readiness reform. It should protect victims, reduce Mag/Customary compensation pressure, support road safety, enable corridor vehicle movement and strengthen regional trade confidence. The strategic motto is: **“From Mag to Modernity.”** COMESA Yellow Card provides a regional reference for cross-border third-party motor insurance.

5.5 Somaliland Health Insurance Scheme and Social Protection Insurance Schemes

Health and social protection schemes require legal clarity, actuarial review, claims systems, sustainable financing, target-group definition and strong governance. Implementation should establish a phased roadmap for health and social protection insurance covering technical assessment, legal review, actuarial analysis, financing options and readiness.

5.6 Climate Risk Insurance

Climate risk insurance should address drought, livestock, agriculture, pastoralists, agro-pastoralists and livelihood resilience. It requires regulatory frameworks for climate risk, microinsurance and index-based products; reliable rainfall, satellite, weather-station data; consumer protection; Shariah compliance; reinsurance; and SLNIA-approved pilots. Implementation should proceed through phased, responsible and consumer-protected pilots before scale-up.

5.7 National Trade Development and Insurance-Enabled Economic Growth

MSMEs, traders, exporters, importers and tourism-linked businesses require commercial risk protection, cargo, liability and continuity products. Implementation should identify trade-linked insurance products that support private-sector growth, access to finance, formalization and business confidence.

5.8 Trade, Berbera Port, Transit and Corridor Risk Confidence

Berbera Port and Berbera Corridor require protection for cargo, fleets, port services, logistics, storage, transit and liability. Implementation should develop a corridor risk protection agenda linking Berbera port, Berbera corridor, logistics actors, trade institutions, insurance operators and public authorities.

5.9 Cross-Border Trade Insurance and Risk-Protected Regional Trade Integration

Cross-border traders and transporters face cargo, vehicle, liability and transit risks. Regional trade movement requires trusted insurance, verification and claims certainty. Implementation should define steps for cross-border trade insurance, Ethio-Somaliland Trade and Transit Agreement, regulatory coordination, product concepts, verification systems, claims arrangements and institutional cooperation.

5.10 Public Assets, Infrastructure and Government Risk Protection

Government vehicles, buildings, infrastructure, strategic facilities and public-commercial assets require asset registers, valuation systems, insurance planning, budgeting and claims accountability. Implementation should establish a phased public asset protection roadmap covering identification, valuation, prioritization, insurance planning, product approval and claims accountability.

6. STAKEHOLDERS, PARTICIPANTS AND INSTITUTIONAL ROLES

Stakeholder participation must support protected growth and formal risk-transfer systems. Participation is implementation ownership, not ceremonial attendance. SLNIA will serve as lead convener and technical regulatory authority, while the Summit remains a broader national government-owned platform.

6.1 Government and Public Institutions

Government participation should be organized by sectors: financial and economic governance; trade, investment and corridor development; transport and road safety; health and social protection; agriculture, livestock and climate resilience; public works and asset management; interior, public safety and local governance; digital systems and data; customs, revenue and borders; legal, justice and dispute resolution. Government institutions will clarify policy direction, assign focal points and support the Action Matrix, roadmaps and reporting.

6.2 Regulators and Financial Sector Institutions

Regulators and financial-sector institutions support credibility, financial confidence, payments, investment, savings, credit, claims settlement and consumer protection. They will provide technical input, support coordination and contribute to regulatory and market-development actions.

6.3 Trade, Berbera Port, Logistics and Corridor Actors

Berbera Port, Berbera corridor, logistics, transport, freight, warehousing, cargo, exporter, importer and trade facilitation actors will identify practical risks in cargo movement, fleets and

corridor operations; clarify product and claims expectations; and support corridor risk mapping and awareness.

6.4 Development Partners, UN Agencies and Donors

Development partners, UN agencies and donors will contribute technical experience, financial support, identify support areas aligned with national priorities and support capacity building, pilots, digital systems, research, training and resource mobilization.

6.5 Regional Counterparts and Technical Partners

Regional regulators, corridor bodies, trade and transit experts, Takaful specialists, actuaries, climate-risk experts, risk-finance experts, digital-insurance experts and market-development practitioners will provide comparative lessons, peer learning and technical advisory support without imposing external models.

6.6 Private Sector, Insurance Operators and Investors

Private-sector actors, insurance operators and investors are essential for products, pricing, claims, compliance, customer trust, innovation, investment and demand. They will discuss readiness, improve products and claims, support pilots, strengthen compliance and expand uptake.

6.7 Ulama, Shariah Scholars, Traditional Leaders, Academia, Civil Society and Media

Ulama, Shariah scholars, clan leaders, elders, Sultans, Aqils, universities, civil society, consumer groups, professional associations and media are essential for Shariah legitimacy, public trust, social acceptance, consumer education and responsible communication. Traditional leaders are especially relevant to TPVI, Mag/Customary compensation and community acceptance.

6.8 Stakeholder Rationale Matrix

The stakeholder framework links each group to why it is needed, relevant themes, summit roles and post-summit responsibilities. Government provides ownership; regulators provide credibility; trade and corridor actors provide practical risk input; partners support capacity and resources; regional counterparts support learning; private sector and operators provide market readiness; Ulama and traditional leaders build trust; academia, civil society and media support evidence, education and accountability.

7. SUMMIT FORMAT, PROGRAMME ARCHITECTURE & DECISION FLOW

The Summit will be a structured two-day national and regional implementation platform, moving from presidential framing to thematic discussion, technical input, partnership engagement, documentation and post-summit delivery.

7.1 Summit Format and Duration

The Summit is proposed as a two-day high-level summit, tentatively opening on 15th August 2026, subject to government protocol confirmation, presidential scheduling, venue readiness and participation arrangements. The format includes official opening, strategic framing, plenaries, thematic sessions, technical working discussions, partnership side meetings, exhibition booths and closing adoption of the Communiqué and Action Matrix.

7.2 Official Opening and Presidential-Level Strategic Framing

The Summit will open with presidential-level strategic framing by **H.E. Dr. Abdirahman Mohamed Abdilahi ‘Cirro’**. The opening will position insurance implementation as a national reform agenda connected to public safety, trade, accident compensation, health, climate resilience, public asset protection, investment confidence, Shariah-compliant protection and corridor confidence.

7.3 High-Level Plenary Sessions

Plenaries will clarify the national problem, reform direction and shared commitment without overloading the agenda with speeches. Core topics include insurance as economic infrastructure, legal mandate to implementation, Takaful and public trust, TPVI “From Mag to Modernity,” health and social protection, climate risk, Berbera Port, Berbera Corridor and regional trade confidence.

7.4 Thematic Sessions

The ten themes will be divided across the two days and sequenced to connect foundational reforms with public protection, trade, corridor and resilience priorities.

7.5 Technical Roundtables and Working Sessions

Technical roundtables will convert themes into implementation detail, including regulatory tools, product approval, TPVI, claims governance, Shariah compliance, climate risk insurance, health and social protection pathways, trade and corridor protection, public assets, digital verification and roadmaps.

7.6 Partnership and Investment Side Meetings

Side meetings will support partner alignment, technical assistance, investment interest, sponsorship discussion, resource mobilization and post-summit collaboration.

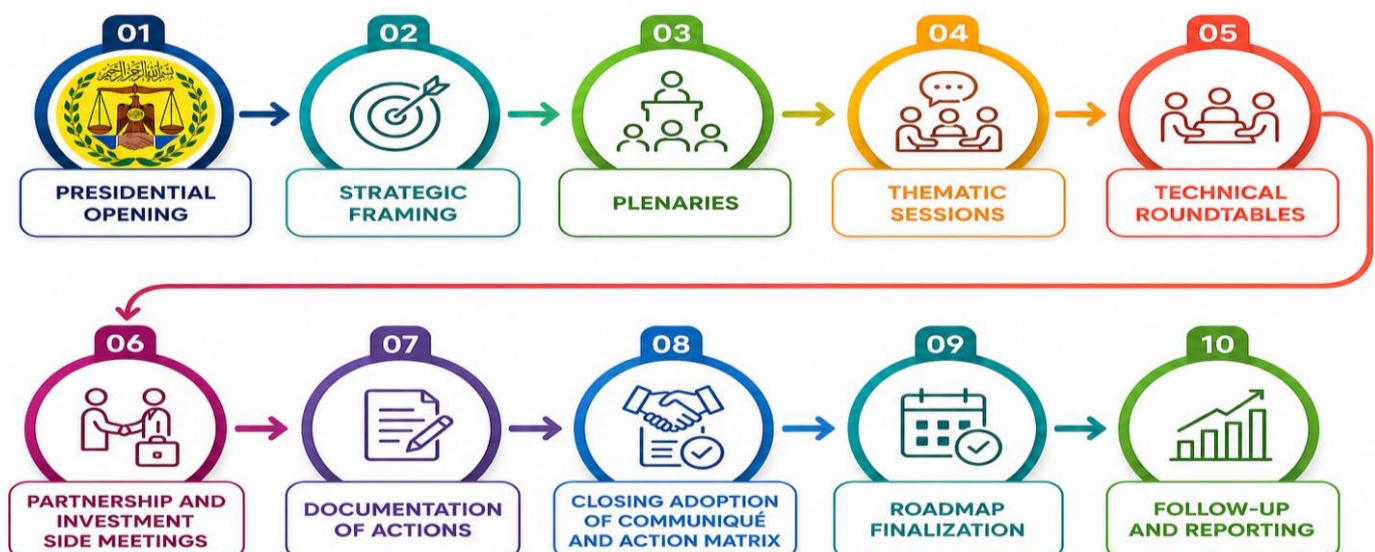
7.7 Exhibition Booths and Visibility Space

Exhibition booths will support visibility, public communication and practical demonstration of insurance solutions, including SLNIA, operators, financial institutions, government awareness materials, trade/corridor actors, health, climate, social protection, consumer education, digital verification and market-development tools.

7.8 Closing Session and Adoption of Summit Outputs

The closing session will adopt or acknowledge the Summit Communiqué and Action Matrix, confirm the PCIC, 30/60/90-day follow-up, 180-day checkpoint and the post-summit finalization of theme-based roadmaps.

7.9 Decision Flow



8. PRE-SUMMIT READINESS AND INSTITUTIONAL MOBILIZATION

The Summit must begin before the opening day. Mandatory preparation, focal points, evidence briefs and technical working groups will ensure that government participation is coordinated, evidence-based and implementation-oriented.

8.1 Pre-Summit MAAs Sensitization Workshop

A mandatory Pre-Summit MAAs Sensitization Workshop shall be held for relevant Ministries, Authorities and Agencies (MAAs) at least two weeks before the Summit. It should be chaired by SLNIA jointly with a higher national coordination government institution or office. The workshop will explain why insurance matters to each sector, their role and a thorough sensitization of benefits of insurance in Somaliland.

8.2–8.3 Thematic Focal Points and Institutional Role Mapping

Focal points should be assigned by theme, not by institution alone. They will coordinate institutional inputs, evidence gaps, speaker preparation and priority actions. Role mapping will identify lead sectors, supporting sectors, expected inputs, possible decisions and follow-up responsibilities for each of the ten themes.

8.4 Theme-Based Evidence Briefs

SLNIA and relevant sector institutions should jointly prepare concise evidence briefs for each theme, covering the national problem, current status, implementation gap, legal and policy relevance, risks, constraints, required decisions and proposed Action Matrix inputs.

8.5 Technical Working Group Preparation

Technical Working Groups should validate evidence, identify unresolved issues, propose implementation actions and prepare useful summit outputs. Working areas include regulation and enforcement, Shariah governance, TPVI, health/social protection, climate risk insurance, trade/corridor risk, public assets and documentation.

9. EXHIBITION, PARTNERSHIP AND VISIBILITY PLATFORM

The Exhibition Tent Hall is a practical visibility, partnership and public-understanding platform. It will make reforms, services, products, climate-risk demos, trade/corridor visuals and partnership opportunities understandable to participants.

9.1 Summit Exhibition Tent Hall

The Summit will include a professionally organized Exhibition Tent Hall, accessible to senior officials, partners, market actors, participants and media. It will include clear branding, booth categories, signage and visitor guidance.

9.2 SLNIA Institutional Booth

SLNIA will host the central anchor booth, presenting its legal mandate, Takaful-only market context, licensing, supervision, Shariah governance, consumer protection, complaints handling, TPVI, climate risk insurance, health and social pathways, public asset protection and regulatory information concepts. Most importantly SLNIA will use it as an awareness and education with its materials.

9.3 Partner and Sponsor Booths

Partner and sponsor booths will be organized by category, including development partners, technical partners, corporate sponsors, financial actors, institutional partners and implementation-support partners.

9.4 Insurance Operator and Market Actor Booths

Licensed insurance operators, intermediaries, financial institutions and market actors may present services, capacity, customer channels, claims processes, market experience and product information. Materials must be accurate, non-misleading, Shariah-compliant and supportive of responsible market conduct.

9.5 Trade, Berbera Port, Berbera Corridor and Logistics Booths

A trade, Berbera port, Berbera corridor and logistics area will use Berbera Port and Berbera Corridor visuals to show the maritime-to-market risk flow. It will connect trade movement with risk protection, claims certainty and corridor confidence.

9.6 Exhibition Branding, Booth Allocation and Visibility Guidelines

The Exhibition Tent Hall will operate under branding, booth allocation and visibility guidelines approved by SLNIA. All public-facing brochures, banners, demo materials and media-facing content must be reviewed before display.

10. DECISION AND DELIVERY ARCHITECTURE

The Summit's delivery architecture converts discussion into managed implementation through the Communiqué, Action Matrix, roadmaps, PCIC, 30/60/90-day updates, 180-day checkpoint, Annual National Insurance Implementation Calendar and Annual Implementation Scorecard.

10.1 Summit Communiqué

The Communiqué will serve as the high-level official statement of strategic direction, national priorities and shared implementation commitment. It should be concise, government-endorsed, adopted or formally acknowledged by participants, and should signal regulated insurance as a public-interest system for safer lives, stronger trade and resilience.

10.2 Summit Action Matrix

The Action Matrix will be the main practical working output, translating priorities into actions, lead institutions, focal points, timelines and support needs. It will be approved at closing as a working document and finalized by the PCIC after the Summit.

10.3 Theme-Based Implementation Roadmaps

Some core themes will have a roadmap finalized before the Summit. Each roadmap will define the problem, desired result, actions, sequencing, ownership, milestones, implementation timeline and indicators.

10.4 Post-Conference Implementation Committee

The PCIC shall be chaired by the SLNIA Chairman and supported by government sectors, thematic focal points and relevant stakeholders. It will receive the handover package within seven working days, finalize the Action Matrix, coordinate roadmaps and track progress.

10.5 30/60/90-Day Follow-Up

The follow-up system will maintain early momentum: 30 days for PCIC activation, Action Matrix finalization and focal point confirmation; 60 days for roadmap drafting, partner communication and TWG activity; 90 days for progress updates, constraints and support needs.

10.6 180-Day Progress Checkpoint

The 180-day checkpoint will be a formal review meeting and written report assessing Communiqué commitments, Action Matrix progress, roadmaps, regulation, TPVI, Shariah governance, health, climate, trade and public asset actions. It will identify barriers requiring higher-level intervention.

10.7 Annual National Insurance Implementation Calendar

SLNIA will manage an annual implementation calendar covering regulatory milestones, TWG and PCIC meetings, reporting dates, awareness, training, partner engagement, roadmap deadlines and market-development milestones.

10.8 Annual Implementation Scorecard

The Annual Implementation Scorecard will track completed and in-progress actions, roadmaps, focal points, regulations, pilots and awareness activities. It will have both an internal government-facing version and a public-facing version to strengthen accountability and communication.

11. BUDGET AND RESOURCE REQUIREMENTS

Estimated Budget Envelope: USD 100,925

11.1 Summary Budget Envelope

The estimated budget envelope is USD 100,925. It covers preparation before the Summit, delivery during the two-day event and follow-up after the Summit. The budget is therefore not an event-day cost only; it supports a decision-and-delivery platform.

11.2 Main Cost Categories



11.3 Partner Support Opportunities

Partner support may be financial, technical or in-kind, including Summit delivery costs, market reform, institutional strengthening, pre-summit mobilization, exhibition setup, expert participation, moderators, documentation, knowledge products, communications, climate materials, trade/corridor visuals and PCIC follow-up.

11.4 Budget Assumptions

The budget assumes a two-day Summit, tentative opening on 15th August 2026, pre-summit preparation, exhibition hall, thematic sessions across two days, side meetings, regional and international expert coordination, technical experts, documentation, communications, PCIC follow-up, roadmap finalization, 30/60/90/180-day reporting and contingency. Presidential and VIP protocol will be managed through national protocol arrangements.

12. RESULTS FRAMEWORK AND MONITORING

Monitoring must track both the Summit and the implementation that follows. The Summit must be judged not only by attendance and visibility, but by whether its decisions become actions, roadmaps, reports and measurable progress.

12.1 Theory of Change

If Somaliland convenes a high-level summit grounded in SLNIA's mandate, aligned with national priorities, structured around ten implementation themes, supported by strong governance and followed by a Communiqué, Action Matrix, PCIC, roadmaps and monitoring system, then it can accelerate regulated Takaful insurance implementation and strengthen national risk protection.

The change pathway is: high-level convening + clear themes + institutional coordination + partner alignment + practical monitoring = accelerated implementation, stronger public protection, improved trade confidence and greater resilience.

12.2 Core Monitoring Indicators

Indicators will be quantitative and qualitative, grouped by monitoring category and by the ten themes. Categories include Summit delivery, institutional coordination, reform and regulatory progress, roadmap implementation, partnership and resource mobilization, public awareness, post-summit follow-up and scorecard accountability. Theme indicators will track policy messaging, regulatory tools, Shariah governance, TPVI readiness, health/social protection design, climate product approval and pilots, trade-linked insurance needs, corridor risk mapping, cross-border verification and public asset risk registers.

12.3 Monitoring and Reporting Responsibilities

The PCIC will be the main post-summit monitoring and coordination body. SLNIA will manage technical reporting and retain sole technical and regulatory responsibility for insurance-related reporting, regulatory interpretation, market supervision content, product approval, Takaful compliance, consumer protection and implementation analysis. The Secretariat will hand over all records to the PCIC within seven working days. Thematic focal points report to SLNIA and PCIC. Progress will be reported through 30/60/90-day updates, the 180-day checkpoint and Annual Implementation Scorecard.

12.4 Formal Monitoring Milestones

The 30-day follow-up activates PCIC, completes handover, confirms focal points and refines the Action Matrix. The 60-day follow-up advances roadmap preparation, TWG activity, partner communication and evidence consolidation. The 90-day follow-up reports completed actions, delays, support needs and decisions requiring attention. The 180-day checkpoint provides a formal review meeting and written report. The Annual Implementation Scorecard is the main public-facing monitoring product.

12.5 Climate Risk Insurance Monitoring

Climate risk insurance requires dedicated monitoring because of vulnerable communities, technical design, index triggers, basis risk, farmer awareness, risk capacity and pilot learning.

13. RISK MANAGEMENT AND MITIGATION MEASURES

Risk management must anticipate the Summit's high visibility, recognition-driven expectations and economic-growth positioning. Risks must be managed before, during and after the Summit.

13.1 Participation and Protocol Risks

The Summit involves presidential opening, senior officials, MAAs, regional and international delegates, experts, partners, private sector, insurance operators, Ulama, Shariah scholars, traditional leaders, media and exhibitors. Risks include late VIP confirmations, presidential schedule changes, seating and speaking-order issues, unclear protocol categories and incomplete attendance lists. Presidential and VIP protocol will be managed by the Ministry of Presidency and the Office of the President.

13.2 Budget and Resource Risks

Risks include delayed funding, sponsorship gaps, under-costing, procurement delays, rising service costs, limited in-kind support, supplier delays and insufficient post-summit resources. Mitigation requires early budget confirmation, resource mobilization, phased procurement, contingency and funded follow-up.

13.3 Public Communication and Misunderstanding Risks

Takaful insurance may be misunderstood as conventional, un-Islamic, expensive or compulsory without benefit. Mitigation requires approved messages, Shariah-sensitive communication, reviewed exhibition materials, consumer protection messaging and visible engagement of Ulama, Shariah scholars, traditional leaders, Sultans and Aqils. Traditional leaders are especially important for TPVI, Mag/Customary compensation and social stability.

13.4 Implementation Follow-Up Risks

The greatest risk is strong visibility but weak implementation. Risks include delayed PCIC activation, under-resourcing, weak handover, unclear focal points and delayed roadmaps. Mitigation includes PCIC activation, handover within seven working days, 30/60/90-day reporting, 180-day checkpoint and annual scorecard.

13.5 Technical and Market Readiness Risks

Technical risks cover TPVI, Shariah governance, regulation, health insurance, climate risk, trade/corridor risk, cross-border insurance and public assets. TPVI risks include resistance, Mag sensitivity, claims trust, market readiness, enforcement coordination, affordability, fake

certificates and weak vehicle data. Mitigation requires phased implementation, product approval discipline, Shariah review, consumer awareness and education, claims standards, risk capacity assessment and SLNIA oversight.

13.6 Logistics and Exhibition Risks

The two-day programme, Exhibition Tent Hall, booths, sessions, side meetings, media, registration, A/V, livestreaming, catering and participant movement create operational risks. Mitigation includes venue inspection, layout approval, technical rehearsals, exhibitor briefing and SLNIA review of public materials.

14. COMMUNICATIONS, VISIBILITY AND KNOWLEDGE PRODUCTS

Communications must repeat the core message: economic growth requires protected growth, and Somaliland's Takaful insurance system is Shariah-compliant and essential for formal trade integration, public protection and market confidence.

14.1 Summit Branding and Messaging

The Summit shall use one consistent identity across documents, backdrops, exhibition materials, media, digital platforms and reports:

HORN OF AFRICA INSURANCE, TRADE, CLIMATE & CORRIDOR RISK SUMMIT 2026

**Advancing Insurance as National Economic Infrastructure for Safer Lives, Stronger
Trade, Climate Resilience and Corridor Confidence**

Decisions that Deliver: Safer Lives, Stronger Trade, Greater Resilience

The branding must show that the Summit is a national and regional decision-and-delivery platform focused on insurance implementation, public protection, trade confidence, Berbera corridor risk governance, climate resilience, Shariah-compliant Takaful market development and institutional reform.

14.2 Public Communication and Media Engagement

Public communication must explain insurance reform in simple, trusted and socially acceptable language. It must emphasize that Somaliland's system is Takaful, Shariah-compliant and different from conventional insurance, based on mutual protection, ethical risk sharing, Shariah governance, transparency and regulated conduct.

TPVI messaging must be careful, presenting it as regulated protection supporting road safety, accident compensation, claims certainty, social stability and gradual transition from Mag/Customary compensation pressure toward modern Shariah-compliant protection. Ulama, Shariah scholars, traditional leaders, Sultans and Aqils should be visibly included to reduce misunderstanding, social resistance and Shariah-related doubts.

14.3 Knowledge Products



14.4 Digital Platform and Online Repository

SLNIA shall manage the official digital repository for Summit documents, visuals, media, technical outputs and implementation updates. The repository will preserve institutional memory, prevent misuse or duplication, support transparency and protect controlled working documents.

14.5 Post-Summit Outcomes Report

A professional Post-Summit Outcomes Report shall be prepared within 30 days. It will cover background, opening messages, participants, thematic sessions, key discussions, decisions, Communiqué, Action Matrix, side meetings, exhibition highlights, Ulama/Shariah/traditional leader roles, media visibility, risks, responsibilities and next steps. It will support the 30/60/90-day updates, 180-day checkpoint and Annual Scorecard.

14.6 Public-Facing Implementation Updates

Public communication must continue after the Summit. Updates should link to the Annual Implementation Scorecard and distinguish completed actions, actions in progress, delayed actions and actions needing support. Updates may include 30-, 60-, 90- and 180-day summaries, selected progress stories, awareness messages, approved media updates, SLNIA platform updates and stakeholder briefs. Messaging must remain credible, non-exaggerated and focused on safer lives, stronger trade and greater resilience.

15. CONCLUSION AND CALL TO ACTION

15.1 Conclusion

The Horn of Africa Insurance, Trade, Climate & Corridor Risk Summit 2026 is a national and regional platform for moving Somaliland's insurance agenda from discussion to delivery. It positions regulated Takaful insurance as national economic infrastructure that protects lives, strengthens trade, supports confidence, enables investment, reduces unmanaged risk and builds resilience.

Insurance is no longer only a market issue. It is a public protection issue, trade development issue, road safety issue, climate resilience issue, health financing issue, public asset protection issue and institutional reform issue.

SLNIA shall serve as technical regulatory lead, while the Summit remains a broader national government-owned platform requiring whole-of-government commitment, partner alignment, private sector readiness, financial sector participation, Shariah confidence and community trust.

The Summit must be remembered not only for sessions, but for the decisions it delivers, responsibilities it assigns, roadmaps it activates and reforms it accelerates.

15.2 Why This Summit Matters Now

The Summit matters now because Somaliland is entering a decisive stage of development, trade expansion and institutional transformation. Berbera Port, Berbera Corridor, Ethiopia-facing trade, regional trade integration, private investment, public infrastructure and Somaliland's first official international recognition all require stronger risk protection, market confidence and institutional readiness.

At the same time, households, motorists, traders, farmers, pastoralists, public institutions and businesses face risks that are often unmanaged or informal:- road accidents, Mag/Customary compensation, climate shocks, health costs, uninsured public assets and uncertain trade and corridor movement.

15.3 Call to Government Institutions

All Ministries, Authorities and Agencies are called upon to treat insurance implementation as a shared national responsibility. Insurance must be integrated into sector planning, public safety, transport regulation, trade facilitation, health financing, agriculture and livestock resilience, public asset management, infrastructure planning, digital systems and development coordination.

Government institutions should assign focal points, support the Action Matrix, participate in the PCIC, contribute to roadmaps, provide evidence, support awareness and translate Summit decisions into action.

15.4 Call to Partners, Private Sector and Financial Institutions

Development partners, technical partners, private sector actors, Takaful operators, commercial banks and financial institutions are called upon to support Somaliland's regulated Takaful insurance development through financial, technical and in-kind support aligned with national priorities and SLNIA's mandate.

15.5 Call to Ulama, Shariah Scholars and Traditional Leaders

Ulama, Shariah scholars, traditional leaders, Sultans and Aqils are called upon to support public understanding, Shariah confidence and social acceptance of regulated Takaful insurance. Their role is essential in explaining Takaful as mutual protection, ethical risk sharing, fairness, responsibility and Shariah governance. Their voice is especially important for TPVI, road accidents, Mag/Customary compensation, climate protection, community resilience and public trust.

15.6 Final Call to Action

The Summit is a call to build a stronger protection system for Somaliland and the Horn. It is a call to make roads safer, trade stronger, livelihoods more resilient, institutions more capable, markets more trusted and public protection more effective.

This Summit must not end with speeches. It must end with decisions, responsibilities, timelines, roadmaps and follow-up. It must move from conference discussion to implementation delivery.

DECISIONS THAT DELIVER: SAFER LIVES, STRONGER TRADE, GREATER RESILIENCE.



Somaliland Insurance Summit and Expo 2026

The Way Forward

Somaliland now has a strategic opportunity to advance insurance as national economic infrastructure for safer lives, stronger trade, climate resilience and corridor confidence.

The Summit calls on government institutions, development partners, private sector actors, financial institutions, Ulama and communities to support coordinated action, reform and partnership implementation.



INSURANCE
PROTECTION



TRADE & LOGISTICS
GROWTH



CLIMATE RESILIENCE
& ADAPTATION



CORRIDOR CONNECTIVITY
& CONFIDENCE

Decisions that Deliver: Safer Lives, Stronger Trade, Greater Resilience



Somaliland National Insurance Authority