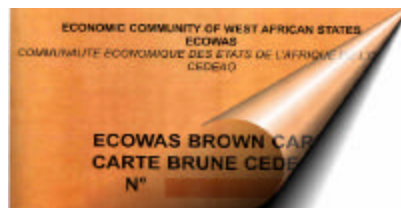




... here the story of BROWN CARD really began

Pre -1982:

- Private agreement concluded between insurance companies on the basis of territorial extensions of cover without extra premium, as for example " extensions of cover for FRANCOPHONE members countries of " **Conseil de l'entente** ".
- **Inconveniences :**
 - inefficiency of these agreements due to the non payment in time of the claims by the insurance companies;
 - non involvement of the English-speaking and lusophone countries;
 - non recognition of insurance policies issued by the foreign insurance companies;
 - Harassments imposed to the international motorists involved in any international accidents;
 - Payment of compulsory deposit imposed to authors of accidents ;
 - Arbitrary detentions of the involved vehicles ;
 - Incidental expenses imposed to the vehicle's owner when his car is impounded
- **Question:** How could we put in place, within the ECOWAS , a system which can contemplate an agreement by which insurers or bureau of insurers in their countries undertake to reimburse an insurance company or bureau of insurers to another country; amount paid by the later to victims of road accident?



1982:

- Meeting of experts under the aegis of the ECOWAS: experts in insurances from UNCTAD, AFRICA -RE, CICA - RE, insurance companies and from the ministries of road transport.
- The answer was found and things started with moving quickly.
- **29th May 1982**, Protocol A/P1/5/82 on the establishment of an ECOWAS Brown Card relating to motor vehicle third party liability insurance signed by the heads of states and government in Cotonou, Republic of Benin ; this system endows the national bureaux with a duplicate role for each of the 14 countries of the Community: issuing cards to his members (companies) and handling claims caused by the foreign holders of this card on his territory.
- **March 1984**, first meeting of the Council of Bureaux in Conakry (Guinea) from 20th to 23rd
- **July 1984**, second meeting of the Council in Freetown (Sierra Leone) from 3rd to 5th :
 - Election of Ghana as president of the Council represented by **Mr Joe DONKOR**
 - Creation of an administrative secretariat
 - Designation of the secretariat headquarter in Lomé (Togo)
- **January 1985**, Establishment of the administrative secretariat of the Council,
 - Appointment of the First Secretary General **Mr John Abdul KARGO**
 - Appointment of the first Deputy Secretary General: **MR YOUSSEUPHA DIOP**
- **March 1985**, third meeting of the Council in Lomé (Togo) from 13th to 14th:
 - Signature of Inter - Bureaux agreement.
 - starting up of the Brown Card insurance scheme in the ECOWAS countries.
- **March 1986**, fourth meeting of the Council in Accra (Ghana) from 24th to 26th :
 - Election of Mali as president of the Council represented by **Mr Dram a MAMADOU**.
- **May 1987**, fifth meeting of the Council in Lomé from 11th to 13th
 - Election of the Nigeria as president of the Council represented by **Mr Yinka LIJADU**
 - Reminders sent to all countries not having yet set up their national Bureaux.
 - Harmonization of procedures and documents of claims between Bureaux.
- **May 1988**, sixth meeting of the Council to Cotonou (Benin) from 23rd to 27th :
 - Election of Benin as president of the Council represented by **Mr Mathieu Aimé LAWSON**
 - international Symposium on the harmonization of legislations within the ECOWAS
 - Systematisation of Inter - bureaux meetings

- **May 1989**, seventh meeting of the Council by Freetown (Sierra Leone) from 10th to 12th:
 - Election of the Sierra Leone as president of the Council represented by of **Mr SHEKU Kamara**
- **June 1990**, eighth meeting of the Council in Banjul (Gambia) from 4th to 7th:
 - Election of Gambia as president of the Council represented by **Mr Joseph M. BARO**
- **November 1990**, ninth meeting of the Council in Lomé (Togo) the 9th
 - Re-election of the Burkina Faso as president of the Council represented by **Mr Joseph M. BARO**
 - setting up of the staff regulation and an account procedure manual prepared by an ad hoc commission composed of Togo and Ghana.
 - Extraordinary meeting of the Council of Bureaux in Lomé (tenth meeting)
 - Termination of the contract of the first Secretary General.
- **October 1992**, tenth meeting of the Council in Ouagadougou (Burkina Faso) from 26th to 29th
 - Election of the Coast of Ivory as president of Council represented by **Mr Marc RICHMOND**
 - Examination and Adoption of the staff regulation.
- **October 1993**, Eleventh meeting of the Council in Cotonou (Benin) from 25th to 27th
 - Election of Ghana as president of the Council represented by **Mr Daniel K. AFRIYIE**.
 - Recruitment of a new Secretary General represented by **Mr Bernardin WOTTO** from Benin, Deputy Managing Director (Technical & commercial operations) of Sonar and Coordinator of the Benin National Bureau.
- **October 1994**, twelfth meeting of the Council in Accra (Ghana) from 24th to 28th
 - Election of Guinea as president of the Council represented by **Mr Raphael TOURE**
 - Revalorisation of salaries and allowances
 - awareness campaigns
- **October 1995**, thirteenth meeting of the Council in Conakry (Guinea) from 24th to 26th
 - Election of Nigeria as president of the Council represented by **ALAJI KARI Mohamed**
 - Reconsideration of bases of contribution apportionments
 - Setting up rules and procedures for the Council
 - Harmonization of discharge and declarations forms

- **October 1996**, fourteenth meeting of the Council in Abuja (Nigeria) from 21st to 25th
 - Re-election of Nigeria as president of the Council represented **by ALAJI KARI Mohamed**
 - Awareness campaigns and systematisation of zone meetings
- **October 1997**, fifteenth meeting of the Council in Bamako (Mali) from 20th to 24th
 - Election of Mali as president of the Council represented **by Mr HASSANE YATTASAYE**
- **October 1998**, sixteenth meeting of the Council in Banjul (The Gambia) from 15th to 23rd
 - Election of the Gambia as president of the Council represented by **Mr Bai N'DONGO FAAL**
- **January 2000**, seventeenth meeting of the Council in Niamey (Niger) from 24th to 28th
 - Election of Niger as president of the Council represented **by Mr Doula Mamadou TALATA**
- **October 2000**, eighteenth meeting of the Council in Accra (Ghana) from 23rd to 27th
 - Election of Ghana as president of the Council represented **by Mr Peter OSEI-DUAH**
 - Examination of audit report of the ECOWAS Brown Card Scheme
 - Call to a new vision of management of the system
- **October 2001**, nineteenth meeting of the Council in Lomé (TOGO) from 15th to 19th
 - Election of Togo as president of the Council represented **by Mr KODJO LOCOH**
 - Implementation of the training program
 - Implementation of the Inter - bureaux Internet communication programme
 - Implementation of the Eco-Bins program and acquirement of the server
 - starting up of statistics data
 - Call to a new role of the secretariat as observatory body of the system and as instrument of follow-up of the protocol.
- **January 2003**, twentieth meeting of the Council in Lomé (TOGO)