ITC
Insurance Training College
Enhancing Professionalism

International Insurance Conference

2021

"Innovative Insurance Solutions for Emerging Risks"

Africa,

LIVE WITH CONFIDENCE

It's more than just a new motto.
Or a few new words that sit underneath our logo.
It's our promise to every man. Every woman.
And every child on this continent.
A promise to do everything in our power to help you live with the kind of confidence that we believe can make a real difference in your life.
Financial confidence.
Because when you have financial confidence you are prepared for the challenges that life may bring.

It's a feeling of reassurance that what's important to you is protected. It's knowing you can look after your family.
And work towards your goals and a better future.
It's the kind of confidence that opens doors to new possibilities and unlocks dreams. That's why it's a promise that we'll never take lightly.
We'll keep this promise top of mind and close to our hearts.
Everything we do, every decision we make will be guided by it.
So that you can live knowing that today is going to be a good day.
And tomorrow will be even better.

Regulated by the Insurance Regulatory Authority of Uganda

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Foreword from the Principal, ITC

As we were in the final stages of the transformation from the Insurance Institute of Uganda to the Insurance Training College, we held our first international conference in October 2019. That conference was highly successful and was held under the theme: "The role of inclusive insurance in delivering of the social protection agenda".

Last year, 2020, we were unable to hold the event because of the wide spread pandemic that made organization difficult. However, due to the innovation and creativity of the team, we have been able to re-invent and deliver a virtual conference this year, despite the effects of COVID 19. We are therefore excited to hold another international conference this year under the theme: "Innovative Insurance Solutions to Emerging Risks." This conference will bring together scholars, practitioners, policy makers and the public to discuss ways in which insurance can craft solutions to emerging risks, COVID-19 being one of them.

I must say as a college, we have continued to deliver on our mandate of creating knowledge and disseminating this knowledge to the stake holders.
Therefore, the conference and magazine are part of the processes to inform the wider public about the ongoings in the market within the country and beyond.

I wish to applaud the local organizing team for putting together a wonderful conference. I believe the discussions will go a long way in informing policy as well as shaping the processes and methods of the insurance players.

Because of the challenging times, we must adopt new ways and the discussants are expected to bring out these aspects.

I thank the Guest of Honour and the various speakers for accepting to be part of this conference and above all congratulate the industry players within the country and outside for this big milestone.

The support of the various players has been crucial in making the event a success.

I thank our sponsors from platinum to bronze as well as the Insurance Regulatory Authority without which we would not pull off this event.

I also take this opportunity to appreciate the guidance from the Board of the College as well as the Secretariat team in organizing this function.

As ITC, we reiterate our commitment to the cause of "Enhancing Professionalism" not only through routine certified programs but also forums like these where we can discuss issues to build capacity and enhance processes for the betterment of the industry.

It is also encouraging to note that members have embraced new technologies and our new ways of delivering our various trainings. We therefore call on more partners to support College initiatives so that we can continue to uplift the sector in areas of professionalism.

I thank the editorial team of the magazine for the great work done in assembling this beautiful piece.

I wish you all an enjoyable read of the magazine and a fruitful conference!

Saul Sseremba - PRINCIPAL

Ordinary Ugandans are discovering and enjoying the benefits of aYo Recharge with Care every day. From Clover Paul Angelu and Abaasi Kasibante to Grace Mwesigwa and Waiswa Hassan Adam, who were all injured in a boda boda accidents and received a MyHospital payout when they needed urgent medical care. Everyone can see that small amounts like UGX300 can grow to large sums of money for when you need it most. Ask and our customers will all tell you, aYo is affordable, it's easy and the rewards are really life changing. Make sure you and your loved ones get the best cover for the least expense. Three million Ugandans can't be wrong. Follow us at @aYoUganda on Twitter. **Dial *296 now to get cover. aYo. Because you care.**

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A Word from the ITC Board Chairman

Our Distinguished delegates, Industry Captains, Ladies and Gentlemen

I bring you warm greetings from the Board of the Insurance Training College.

I wish to first of all welcome all our delegates joining us virtually at this 2021 ITC International Insurance Conference, Welcome !!!

It gives me great pleasure to welcome you all to this e-conference.

The conference brings together members and partners across the continent to deliberate on issues affecting the insurance industry. Going by the theme and the presenters, I am sure that the overall objective for which this conference was organized will be achieved beyond expectations.

It (conference) also fits well with the long-term plan and the vision of the College which is to be the premier insurance training College in the region.

Holding an international conference of this magnitude calls for a lot of effort and hard work.

I therefore take this opportunity to thank the team behind this success chaired by Mr. Ronald Musoke.

I also want to thank the partners who have continued to support this worthwhile industry event.

To the secretariat, I challenge you to continue with such innovations that support the growth of the sector and promote professionalism.

I further challenge you to maintain and grow the partnerships within and outside the country.

In pursuit of our long-term plans, I further task you to conduct programmes that bring together members and stakeholders for the betterment of our sector.

As you may already be aware, our new board is now fully constituted with eminent persons representing different sectors, the team is glad to continue offering you support in whatever way possible.

To our partners especially in the professional sector (Colleges and Institutions) we all owe a duty to our members to create a pool of knowledge that the industry can reckon.

I therefore call upon you to join hands in designing programmes and forums that will make our members competitive.

I am aware that our sister institutions like the Insurance Institute of South Africa (IISA), the Insurance Institute of Kenya (IIK) and the Insurance Institute of Tanzania (IIT) also organize annual conferences (not forgetting the other conferences organized by OESAI and AIO).

Now that the world is becoming a global village, we may have to also look at merging these conferences in order to create a better and bigger platform.

I am sure that we can all compliment each other for the greater benefit of Insurance.

"The conference brings together members and partners across the continent to deliberate on issues affecting the insurance industry. Going by the theme and the presenters, I am sure that the overall objective for which this conference was organized will be achieved beyond expectations"

Ronald Zake
Chairman, Board of the College

Message from the CEO IRA

Alhaji Kaddunabbi Ibrahim Lubega

"With technology transforming day in day out, the question is how can we leverage digital transformation into effective solutions to our economic challenges posed by emerging risks?"

We are living in unprecedented times where we should all appreciate that emerging risks are inevitable. The outbreak of the Covid-19 pandemic is just but an eye opener for us to move out of our comfort zone and think of how we can survive especially in this challenging, yet very competitive times.

By its nature, insurance is not demanded as such, it is a service which we must interest people in. This therefore means that we must devise appropriate means of reaching out to the masses who need this service but have no or limited access to the right information.

With technology transforming day in day out, the question is how can we leverage digital transformation into effective solutions to our economic challenges posed by emerging risks?

I strongly believe that now is the time for us to seize the opportunities ICT is offering and turn today's digital revolution into actual solutions to the demands and needs of our insurance customers.

In Uganda, we have steered our efforts away from selling traditional insurance products and instead concentrated on coming up with risk solutions which address the prevailing challenges, because this is what the public demands.

The public wants value for their money and our conversation has now shifted to how we can deliver this value for money.
The regulator has closed in on the innovation space by rolling out the Insurance Regulatory Sandbox, a first of its kind by any regulator within the great lakes region.

This put in simpler terms is a special environment created for piloting, testing and rollout of unique innovative insurance products that in the traditional environment would have not been able to see the light of day.

As though this is not enough, in the year 2020 IRA launched the Inaugural Insurance Innovation Awards which were declared an annual event. We believe that this will go a long way in promoting innovation among our insurance players. Our emphasis however is that these innovations should not be done in isolation.

There is need to involve all stakeholders, including customers in a more proactive way and seek for partnerships with third parties who can lead the way while sharing different insights. This is because effective innovation means asking the right questions to the right people.

By becoming trusted partners in the development process, it is possible to match the insurance solutions to the demands of the public, while leveraging on emerging technologies to address emerging risks.

Like Steve Jobs puts it,

"Innovation Is the Ability to See Change as an Opportunity, Rather than a Threat". Let us take up the challenge.

A Word from the Organising Committee Chairman

Dear Delegates,

On behalf of the Central Organizing Committee, I would like to warmly welcome you from your respective countries and organizations joining us virtually for the 2021 International Insurance Conference.

Ordinarily, we would be meeting physically in a well-organized conference hall however, the disruptions caused by the COVID-19 pandemic world over have compelled us to meet in a virtual space. While the pandemic has caused such disruptions, it has also created positive disruptions within the insurance industry and other economies.

Conducting an e-conference is one of such positive disruptions.

It is therefore a dream for the Organizing Committee that this conference creates a platform and ignites discussions in the Insurance industry aimed at changing the status quo of doing business for the growth and benefit of our sector as a whole.

Amidst the disruptions, I am confident that we will give our delegates, sponsors and partners a unique experience and value for their resources.

The theme for this year's conference is "innovative insurance solutions for emerging risks".

In that regard, we have sourced great speakers and panelists to deliver a wonderful experience to our delegates.

I take this opportunity to thank them for committing to this conference.

The program has also been designed to ensure that it creates opportunities for our delegates to fully participate in the proceedings. We hope that we will all Share experiences, learn and have fun!

To our partners and sponsors, I express our sincere appreciation for the financial and technical support rendered to us. We feel so indebted to you, thank you for committing your resources into this conference even when several organizations have been negatively impacted by the pandemic disruptions.

I also thank the Central Organizing Committee members for their tireless efforts and dedication in putting together this conference.

I am sure you will all agree with me that Uganda is such a beautiful country, a physical conference would ordinarily have given our delegates an opportunity to tour around which opportunity the virtual conference does not offer.

We however encourage you to find time and visit mother country whenever conditions Improve.
I wish you a wonderful and fruitful conference.

Ronald Musoke
Chairman Central Organizing Committee

UNIVERSAL GALAXY INSURANCE BROKERS LTD

ABOUT US

With years of experience, Universal Galaxy Insurance Brokers Limited has become an elite brokerage firm for a number of organizations. Consisting of a relatively small team, we pride ourselves in giving an impartial and personalized experience to all our customers. We are wholly committed to sourcing the right insurance policy to meet our customer's criteria

SERVICES

We offer insurance broking services for all classes of insurance including:

A. Life Insurance
B. Non-Life insurance

1. Fire insurance
2. Burglary Accidents
3. Personal Accidents
4. Employers Liability insurance
5. Public Liability Insurance
6. Marine Hull Insurance
7. Aviation Insurance
8. Motor Vehicle Insurance
9. Crops, Fishing and Livestock
10. Bonds
11. Contractors all risk Insurance
12. Machinery Breakdown and installation, Boiler Explosion Insurance and
13. Any other insurance authorized by Regulatory Authority

C. Health Insurance
D. Health Membership
E. Micro -Insurance

MISSION

To provide financial security through reliable and innovative insurance solutions. Our commitment to serving our clients has ensured high standards of corporate governance as well as vigilance in communicating openly with regulators and the investing public.

VISION

To set the standard of excellence among insurance providers by being innovative, being financially strong, providing the right support and services for our customers, exceeding their expectations

Plot 10A, Unit 1A Jinja Road, Opp. Nema Building, Kampala | Mailing Address: P. O. Box 3236, Kampala, Uganda | Email: admin@ugibl.co.ug|
Telephone: +256750476371; +256772552521

The Organizing Committee

Chairman: **Ronald Musoke**

Vice chairman: **Tadeo Nsubuga**

Treasurer: **Milton Asiimwe**

Member: **Saul Sseremba**

Member: **Paul Katabalwa**

Member: **Linah Sebunya**

Member: **Kavuma Paul**

Member: **Jonan Kisakye**

Memeber: **David Tumuhaise**

Member: **Josephine Mutabuza**

Member: **Ritah Mutesi Kabayiza**

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AAR Health services (U) Ltd launched its new mobile application on 26th March, 2021. The app is system software on google play store via android phones which provides everything you need to know about your Insurance membership information.

The system enables a client to:

- View member benefits for a policy
- Access value added services
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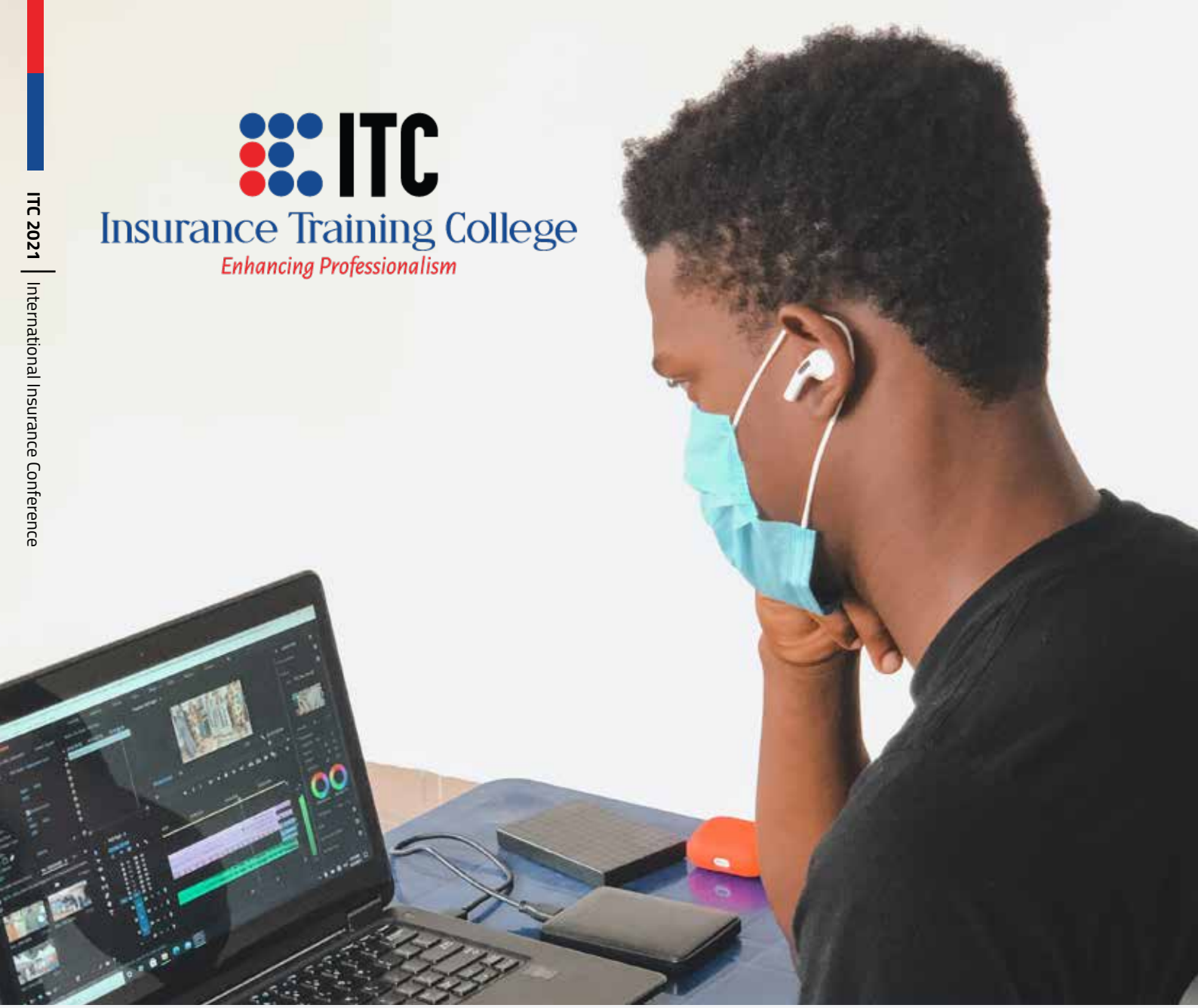

About ITC

The Insurance Training College (ITC) of Uganda was established in 1964 as the training arm of Uganda's Insurance sector.

The College is recognized under the Insurance (amendment) Act 2011, which came into force in 2011 as the Insurance Institute of Uganda (IIU) and by the Insurance Act 2017 which transformed the Institute into the Insurance Training College of Uganda, a public tertiary institution. ITC is licensed by National Council for Higher Education (NHCE) and all its Programmes are accredited and recognized by NCHE.

Mission: To deliver highly competent human capital for the insurance sector.

Mandate: To carry out Education, Training and professional development in the insurance sector.

Vision: To be the premier insurance training college in the region.

Values

- Professionalism
- Excellence
- Innovation
- Teamwork

Billboard of the ITC Board

Mr. Ronald Zake
Board Chairperson

Dr. Abdul Hafiz Walusimbi
Vice Chairperson and member, representing the Public

Ms. Josephine Kiyingi
Member, representing Ministry of Justice and Constitutional Affairs

Mr. Protazio Sande
Member, representing the Insurance Regulatory Authority of Uganda

Mr. Musa Lukwago
Member, representing Ministry of Finance, Planning and Economic Development.

Ms. Jane Kyarisiima Mwesiga
Commissioner Human Resources Management, Ministry of Education and Sports

Saul Sseremba
Member, Principal

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Billboard of ITC Senior Mgt Team

Saul Sseremba
Principal

Jonan Kisakye
Deputy Principal

Sylvia Mwebesa Kajubi
Academic Registrar

Paul Katabalwa
Head of Membership & Compliance

Rachel Asiimwe
Head Human Resources & Admin

Yunusu Kakungulu
Head of Finance

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ITC Training **Programmes**

ITC is the training and Insurance Consultancy arm of the insurance industry with a mandate to promote professionalism and be the representative body under the law. In fulfilling its mandate of enhancing professionalism, ITC undertakes the following activities.

CERTIFIED INSURANCE COURSES

ITC currently offers the Certificate of Proficiency (COP) in Insurance, Certificate in Insurance (CIU) and Diploma in Insurance (DIU). The COP and DIU are also minimum qualifications for Specified Officers and Principal Officers under the Bancassurance regulations of 2017.

SHORT TERM TRAININGS

The College throughout the year offers a number of relevant and practical short-term courses and trainings ranging from half a day to 5 days' trainings on topical issues applicable to the industry practitioners and the general public to interest them in the sector.
The Certified and Short-Term Trainings are conducted either face to face or online using the ITC e-learning management system / platform.

STRUCTURED PROGRAMMES

These are courses that are specific to certain segments of the industry and are recognized by the regulator and other practitioners. They may be examinable or not, but participants receive a recognized certificate upon completion of the training. Once a student has completed any of these courses, they may receive an exemption from some of the units under the certified courses.

COURSE COLLABORATIONS

These are courses offered by ITC together with other training institutions, regulators or any other specific body or organization. They are usually designed to respond to a certain segment's needs and are recognized by regulators within that segment.

Participants who attain these qualifications may receive exemptions once they apply for admission on the ITC certified programmes.

SPECIAL PROGRAMMES

These are courses offered on demand for different organization with a specific training need.
These can be conducted online, onsite or at ITC premises depending the the organizations preference

MEMBERSHIP SERVICES

The College also offers membership services to a wide range of industry companies, practitioners, and professionals. ITC currently boasts of over 2500 members in the different categories.

CONSULTANCIES

The College also offers advisory and consultancy services to members and the general Public in the areas of Insurance, risk management, Research, Training, Programme development, Bancassurance, Pensions, marketing, management, and recruitment, among others.

ITC Training Programmes

Training

- Certified Training
- Programmes
- Structure training
- Programmes
- Course Collaborations
- Short Term Training
- Programmes

Member services

- Individual Mebership
- Corporate Membership
- Membership Levels
- CII-ITC Dual Membership

Consultancies

- Programme Development
- Specialized Trainings
- Research
- HR, Marketing,
- Bancassurance
- Strategy, Pensions, RM

Projects

- Microinsurance Digital Platform
- CII Examination Center
- Sponsorships

DUAL MEMBERSHIP

Providing additional value to members in our emerging international insurance and personal finance profession

UGANDA

THE BENEFITS OF DUAL MEMBERSHIP

Dual members of the CII and ITC can now take advantage of the wonderful additional benefits described below.

ENTRY INTO THE PUBLIC TRUST AWARDS

THE PUBLIC TRUST AWARDS

To enter the 'public trust in Uganda' awards, please click **here** to submit your nomination.

Entries must be received by **30 October 2021**.

Awards will be made by an independent judging panel on the basis of:

- IMPACT
- CREATIVITY
- INNOVATION

THE EXCHANGE PROGRAMME

To apply for the exchange programme and spend time working for an insurer in the UK during the coming year, please click **here**.

Entries must be received by **30 October 2021.**

Awards will be made by an independent panel on the basis of:

- THE POWER OF YOUR SHORT ESSAY
- YOUR WORK AS AN ADVOCATE OF CII / ITC JOINT MEMBERSHIP

AFRICA: A CONTINENT OF PROMISE NEXT EDITION

To submit an article for the 2022 edition of *'Africa: A Continent Of Promise'* (or refreshed title), please click **here**.

Entries must be received by **30 October 2021.**

GALA DINNER

Members enrolled under the dual membership programme shall be privileged to sign up for the industry's social and networking event dubbed the Annual Gala Dinner.

The Gala dinner is an annual industry event that brings together members of the industry to socialize, learn and deliberate on varied issues that affect the sector.

It also coincides with the annual awards ceremony where the College rewards members who have exhibited exceptional performance in various disciplines. It will also coincide with the unveiling of winners for the different dual membership packs. Dual members shall enjoy a discounted rate compared to other classifications of members.

AFRICA: A CONTINENT OF PROMISE 2020

Joint members are entitled to a complimentary copy of the CII's ground breaking publication, *Africa: A Continent Of Promise 2020*.

Copies are held by ITC and are available from their offices.

If you have not yet take advantage of the opportunity to become a dual member, please visit one of the following pages:

For CII members | **For ITC members**

ITC
Insurance Training College
Enhancing Professionalism

International Insurance Conference Program

WEDNESDAY 20th OCTOBER 2021		THURSDAY 21st OCTOBER 2021	
9.00 am	Participant Login – vibrant music playing	9.00 am	Participant Login-vibrant music playing
9:00-9:05am	Welcome remarks by MC	9:00-9:10am	Welcome remarks by MC
9:05-9:10am	Playing of anthems	9:10-9:15am	Playing of anthems
9:10-9:15am:	Opening remarks; Conference Chair		
9:15-9:20am	Remarks from ITC Principal	9:15-9:20am	Sponsor videos – Gold & silver
9:20-9:30am:	Speech by IRA CEO/official opening of Conference		
9:30-10:00am:	Key Note Speech by Jussi Tommola – CEO, Yellow May OY Ltd Finland	9:20-09:50am:	New Business Models – Alex Manyonde-Chief Information Officer, ZEP-RE
10.00-10:05am	Gold Sponsor Moment- Mr. Gary Corbit CEO Sanlam General Insurance Uganda.	09.50-10:20am	Panelist : Michael Niyitegeka– Program Director at Refactory & Shamir Kwesige (ITC)
10:05-10:35am	Health-New Challenges and Innovations-Patricia Onyutta Head of Operations Rocket Health, The Medical Concierge Group	10:20-10:35am	Fun time –compete and win
		10:35- 10:40am	Sponsor videos – Bronze
10:35-11:05am	Panelist - Dr. Miriam Mutero-Head of Medical Business-UAP-OM	10:40-11:10am	Insurance response to emerging risks: Stuart Douglas Elliot
		11:10-11:40am	Panelist - Aggrey Mwesigwa – Africa Re
11:10-11:40am	Training and the future of Work; – Saul Sseremba CEO ITC	11:40-12:00pm	Rapporteur
11:40am-12:00pm	Panelist- Mr. Emmanuel Mwaka CEO ICEA Life		
12:00-12:15am	Round Tables, meet Panelists in person	12:00-1.00pm:	Feedback session
12:15-12:30pm:	Tour virtual Sponsor Exhibition Booths		Certificate award ceremony
			Photo moments
12:30-12:40pm	Knowledge check-compete and win		Official closing
12:40- 12:50pm:	Rapporteur		
12:50pm - 1:00pm	Closing remarks- Mr. Gary Corbit CEO Sanlam General Insurance Uganda.		

DISCUSSIONS AND INSIGHTS

- Health - New challenges and innovation
- New Business Models
- Training and the Future of Work
- Insurance Response to Emerging Risks

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Speaker & Presenter Profiles

Jussi Tommola

Keynote Speaker

CEO | Yello May Oy (Ltd) Finland | TV-commentator Enabling insurance. Creating transparency and collaboration.
Strong believer of power of collaboration

More than 10 years' experience working with insurances. Believer that empowering consumers will enable them to transform insurance industry.

Patricia Onyutta

Speaker

Patricia Onyutta is a certified ISO 9001 auditor with a vast experience in quality assurance and customer relationship management.

She has served in the healthcare, telecom and hospitality industry.

At Rocket Health, Patricia has spearheaded the establishment and implementation of a Quality Assurance strategy, streamlined business processes across the organisation and consolidated partnerships with over 10 leading medical insurance providers in Uganda.

She is currently the Head of Operations at Rocket Health

Speaker & Presenter Profiles

Saul Sseremba

Speaker

Saul Sseremba is the Principal and Chief Executive Officer of the Insurance Training College, a professional insurance training institution in Uganda. Prior to that, he was the Head of training and a facilitator at the same institution.

Saul is a seasoned educationist, consultant and a professional insurer. He has a proven Board and Executive management track record in the insurance and education sectors.

His vast experience in Board governance and administration is reflected at the various Boards where he has and continues to serve.
He is currently a member of the Board of the Insurance Training College, a member of the Board of Directors of Capital Markets Authority of Uganda, and a Board Member at the Uganda Healthcare Federation.

He is also the Secretary of the Committee of African Insurance Educators and Trainers.

He has lectured at various universities and higher institutions of learning in Uganda including; Makerere University, Makerere university Business School, Management and Accountancy Training among others.
He has also mentored and coached several people in his illustrious career.

Saul is a graduate of the Executive Strategic Leadership Masterclass of Jacobs-Abbey Global Institute for Leadership Studies. He is also a graduate of the Center for Corporate Governance Nairobi.

He also holds a Master of Science in Finance and accounting from Makerere University, a Post Graduate Diploma in Microfinance management, a Bachelor's degree in Business administration of Makerere University and professional Insurance qualifications

Panelists

1. Dr. Miriam Mutero Musinga
2. Mr. Emmanuel Mwaka
3. Michael Niyitegeka
4. Aggrey Mwesigwa
5. Shamiru Kwesiga

Speaker & Presenter Profiles

Alexio Manyonde

Alexio Manyonde is the Chief Technology Officer for ZEP-RE (PTA Reinsurance). ZEP-RE is a COMESA company, tasked to promote the trade in insurance and reinsurance trade through creation of capacity, training of the region's insurance personnel, provision of technical services and the re-investment of premium funds within the region.

It is in line with this development mandate that Alex is tasked with overseeing the development and dissemination of insurance technology, internally as well as for the industry, to help improve and increase business.

Alex has been in the insurance industry to three years, where he has led the technology function in ZEP-RE. During that time, he has championed use of Artificial Intelligence internally in the company, and externally in the industry at large.

He is passionate about seeing the industry adopt these modern technologies, and to be part of the 4th Industrial Revolution.

Alex has a BSc Electrical Engineering Degree from the University of Zimbabwe, MBA from the Zimbabwe Open University, and MSc in Computational Intelligence from the University of Nairobi.

Stuart Elliot

He is a holder of a BA in Economics from the University of Reading, UK. He also achieved his Diploma from the Chartered Institute of Insurance (UK) in 2012.

Stuart has twelve years of insurance experience, has worked with Willis Towers Watson Uganda and is now with Gras Savoye Kenya in April 2021. He started his career at Willis as a wholesale reinsurance broker operating in Lloyd's of London.

He also held underwriting roles at both Chubb and International General Insurance UK, again operating out of the London reinsurance market.

He is a multi-class insurance practitioner with expertise in both local life and non-life placements as well as larger / specialty classes such as major construction, aviation and financial lines.

He has experience in handling insurance across East Africa having arranged various policies for clients across the region including Uganda, Kenya, South Sudan, Rwanda and Tanzania.

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that now comes with insurance benefits like:

- Provision of school fees following the death or disability of a parent/guardian.
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Housing Finance Bank

The Insurance Training College and the quest to enhance professionalism in the Insurance Sector

Jonan Kisakye, ACII, ACSI, AWB
Chartered Insurer

"The Insurance Training College (ITC) tagline is Enhancing Professionalism, embedded in there are two key words; Enhancing and Professionalism."

According to the English Dictionary, enhancing means to raise to a higher degree, to intensify or to magnify. It can also mean to increase, or further improve the quality, value, or extent of something.
Professionalism on the other hand means "The skill, good judgment, and behavior that is expected from a person who is trained to do a job well"

According to Merriam-Webster, "Professionalism can mean the following of a profession for gain or livelihood". It is also associated with adherence to a set of standards, code of conduct or collection of qualities that characterize accepted practice within an industry or sector, in this case insurance.

Suffices to say that the ITC helps you raise your professional career in insurance to a higher level or degree to help you sustain your livelihood. Put in another way, the ITC is improving skills within the insurance industry.
The above meanings and connotations are key components of the objectives of the college formed in 1964 as the Insurance Institute of Uganda (IIU) and Transformed by the Insurance Act 2017 to the Insurance Training College (ITC), with a mandate to professionalize the sector through education, training, examination, and certification of members.

To be a professional, you must be exposed to a specialized body of knowledge and demonstrate a certain amount of competence in applying this body of knowledge. The question is in an industry of over 4,000 practitioners out of which only 24 are Fellows, 25 are under the Chartered Category, 99 are Senior Associates and Associates and 24 categorized under the Certificate level, are your skills improving? is there evidence to show this improvement?

The ITC over the last 5 years has evolved in management, structure, brand and offering, these changes are in line with the current industry changes in Uganda, the region and globally.

The insurance industry is moving towards a greater appreciation of professionalism and executives, managers and even regulators have adopted better adherence to professional ethics.

The current Insurance (Licensing and Governance) Regulations 2020 for example have highlighted in details the different governance structures and requirements including the key positions and their corresponding qualifications and experience.

So, how is ITC impacting on your livelihood through availing opportunities for you to increase your skills and professionalism?

Our Certified courses have been re-designed to cater for the changing needs of the industry. The COP, CIU and DIU have all undergone a curriculum review to meet expectations of the market.

a number of students take advantage of the available pathways to upgrade to other qualifications through the current partnerships with the Chartered Insurance Institute (CII) the Chartered Institute for Securities and Investment (CISI), and the International Labor Organization (ILO).

The college has also developed specific segment related courses and qualifications that allow you to easily upgrade to the certified courses or to take these as independent programmes that are recognized within the different segments of the industry.

These courses are now becoming the symbol of professionalism in relation to these segments.

The Award in Loss Adjusting (ALA), Award in Health Insurance (AHI), Award in Agriculture insurance (AAI) and the Award in Marine Insurance (AMI) allow you the flexibility of adding these qualifications onto the certifications acquired under the current certified courses.

Alternatively, you can receive exemptions if you are new and just embarking on the qualification journey or want a stand-alone qualification that speaks to your skills and knowledge within any of the available pathways.

The Certified courses and the structured courses are augmented by short term trainings that speak to changes that you may need to quickly know within your area of interest as a professional or any of the emerging areas that are important.

This year alone we have dived into developing digital marketing strategies, implementing these strategies and preparing organizations for digital change, we have equipped members with skills in preparation of loss incident reports, their composition, interpretation and implications.

These and many other short trainings shared quarterly through the ITC training calendar increase your understanding of the industry and its many facets helping you interpret and perceive the insurance market as a professional.

ITC has collaborated and built capacity where we may not be strong and gone ahead to expand our offering to meet your professional needs.

These collaborations range from Reinsurance with ZepRe, Anti-Money Laundering (AML) with the Financial Intelligence Authority (FIA), detailed understanding of Marine Risks and freight crimes together with OPTIMIZ to increase your skills in view of regulatory changes aimed at the localization of marine covers.

The Trustee Training and Certification Programme (TTCP), designed and developed together with the Uganda Retirement Benefits Regulatory Authority (URBRA) is our latest collaboration based on an approved curriculum aimed at streamlining the Retirements Benefits Sector resulting into TRUSTEES whose professionalism is enhanced and have a better understanding of their fiduciary responsibilities.

For you to fully develop yourself and embed professionalism into the insurance industry, you need to belong to a professional body

> ***...the ITC is improving skills within the insurance industry.***

or association. This will help you to be more accountable in your actions and gain inspiration and aspirations from others who have walked the journey you are embarking on. ITC is that type of body and offers a balanced professional menu that will offer you the right courses and examinations to test and develop your professional competence while bringing professionals together through platforms like the ITC International Insurance Conference where pertinent insurance matters are dissected for the benefit of members.

ITC has gone digital and taken all its trainings into the virtual space to get to you wherever and whenever you are available. This flexibility is aimed at availing opportunities that ease your access to trainings and help enhance your capabilities in insurance.

As we begin to put the effects of the pandemic behind us, the lessons learnt make the coming months, worth looking forward to. We shall launch the ITC - aBi digital platform to tap into the Microinsurance trainings delivered together with the ILO and Financial Sector Deepening Uganda (FSDU) and provide insurance solutions by professionally trained microinsurers to the underserved and excluded. The Advanced Diploma in Insurance (ADIU) programme will also be launched as the apex qualification in the industry and our wings will spread to Agent banking where the Agent Banker Insurance Certification (ABIC) a self-based learning, plug and play course will equip agent bankers with the required skills to sell insurance under the bancassurance channel.

Research and development are another area that the college will expand on. Besides the ADIU programme having a fully-fledged research paper, the ITC will sponsor its Facilitators and members to embark on various research projects that will impact both our programmes and the industry and avail opportunities for researchers to present their papers at different forums and avail publication opportunities in different research journals.

The requirements for professionalism are few in number, but are very encompassing, ranging from education to personal conduct. They may represent only a beginning for the advancement of professional status, but they are nonetheless important foundations upon which to build a public and personal sense of professionalism.

Although many in the field of insurance are professional, are qualified and are yet to apply for professional designation, the entire field has not yet achieved professional status.

There is evidence that professionalism pays, and we have seen the inroads made by other professional bodies especially Accounting. The ITC is dedicated to building and establishing a specialized body of knowledge upon which all the other facets of professionalism will lie.

We shall continue reshaping our courses such that our curriculum focusses more on action-oriented courses centered on practical insurance needs like writing and interpreting contracts and insurance policies and analyzing insurance needs of businesses and individuals as we enhance professionalism.

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Building Public Trust In the Ugandan Insurance Profession

Laurence Smith
Regional Director CII- UK

"My personal view is that new technology is liberating for insurance professionals, freeing them from the burden of routine tasks so that more time can be spent listening to their customers and developing tailoring solutions to their needs"

The natural wonders of Uganda are recognised worldwide – the Murchison Falls, the Rwenzoris mountain range, Ishasha's tree-climbing lions, the gorillas of Bwindi Impenetrable National Park, the Kidepo Valley wilderness. Over the next few years, as Uganda recovers from the damage wrecked by COVID 19 on lives and livelihoods, let's hope the country will also be known for the positive contribution of a vibrant insurance profession to the wellbeing of the population.

Data published by the Insurance Regulatory Authority of Uganda suggests that, even as the pandemic raged, demand for insurance products and services enjoyed steady growth - with non-life premiums rising over 7% to UShs 664 bn, and life premiums up 17% to UShs 324 bn. This result led chief executive office Alhaj Kaddunabbi Ibrahim Lubega to comment that the sector had "weathered the storm".

I must also acknowledge the tireless efforts of Uganda's Insurance Training College to maintain its vital services to professionals within the market throughout this period. In pursuit of its valuable mission to "deliver highly competent human capital for the insurance sector", it worked with energy and an innovative spirit to inform the market, ensure access, and develop its range of services.

For example, in June 2020 it convened the Joint Insurance Professional Training Institutions' Webinar, themed 'Insurance Professional Institutions – The Key Drivers in the Pandemic Recovery'.

In addition, the College has invested in its ability to offer online examinations, and it rolled out the 'Increasing Uptake of Insurance Services Using Digital Platforms Project' to further increase insurance uptake through the use of digital platforms.

The importance of insurance to economic resilience in Uganda, as in the rest of Africa, not be underestimated. Without insurance, businesses wouldn't have the confidence to invest and grow; international trade would come to a standstill; and families and individuals would suffer the insecurity of being one misfortune from financial disaster. Insurance is often the key to rapid, sustainable economic momentum.

It creates wealth, lifts populations out of poverty and diversifies the employment opportunities available.

Despite the recent growth rates, insurance penetration in Uganda remains low by global and even regional standards. The FSD Uganda 'Report on Uptake of Insurance Services in Uganda' estimated that, as recently as 2018, penetrating was just one per cent, with 59% of the population entirely uninsured.

The report attributed this to "public mistrust, low public awareness and a narrow

Building public trust in the Ugandan insurance profession

insurance product range." The CII endorses this assessment, in particular the first observation regarding public trust. Our experience operating in markets across the world is that insurance practitioners need to redouble their efforts to build and enhance public trust.

In a series of publications, available free of charge on the CII website, we have explored the key levers whereby insurance professionals can earn public trust.

For full details, I would direct readers to the 'Circle Of Trust' article I authored in the publication 'A World Of Promise', 2019. Space does not allow me to explore all the features of this Circle in this article; however, I would draw particular attention to the features on the topic of professional standards. The general population often has a high level of respect for those who work in the long-established processions such as medicine, the law, accountancy, or surveying.

The journey of the insurance profession is, increasingly, to earn parity of esteem alongside these other professions.

Working in partnership, the global insurance community is embedding many of the characteristics of professionalism such as a widely observed code of conduct, a public interest ethos, and a widespread commitment to continuing professional development. One of the most intriguing challenges for the decade ahead will be how these principles are interpreted and applied in the modern era of digitalised engagement, communication and processing.

My personal view is that new technology is liberating for insurance professionals, freeing them from the burden of routine tasks so that more time can be spent listening to their customers and developing tailoring solutions to their needs.

By reducing some of the traditional costs associated with insurance services, it can also deliver great value to customers – which, again, should have a beneficial impact on take-up and coverage.

The pandemic gave an opportunity to many professionals to demonstrate their social value. Doctors and nurses cared for the sick and administered treatments; scientists pooled their resources so that vaccines should secure approval within record times; engineers developed innovative solutions for socially distanced transportation; lawyers were consulted by governments on provisions within emergency legislation.

It is a credit to our profession that so many customers enjoyed the benefits of continuity of coverage despite the upheaval. Earlier this year, the CII launched a series of case studies entitled 'Celebrating professional in Africa', to showcase and raise awareness of these efforts, and many more, throughout the continent.

In the film Black Panther, actor Daniel Kaluuya, who is of Ugandan origin, comments "The world is changing". The insurance profession in Uganda not only recognises this reality, but stands ready to play its full part in a new and exciting era.

"The importance of insurance to economic resilience in Uganda, as in the rest of Africa, not be underestimated. Without insurance, businesses wouldn't have the confidence to invest and grow; international trade would come to a standstill"

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13. Liberty General Insurance Company Ltd
14. Mayfair Insurance Company (U) Ltd
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The 49% of LGIUL is owned by Madhvan Group, one of Uganda's largest and most esteemed private enterprise groups with significant interests in almost all sectors of the economy. The flagship of the Group is Kakira Sugar Limited, which was established in 1930, and now enjoys a commanding position in Uganda's economy.

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1 year (•) maximum 365 consecutive days	1028 USD

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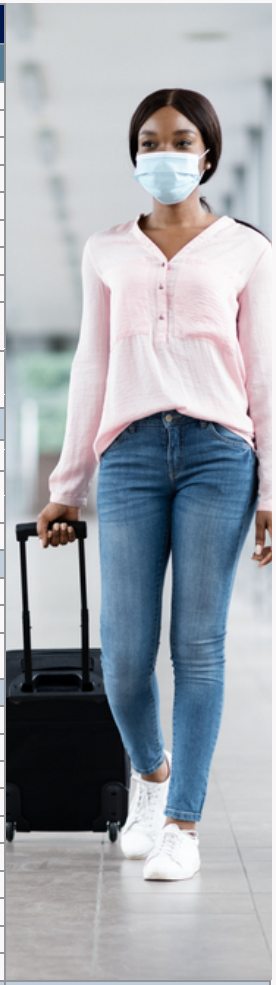
EMERGENCY MEDICAL ASSISTANCE	UP TO AGE 80	UP TO AGE 80	UP TO AGE 80	UP TO AGE 80	UP TO AGE 80	UP TO AGE 80
Medical Expenses & Hospitalization abroad Excess	**USD 15 000**	**€30 000**	**€80 000**	**USD 100 000**	**USD 225 000**	**USD 500 000**
Excess	USD 50	€50	€50	USD 50	USD 50	USD 50
Excess applicable for	Out-Patient	Out-Patient	Out-Patient	Out-Patient	Out-Patient	Out-Patient
Emergency medical evacuation in case of illness or Accident	Real Expenses	Real Expenses	Real Expenses	USD 35 000	USD 35 000	Real Expenses
Emergency Dental Care	USD 450	€450	€450	USD 500	USD 500	USD 650
Excess	USD 25	€25	€25	USD 25	USD 25	USD 25
Repatriation of Mortal Remains	USD 25 000	€25 000	€25 000	USD 30 000	USD 30 000	USD 50 000
Repatriation of Family Member travelling with the insured	USD 1 500	€ 1 500	€ 3 500	USD 1 500	USD 3 500	USD 5 000
Emergency Return Home Following Death of a dose Family member	Same Class Ticket	Same Class Ticket	Same Class Ticket	Same Class Ticket	Same Class Ticket	Same Class Ticket
Compassionate Emergency Visit	Return tickets in Economy class and 85/-day max	Return tickets in Economy class and 85/-day max	Return tickets in Economy class and 100/-day max	Return tickets in Economy class and 100/-day max	Return tickets in Economy class and 100/-day max	Return tickets in Economy class and 200/-day max
PERSONAL ACCIDENT IN MEANS OF PUBLIC TRANSPORT						
Accidental Death	NIL	NIL	€25 000	USD 35 000	USD 35 000	USD 200 000
Accidental Partial **Pisablement**	NIL	NIL	% of prinicipal sum as per scale	% of prinicipal sum as per scale	% of prinicipal sum as per scale	% of prinicipal sum as per scale
Disablement	NIL	NIL	€25 000	USD 35 000	USD 35 000	USD 200 000
PERSONAL ASSISTANCE SERVICES						
24 hours assistance services	Covered	Covered	Covered	Covered	Covered	Covered
Delivery of Medicines (service only)	Covered	Covered	Covered	Covered	Covered	Covered
Hijack in Means of Public Transport	USD 30 per day Max USD 3 000	€ 50 per day Max € 3 000	€ 50 per day Max € 3 000	USD 50 per day Max USD 5 000	USD 50 per day Max USD 5 000	USD 75 per day Max USD 7 500
BAGGAGE, PERSONAL, LIABILITY						
Loss of passport, driving license, National ID card abroad	USD 200	€200	€500	€500	€500	€500
Compensation for inflight loss of checked in baggage	USD 300	€800	€1500	€1500	USD 1 500	USD 2 000
Excess	USD 50	€50	€100	USD 100	USD 100	USD 100
Luggage Delay	USD 200	€200	€200	USD 100	USD 250	USD 350
Excess	4 hours	4 hours	4 hours	4 hours	4 hours	4 hours
Location & forwarding if baggae and personal belongings	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost	Actual Cost
Advance of bail bond	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only	Assistance only
Persona Civil Liability	NIL	NIL	€150 000	USD 200 000	USD 200 000	USD 250 000
Deductible	NIL	NIL	NIL	NIL	NIL	NIL
Legal Defense Abroad	NIL	NIL	€2 500	USD 3 500	USD 3 500	USD 5 000
CANCELLATION AND CURTAILMENT, LOSSES AND DELAYS						
Journey Cancellation	NIL	NIL	€1500	USD 2 000	USD 2 000	USD 5 000
Journey Curtailment	NIL	NIL	€1500	USD 2 000	USD 2 000	USD 5 000
yearsDeductible	NIL	NIL	€100	USD 100	USD 100	USD 100
Delayed Departure	USD 180	€180	€250	USD 300	USD 300	USD 400
Deductible	6 hours	6 hours	6 hours	6 hours	6 hours	6 hours
Missed Travel Connection	NIL	NIL	€200	USD 300	USD 300	USD 500
Missed Departure	NIL	NIL	€200	USD 300	USD 300	USD 500



PREMIUM ADJUSTMENTS
(Applicable to other age brackets)
3 months - 18 years reduction 50%
66 - 75 years increase 50%
76 - 80 years increase 100%
81 years increase 300%
(Only the Europe/Schengen policy shall be available)

GEOGRAPHICAL SCOPE OF COVER AND TYPE OF PLAN	AFRICA	ASIA	EUROPE BASIC	EUROPE PLUS	WW BASIC	WW SILVER	WW GOLD
1 - 8 days	$33.00	$33.00	$37.0	$41.0	$47.0	$48.0	$81.0
9 - 14 days	$36.00	$36.00	$40.0	$42.0	$49.0	$50.0	$85.0
15 -21 days	$39.00	$39.00	$47.0	$49.0	$54.0	$55.0	$95.0
22 - 32 days	$51.00	$51.00	$58.0	$62.0	$79.0	$81.0	$142.0
33 - 49 days	$61.00	$61.00	$78.0	$88.0	$107.0	$109.0	$195.0
50 - 62 days	$78.00	$78.00	$92.0	$101.0	$123.0	$126.0	$225.0
63 - 92 days	$91.00	$91.00	$119.0	$131.0	$147.0	$150.0	$271.0
93 - 180 days (up to 92 consecutive days per trip)	$122.00	$122.00	$174.0	$206.0	$253.0	$258.0	$473.0
Annual Multi-trip (up to 92 consecutive days per trip)	$211.00	$211.00	$330.0	$370.0	$456.0	$466.0	$861.0

ITC aBi MICROINSURANCE DIGITAL PLATFORM PROJECT

About the project

Insureyo – the aBi-ITC digital platform is a pilot project aimed at increasing the uptake of insurance services in Uganda through the use of a digital platform.

The platform will facilitate the sale of micro-insurance products to consumers and members of Tier 4 Financial services mainly SACCOs as special agents of the insurers. The project is aimed at filling the gap left by conventional insurance whose products are not suited to the agricultural communities, small enterprises and members of Tier 4 Financial services.

The digital platform will provide a cost-effective way of distributing micro-insurance services and products by minimizing the administrative overheads of managing numerous low premium policies.

The project was conceived following a partnership between ITC and ILO financed by FSD Uganda to build capacity of the insurance market through a Training of Trainers and several market trainings on microinsurance / inclusive insurance. As a result, ITC today offers a fully-fledged Certificate programme in Microinsurance.

Partners

The multidimensional nature of the project spurns two regulatory regimes that have given a green light to the project. The Insurance Regulatory Authority (IRA) regulates the insurance industry while Uganda Microfinance Regulatory Authority (UMRA) regulates and supervises all Tier 4 MFIs and Money Lenders which includes SACCOs.

Sponsors

The project is co-funded by ITC and aBi Finance Holdings Limited

Implementation partners

INSURERS:

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- Prudential Insurance
- ICEA Life Insurance
- Grand Micro Insurance
- Agro-Consortium
- Excel Insurance

SACCOS

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- Mateete Microfinance Coop Trust Ltd – Sembabule District
- Kyamuhunga People's SACCO - Bushenyi
- Muhame Financial Services Ltd. – SHEEMA District
- Mushanga SACCO - Bushenyi
- Nazigo SACCO - Kayunga District
- Nyakayojo People's SACCO - Mbarara District
- Rukiga SACCO – Rukiga District
- RUSCA Ltd – Ntungamo District
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Launch Date : 26th-Nov-2021

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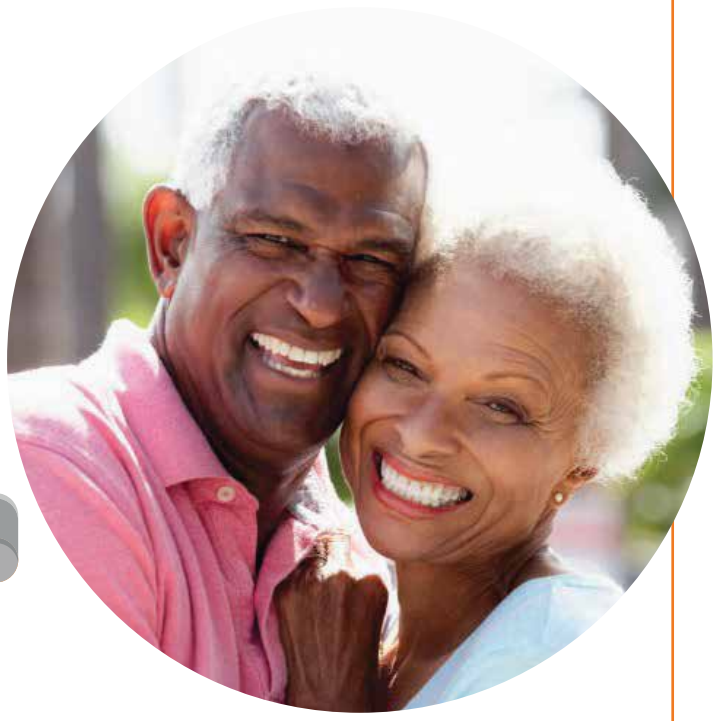

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- Office Combined
- Stock Floater
- Domestic Package
- Assets All Risks

Bonds
- Advance Payment
- Performance
- Guarantee Bonds
- Customs Bonds
- Tender
- Regional Customs Transit Guarantee
- Security Undertaking
- Immigration Bonds

Engineering
- Machinery Breakdown
- Loss Of Profits
- Boiler & Pressure Vessel
- Contractors All Risk
- Erections All Risk
- Delay in Start-up
- Electronics Equipment Insurance
- Contractors Plant And Machinery
- Deterioration Of Stock

Liability
- Carriers and Bailee Liability
- Employers Liability
- Directors & Officers Liability
- Professional Indemnity
- Public Liability
- Workmens Benefit Act
- Products Liability

Motor
- Motor Private Car
- Motor Commercial Vehicle
- Motor Trade
- Private Hire Vehicle
- Motor Cycle
- GA Lady Auto
- Motor General Cartage
- Online Contracted Taxis
- Motor Cycle PSV
- Tuk Tuk PSV

Accident
- All Risk
- Travel
- Burglary
- Plate Glass
- Fidelity Guarantee
- Money
- Personal Accident (Group & Individual)
- Goods in Transit
- Golfers Policy

Medical
- Graysure
- Family/retail,
- Corporate plan
- SME plan

Marine
- Sea Cargo Bulk
- Sea Cargo - Non Bulk
- Open Cover/ Certificate
- Marine Hull
- Marine Cargo
- Yacht and Boats

Aviation
- Aviation
- Air-Cargo

Terrorism
- Terrorism & Political Risks

GRAYSURE: Senior Citizens Medical Product

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UGANDA

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Lourdel Road, Nakasero,
P.O. Box 24876, Kampala
Tel: +256 756 290 043 /
+256 414 232 995
info@gauganda.com

The Vitality of a Broker in the insurance cycle

Bakesiga Christopher Mugisha
Business Manager
Insurance Brokers Association of Uganda (IBAU)

Insurance Brokerage has become of age. Regardless of the challenges insurance brokers face, they are now part and parcel of the insurance cycle. But this has not stopped misconceptions regarding who an insurance broker is and what their role is, to continue to playing out.

As it has been proven umpteen times, circumventing insurance brokers often leads to a gap in the insurance cycle.

Unfortunately, this is to the detriment of not just the clients but the insurers too! It is upon this backdrop that I wish to demystify insurance brokerage.

For chronology purposes, let's start by understanding who an Insurance Broker is. An Insurance broker is a professional that works directly for a client by specializing in insurance and risk management. In a nutshell, an insurance broker acts as an intermediary between a consumer and an insurance company, helping the consumer to find a policy that best suits their needs.

You may find it interesting to learn that, by law, Insurance brokers do not charge their clients for the services provided. This is because they earn brokerage commission incomes from insurance companies as clearly spelt in the Insurance Act 6, 2017.

Having unpacked who an insurance broker is, it is only right that we delve into their roles. These are quite expansive but fortunately, they bring to the fore, the insurance broker's relevance in the insurance terrain.

Choosing an Insurer: An insurance broker offers advisory services on the most suited insurance company to underwrite a client's risk.

The criteria for this is often based on the underwriting capacity and the appetite for the risk in question. A broker is therefore part and parcel of procuring insurance quotations from different insurers.

They also partake in analyzing such quotations to ensure that the client makes favorable decisions in choosing an insurer.

Negotiating with the Insurer: An insurance broker negotiates for comprehensive policies in the best interests of the client. He/she seeks to secure those with wide coverage and extensions whilst also paying mind to the insurance rates/ premiums.

Selecting the cover: Brokers also help the client to select the best-suited insurance policy.

This is made possible by their extensive knowledge of the insurance industry and the products therein.

Preparing claims: In case of occurrence of a loss or damage, a broker is meant to guide the client through the insurance claims requirements and procedures to ensure that the claim is promptly & satisfactorily settled.

Risk advisory : When it comes to risks of huge magnitudes, an insurance broker helps to spread these among many insurance companies.

This is because of the dangers of concentrating a huge risk with one insurance company. Spreading it to different insurers is crucial for sufficient risk mitigation.

As the Insurance Brokers

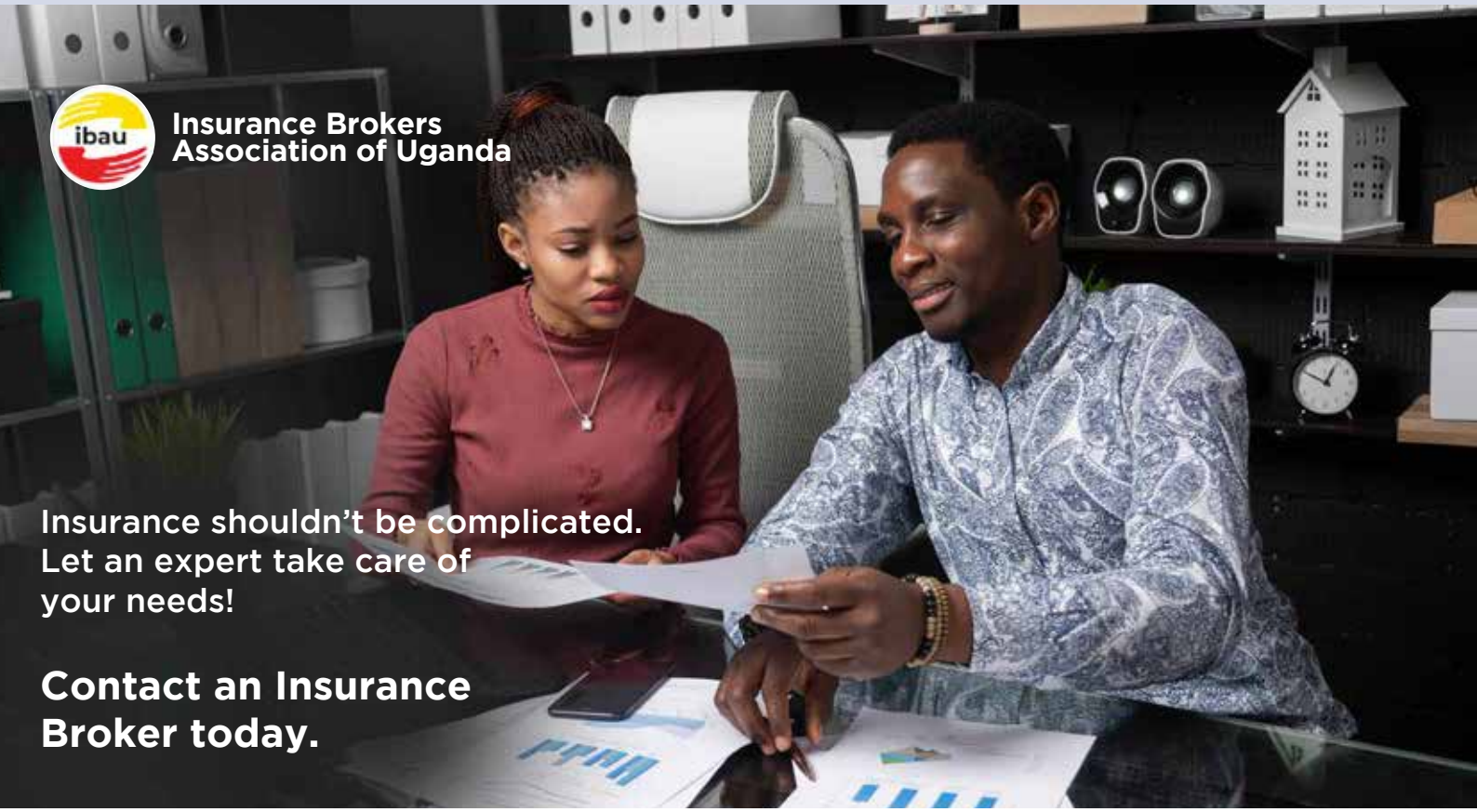
The Vitality of a Broker in the insurance cycle

Association of Uganda (IBAU), it is incumbent upon us to solicit for a conducive working environment for the brokers while at the same time playing a major role in growing the general uptake of insurance in the country.

While major challenges still continue to affect the operation of insurance brokers, we continue to take strides to improve their operation environment.
This is by engaging the Regulator and other relevant sector players to this effect.

Through critical awareness programs like the "Beat the risk" campaign, we are hopeful that public is warming up more to the essentiality of insurance.

"Having unpacked who an insurance broker is, it is only right that we delve into their roles. These are quite expansive but fortunately, they bring to the fore, the insurance broker's relevance in the insurance terrain"



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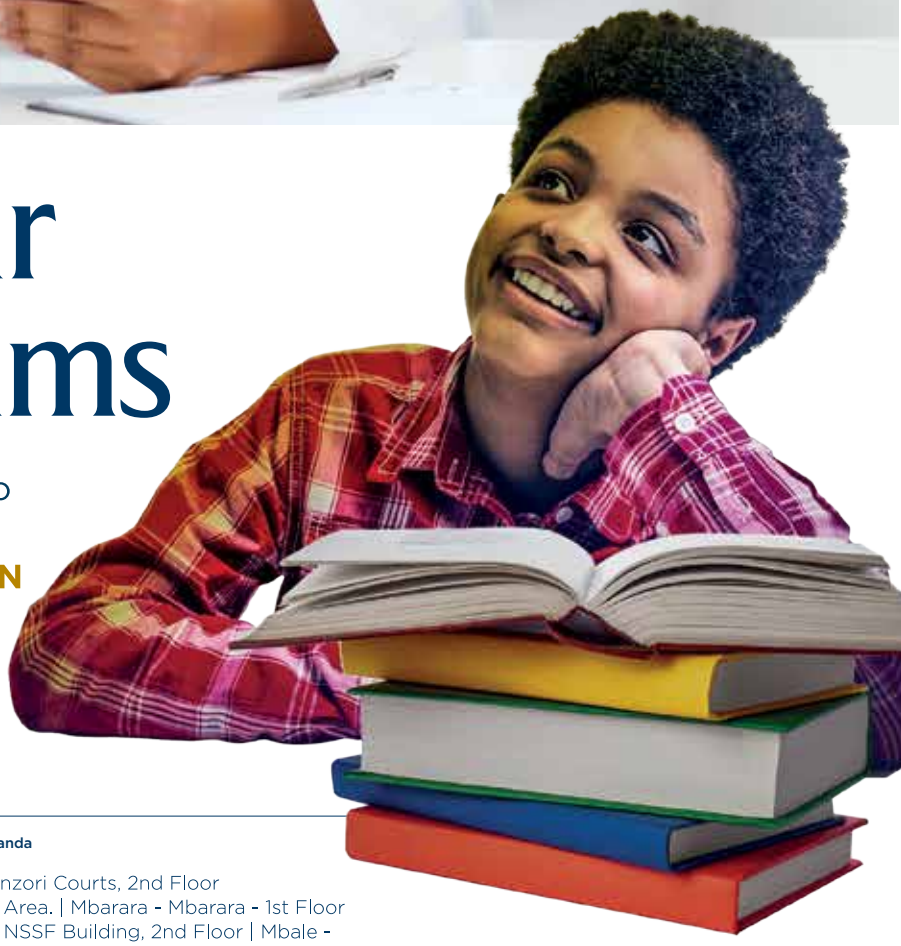

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ITC and URBRA launch training programme to enhance professionalism among trustees of retirement benefits schemes

Interview with Mr. Jonan Kisakye, ACII, ACSI, AWB Chartered Insurer

On June 29th 2020, the Uganda Retirement Benefits Regulatory Authority signed a memorandum with the Insurance Training College (ITC), to rollout a certified training programme for trustees in Uganda's pensions sector. The programme seeks to improve and enhance professionalism of Trustees.

On April 16, 2021, the programme was officially launched and the first intake started on April 19th. Two cohorts have since completed their training and a third is in the offing. In an Interview with Lydia Mirembe, The ITC Deputy Principal, Mr. Jonan Kisakye, shares his reflections and insights on the Trustee Training and Certification Programme (TTCP).

QN: Please give an overview of your impressions of the trustee training initiative between ITC and URBRA, what were the objectives for starting it?

ANSWER: First, I must thank URBRA for trusting the ITC with this important role of building the capacity of Trustees, given their importance in running the retirement benefits schemes and helping URBRA to implement its mandate.

URBRA tasked us to come up with a training programme that would highlight the function of trustees. We were to come up with a structured training programme; develop a curriculum that corresponds with the programme; and undertake the training;

assess the trustees through an examination process and certify them upon completion of the programme.

The other very important issue was that of evaluating the program on a regular basis. Additionally, there was need to craft a programme that responds to sector needs.

There are other similar programmes in the region but these were not localized. Much as they are standard programmes, there are areas in the Ugandan context that needed to come out – for example in the law.

It was also expensive to send Trustees for training outside Uganda, within and beyond the region e.g to Johannesburg and Nairobi. Remember these finances come from members' savings.

The other was a need to create a base for continuous capacity building and the programme would provide that foundation.

Those were some of the objectives and so far the programme has aligned. Thus, our role was end-to-end. I think we have achieved on all the

ITC and URBRA launch training programme

objectives so far as guided by the MOU.

QN: How many trustees have enrolled so far and what kind of profile do they bring along to the programme?

ANSWER: the first training in April attracted about 18 participants; the second training in August attracted 17 participants. The programme primarily targets trustees but we have seen a number of other players coming on board especially from the service providers' side. We have also seen some chairpersons of Boards of trustees. The programme has been very well received. Many of the participants are accomplished professionals in different areas like Human Resource Management, Legal practice, finance and accounting; we have seen high profile managers and heads of departments all registering for the training.

We are definitely tapping into this wealth of experience and expertise. Because of the experience and profile of some of the participants we shall give them a chance to be guest facilitators for future cohorts. We are also using participants as our ambassadors and we request them to recommend the programme to others within their respective schemes. They help us to enhance the program in terms of value and quality and eventually bringing others to join.

QN: The programme has largely coincided with Covid-19 lockdown, has this had any impacts? How have you mitigated the negative impact of the lockdown?

ANSWER: We actually call this programme a "Covid baby" because it was conceived at the height of the pandemic. It was a very challenging period for us but we had to adapt and do things differently. Covid19 has been a major disruption and it has been worse for training institutions, many of which are still closed owing to stringent guidelines and SOPs. When we started, we wanted the training to be a physical interaction; we wanted participants to come here and enjoy the college facilities.

Indeed, it would have been good for the programme to be delivered in a physical learning environment. But as you know, this is a programme upon which URBRA bases its licencing activity, so you can't suspend that because of Covid19; licences have to be issued. With some trainings scheduled during the lockdown, we quickly enhanced our method of delivery.

The second training was delivered online. We acquired an end-to-end learning management system which

> ***First, I must thank URBRA for trusting the ITC with this important role of building the capacity of Trustees, given their importance in running the retirement benefits schemes and helping URBRA to implement its mandate***

made it very easy for the trainees and tutors. The only difference is that the in-person training is five days while the online version is ten days. We had to find means to provide the same quality, same depth, same information. We didn't want to compromise. So, we spread it over two weeks and shortened the period to half day.

Participants quickly embraced the online method. In fact, the second cohort had a higher pass rate than the first one. Participants liked it because we reached them in the comfort of their home. The online platform has a section for materials it allows a student to register, but also, we sent physical training materials prior to the training. By the time we started, they had had an opportunity to read through the materials.

QN: Does that mean that the future is online? Should we expect to ever go back to where we wanted to be?

ANSWER: Much as the participants embraced the online option, we had participants who had attended and enjoyed the physical training and they shared feedback. So, some participants are willing to wait until we go physical again. We want to have options for all participants, there are those who want to be in a physical space, and others who prefer the flexibility brought by virtual learning. In the second cohort, we had participants based in Arua and in Mbarara. If they had attempted to come physically, you can imagine how costly and inconveniencing that would have been – given the lockdown restrictions. Going forward we will have a combination of the two and the participants will have a choice on what suits them.

QN: How are the trainees warming up to the programme in terms of content and rigour and other aspects – judging by their feedback?

ANSWER: first of all, the programme is quite intense. With the in-person physical programme, we cover five modules in five days. Participants are examined in each module and the pass mark is 60%. Grading is module-based and not an average, meaning one must pass each module. But this also makes the programme very interesting because the participants are focused from the onset.

Some participants have told us that some modules need more time; some have even requested for remedial tests. The programme was set in such a way that if one fails, they must redo the course with the next cohort. We are listening and we look forward to reviewing the programme after conducting about seven cohorts. We are collecting and considering all this feedback to try and be responsive to the needs of participants.

QN: What lessons are emerging from this programme – for ITC, URBRA and for the pensions sector as a whole?

ANSWER: Firstly, for us as a college, from what we have been able to achieve, in the conditions we were in, our feeling is that it is possible to run a local programme successfully no matter the challenges. We also realise that regulatory backing is very important.

Because the programme is backed by the regulator, it has attracted the interest of participants, as they believe the programme meets regulatory standards. It has been very easy for sector players to accept and receive the programme.

The other lesson is the need to be flexible. If we had stuck to in-person physical trainings, where would we be? Flexibility has been key in terms of how we run this progamme. We must be flexible in terms of how we conduct business amidst any disruptions.

The other lesson is about the tutors we engaged. The programme was developed with practitioners for practitioners.

The tutors on the programme went through the same programme under the Training of Trainers, besides that, they are also practitioners from the sector. So even as tutors deliver, some of the participants have already interacted with them as professionals in the sector.

Some are service providers, some are regulators. This removes the distance, increases trust and makes learning very easy. Thus, engaging professionals as part of the tutor team has made the programme

ITC and URBRA launch training programme

more acceptable to participants.

QN: Are there any aspects of the Programme that need strengthening? Which ones are they and what actions can be taken to strengthen them?

ANSWER: One area that we need to strengthen is marketing. We have partnered with URBRA in terms of marketing initiatives but there is more we need to do in terms of selling the programme to the different schemes.

We are planning to partner with service providers especially administrators such that as they interface with members in AGMs ITC can be given a slot to present and avail information concerning the programme.

The other challenge is the way we have been running our calendars.

We send out information on the next available training. This has been a challenge because there are people who want to get this information well in advance and plan accordingly.

Starting 2022, we are going to develop an annual calendar specific to the TTCP so that we send out information for all trainings we are going to conduct within the year. This will enable schemes to plan.

There are other participants and schemes whose trustees may not have the time to fit within our calendar. Some have even asked us to organize for them offsite trainings. Some prefer to take their trustees on a training retreat out of town to allow them to concentrate.

We want to be able to meet the needs of such schemes without compromising the quality and content of the programme. We can take the training to where our customers are.

This may have additional cost implications because such a training will be off our calendar and may require specific logistical arrangements to implement.

The difference may not be prohibitive though. We are very flexible and the cost will depend on the number of participants. The higher the number the lower the cost and vice versa.

QN: Looking at the future of the pensions sector, does this programme match up to the prospects in terms of capacity enhancement?

ANSWER: When we were developing this programme, we wanted it to form a basis for other capacity building initiatives.

The programme is structured as a standard certified program, but of course the sector is very dynamic. The development of the programme was based on current needs and the future likely needs; it had a futuristic outlook but of course it is not possible to fully predict the future – as Covid19 has taught us.

The programme was also benchmarked widely in the region and beyond.

We agreed with URBRA that we should have regular reviews, to see that we are still aligned to the original objectives, current changes, feedback from students and tutors?

We believe that in April 2022, a year after the programme was launched, we shall have a comprehensive review.

Of course, there are things that require immediate change, those we implement as we go along. There are issues that can't wait.

"The second training was delivered online. We acquired an end-to-end learning management system which made it very easy for the trainees and tutors. The only difference is that the in-person training is five days while the online version is ten days. We had to find means to provide the same quality, same depth, same information. We didn't want to compromise. So, we spread it over two weeks and shortened the period to half day"

URBRA
UGANDA RETIREMENT BENEFITS REGULATORY AUTHORITY

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What is URBRA?

Uganda Retirement Benefits Regulatory Authority is an autonomous body established by virtue of Section 2 of the Uganda Retirement Regulatory Authority Act 2011.

Our Mandate:

Supervise and regulate the establishment, management and operation of retirement benefits schemes and protect the interests of Members and beneficiaries of retirement benefits schemes in Uganda.

Our Vision:

A vibrant, secure and sustainable retirement benefits sector.

Our Mission:

To Regulate, Supervise and Promote Development of a stable and Effective Retirement Benefits Sector.

Core Values:

- Proficiency
- Integrity
- Innovation
- Transparency
- Accountability

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urbra@urbra.go.ug www.urbra.go.ug urbraUg @urbraUg

Summary of Industry Bodies

Insurance Regulatory Authority of Uganda

Driving insurance growth

Uganda Insurers Association

Promoting Insurance. Protecting Your Future.

Insurance Brokers Association of Uganda

Uganda Insurance Agents Association

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Uganda Association of Engineering Valuers & Loss Assessors (UAEVLA)

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Towers Ground Floor,
Mackinnon Road
Website: www.aig.com
Email: aiguganda@aig.com
Tel: +256 312 211 311

2. Alliance Africa General Insurance Limited.
P.O Box 7308, Kampala, 3rd Fl o o r, Plot 9 Yusuf Lule Road
Website: www.allianceug.com
Email: info@allianceug.com
Tel: 0414252451/452
0392177281/282

3. APA Insurance (Uganda) Limited.
P.O. Box 7651, Kampala, 5th Floor AHA Building, Plot 7 Lourdel Road
Website: www.apainsurance.org
Email: apa.uganda@apainsurance.org
Tel: 0200 907 003/4/6/7

4. Britam Insurance Company (Uganda) Limited
PO Box 36583, Kampala
24A, Akii-Bua Road, Nakasero
Website: www.britam.com. Email: britamug@britam.com
Tel: +256 312 305 600

5. CIC General Insurance Uganda Limited.
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Plot 7 Lourdel Road, Nakasero
Website: www.cic.co.ke/ug
Email: cic@ug.cicinsurancegroup.com
Tel: +256 200 900 1 0 0 /+256 392 1 7 5 046

6. Excel Insurance Company Limited.
P.O Box 7213, Kampala. Plot 2D –Nkurumah Road, 1st, 2nd and 3rd Floor, Crest House Kampala
Website: www.exelin@exico.co.ug
Email: excelins@infocom.co.ug / excelins@exico.co.ug
Tel: 0414 348 595/6/7 0394 821975

7. First Insurance Company Limited.
P.O. Box 5245, Kampala,
Plot 21, Luthuli Avenue Bugolobi Kampala
Website: www.fico.co.ug
Email: fico@fico.co.ug
Tel: 0414 233750/0414 342863 /+256 752660117

8. GA Insurance Company Limited.
P.O Box 24876, Kampala, Plot 1, Lourdel Towers, 5th Floor, Lourdel Road, Nakasero, Kampala
Website: www.gainsurance.co.ug
Email: info@gauganda.com
Tel: +256 414 232 9 9 5 / 756 290043

9. Goldstar Insurance Company Limited.
P.O Box 7781, Kampala, 6th Floor, Crane Chambers Plot 38, Kampala Road
Website: www.goldstarinsurance.com
Email: goldstar@goldstarinsurance.com
Tel: 0414 250 110 / 250 111/ 343704

10. ICEA Lion General Insurance Company Ltd.
P.O. Box 37834, Kampala, 1st Floor Rwenzori Courts,
Plot 2 and 4 A Nakasero Road,
Website: www.icea.co.ug.
Email: info@icea.co.ug
Tel: +256 414 250 7 1 9 / 0800 100 311

11. Liberty General Insurance Company Limited
P.O Box 22938, Kampala
Madhvani Building 3rd Floor
Plot 99 -101, Buganda Road, Kampala
Website: www.liberty.co.ug
Email: info@liberty.co.ug
Tel: 0312 246 500

12. Mayfair Insurance Company Uganda Limited
P.O BOX 34447, Kampala
2nd Floor 2B
Plot 9 Yusuf Lule Road
Email: info@mayfair.co.ug
Website: www.mayfair.co.ke
Tel: 0312 181 950

13. MUA Uganda Limited
3rd Floor, Redstone House
Plot 7 Bandali Rise, Bugolobi
P.O Box 70149 Kampala
Website: www.mua.co.ug
Email: info@mua.co.ug
Tel: 0414 349 659 / 60

14. NIC General Insurance Company Limited.
P.O. Box 7134, Kampala, Plot 3, Pilkington Road
Website:www.nic.co.ug
Email: nic@nic.co.ug
Tel: +256 417 1 1 9 90 0 / +256 417 11 99 47

15. Pax Insurance Company Limited.
P.O. Box 7030, Kampala, Plot 3, Colville Street
Christ the King, Platinum House
Website:www.paxinsurance.co.ug.
Email: info@paxinsurance.co.ug
Tel: 0414 233 096/89, 0312 266 163

16. Rio Insurance Company Limited.
P.O. Box 5710, Kampala,
Plot 20, Radiant House, Kampala Road
Website:www.rioinsurancecompany.com
Email: info@rioinsurance.co.ug
Tel: 0414 341 264

17. Sanlam General Insurance (Uganda) Limited.
P.O. Box 24256, Kampala,
Plot 18B Clement Hill Road Shimoni Office Village
Website: www.sanlam.co.ug
Email: generalinfo@sanlam.co.ug Tel:
0312 207 000 / 0393 264 720

18. Statewide Insurance Company Limited.
P.O. Box 9393, Kampala,
Plot 1 Bombo Road, Sure House
Website: www.swico.co.ug
Email: swico@swico.co.ug
Tel: 0414 345 996, 031 262119

19. The Jubilee Insurance Company of Uganda Limited.
P.O. Box 10234, Kampala,
Plot 14, Parliament Avenue, Kampala
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Email: jicug@jubileeuganda.com
Tel: 0414 311 709, 0312 260 899

20. TransAfrica Assurance Company Limited.
P.O. Box 7601, Kampala,
Plot 13/15, Impala House Kimathi Avenue
Website: www.transafricaassurance.com
Email:taacl@transafricaassurance.com
Tel: 0414 251 411 / 0414 340535

21. UAP Old Mutual Insurance Uganda Limited.
P. O. Box 7185, Kampala,
Plot 3-5 Old Port Bell Road, Nakawa
6th Floor Block D, UAP Nakawa Business Park
Website: www.uap-group.com
Email: uapuganda@uap-group.com
Tel: 0414 332 700

Life Insurance companies

1. CIC Africa Life Assurance Limited.
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Plot 7 Lourdel Road
Website: www.cic.co.ke/ug
Email: cic@ug.cicinsurancegroup.com
Tel: +256 200 900 100 / +256 392 175 046

2. ICEA Lion Life Assurance Company Limited.
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Plot 2 and 4 A Nakasero Road
Website: www.icea.co.ug. Email: life@icea.co.ug
Tel: 0417706 774 / 0414232337 / 0800100120

3. Jubilee Life Insurance Company of Uganda Limited.
P.O. Box 7122 Kampala, Plot 14, West Podium, Jubilee Insurance Centre, parliament Avenue
Website: www.jubileeinsurance.com
Email: jicu@jubileeuganda.com
Tel: 0312 178 800

4. Liberty Life Assurance Uganda Limited.
P.O Box 22938, Kampala
Madhvani Building 2nd Floor
Plot 99 -101, Buganda Road, Kampala
Website: www.liberty.co.ug
Email: liberty@liberty.co.ug
Tel: 0414 233 794 / 0312 304 000

5. Metropolitan Life Uganda Limited
P.O.Box 2779, Kampala
7th Floor Course View Towers
Plot 21 Yusuf Lule Road,
Email: peter.semakula@metropolitan.co.ug
Tel: 0312 314 398

6. NIC Life Assurance Company Limited.
P.O. Box 7134, Kampala,
Plot 3 Pilkington Road
Website: www.nic.co.ug
Email: nic@nic.co.ug
Tel: 0417119 947 /0417119 900

7. Prudential Assurance Uganda Limited
P.O Box 2660, Kampala
9th Floor, Zebra Plaza Plot
23, Kampala Road Website:
www.prudential.ug Email:
info@prudential.ug Tel:
+256 414 343 897 /909

8. Sanlam Life Insurance Uganda Limited
P.O. Box 25495, Kampala, Plot 15, Princess Anne Drive
Bugolobi.
Website: www.sanlam.co.ug
Email: info@sanlam.co.ug
Tel: 041 77265 26 / 071 2726526

9. UAP Old Mutual Life Assurance Uganda Limited
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Tel: 0414 332 870 / 0800 132 700

Micro Insurance Company

1. Grand Micro Insurance Limited
P.O BOX 22546, Kampala, Uganda
Plot 856 Baka Close, Off Tank hill Road Muyenga
Website: www.gmi.ug
Email: info@gmi.ug
Tel: 0778 587 150 / 0707587 150

2. Edge Micro Insurance Limited
P.O Box, 2616 Kampala.
Email: jndiho@gmail.com
Tel: 0712 500031

Insurance Brokers

1. Abacus Insurance Brokers (Uganda) Limited.,
P.O. Box 50, Kampala, Plot 3, 2nd Street Industrial Area
3rd Floor East African Chains (U) Limited Building
Website: www.abacusinsurers.com
Email: abacusinsurance@gmail.com
Tel: 0393 265 680 /1/ 0393 265 440

2. African Risk and Insurance Services Ltd
P. O. Box 75457, Kampala, Plot 88 Luthuli Avenue Bugolobi
2nd Floor FIL courts
Website: www.aris-world.com
Email: alnoor.velarni@aris-world.com/ ranjan.banerjee@aris- world.com
Tel: 0414 223 575 / 0392 893 472
Tel: 0753 010 001 / 0700 202 050

3. Afrisafe Risk Consultants Limited.,
P.O.Box 37034, Kampala
Plot 7, Bandali Rise, Bugolobi
Ground Floor, Redstone House, Email: info@ eib2016.com
Web: www.afrisafe.co.ug
Tel: 0392 002 005 / +256 200 900 911 /12

4. Assured Partners Insurance Brokers Limited.,
P.O.Box 11605, Kampala, Plot 31, Kanti Mansion House
Level 1, Kiira Road Kampala
Website: www.assuredpartners.co.ug
Email: apinsurancebrokers@gmail.com
Tel: 0414 581 984 / 07820 11 11

5. Avenue Insurance Brokers Limited
1st floor. Plot 68-70 7th Street, Industrial area
P.O Box 37682
Email: info@avenueinsurance.co.ug
Web: www.avenueinsurance.co.ug
Tel: 0393 514 608 / 0776 441 300

6. aYo Uganda Limited.
P.O.Box 25375
Plot 16-18, Nyonyi Gardens, 1st Floor Kololo Office Block, Wamego Avenue
Website: www.ayo.co.ug
Email: info@ayo.co.ug
Tel: 0323 002 623

7. Ball Pack Insurance Group Limited
P.O.Box 9973
Plot 15, Kitante Close, Kololo
off Yusuf Lule Road, Website:
www.ballpackinc.com Email:
info@ballpackinc.com Tel:
0414 699 370

8. Bartlett Africa Limited,
P. O. Box 33087, Kampala, Plot 1 Colville Street,
1st Floor Communications House
Website: www.bartlettafrica.com.
Email: Mtwinamukye@bartlettgroup.com
Tel: 0414 259 003

9. BS Insurance Limited
P.O.Box 7558, Kampala
Plot 95/A, 6th Street Industrial Area
Email: ceo@bsinsurance.org
Web: www.bsinsurance.org
10. BTB Insurance Brokers (U) Limited.,
P.O. Box 37162, Kampala,
Plot 6 Mackinnon Road Nakasero,
Kampala
Email: administrator@btbuganda.com
Tel: 0414 340 141 / 075 163 11 77

11. Chancery Wright Insurance Brokers (U) Limited.
P.O. Box 25672, Kampala, 3rd Floor Interservice Tower,
Plot 33, Lumumba Avenue, Kampala
Website: www.chancerywright.com.
Email: chanceryug@ug.chancery.com
Tel: 0414 348 464 / 0414 348 341

12. Clarkson Insurance Brokers Limited.
P.O.Box 2308 Kampala,
Plot 67 Luthuli Avenue Bugolobi
Website: www.clarkson.co.ke
Email: info@clarksonug.co.ug
Tel: 0312 202 210 / 0414 235 499

13. Credence Insurance Services Ltd
Plot 8 Clement Hill Road P.O. BOX 75507, Kampala

14. Covermark Insurance Services Ltd.
P.O.Box 2779, Kampala
Plot 20/24 A
F8, Sia Amara Plaza
Spring Road Bugolobi
Website: www.covermarkgroup.com
Email: insurance@covermarkgroup.com
Tel: 0414 252 686 / 0392 002 497

15. Eagle Africa Insurance Services (U) Ltd.
P.O. Box 24407, Kampala, Plot 33,
Lumumba Avenue, Nakasero
Ground Floor, Inter Service Towers
Website: www.eagleafrica.co.ug
Email: info@eagleafrica.co.ug
Tel: 0414 348 515 / 0774 480 245

16. Faible Courts Limited
Greenland Towers
Plot 30 Kampala Road
P.O Box 6563 Kampala
Uganda
Email: faiblecourts@gmail.com
Tel: 0414349089/90

17. Five Star Insurance Services Limited.
P.O. Box 23035, Kampala, Plot 1219,
Namuli Road,
Bukoto
Website: www.fivestarug.com
Email: md@fivestarug.com

18. Highway Insurance Services Limited
Plot 392, Bombo Road Wandegeya
Jacobs Building
P.O Box 16238
Tel: 0772 436 948 0759 436 948
Email. dkayiwa@gmail.com

19. Hillcrest Company Limited.
P.O. Box 3401, Kampala,
1st Floor Amadinda House, Kampala Road,
Website: www.hillcrestbrokers.com
Email: info@hillcrestbrokers.com
Tel: 0414 236 015

19. Hub Insurance Services Limited
P.O.Box 234936
Plot 5 / 102, 2nd Floor, SIA Amara Plaza, Spring Road Bugolobi
Email: hubinsuranceservices@gmail.com
Tel: 0772 212 222

20. H.S Jutley Insurance Brokers (U) Limited.
P. O. Box 73682 Kampala, 5th Floor, Room 6, Rwenzori Towers Nakasero Road, Email: ruth@hsjutley.com
Tel: 0313 673 459

21. Interlink Insurance (Africa) Limited.
P. O. Box 21086, Kampala,
Plot 855 Mawanda Road,Kamwokya Kampala.
Email: bbangirana@interlinkinsuranceafrica.com
Tel: 0392 174 954/5

22. Interstate Insurance Services Limited.
P.O. Box 4999, Kampala, Semuliki Road Industrial Area zone,
Kagugube
Email: interstate@utlonline.co.ug
Tel: 0414 258 275 / 0776 265 739 / 0750 265 739

23. Kenbright Insurance Brokers of Uganda Limited
Plot 4, Kyadondo Road, Trust Towers
P.O BOX 369, Kampala
Emai: Info.ug@kenbright.co.ug / ebarusha@kenbright.co.ug
Web: www.kenbright.co.ug
Tel: 0774 951 252

24. Kiboko Financial Services Limited.,
P.O.Box 31376, Kampala, Plot 28B, 32B, 34B, Kiboko House
Coronation Avenue UMA Show ground Lugogo,
Website: www.kibokofinancialservices.com
Email: kfs@kibokogroup.com

25. Legacy Insurance Services Limited.,
P.O. Box 26476, Kampala,
Plot 24/26, Entebbe Road, Level 2 Shri GANESH Plaza,
Website: www.legacyinsurance.co.ug
Email: info@legacyinsurance.co.ug
Tel: 0772 471 008 /0752 799 268/ 0776 799 268/ 0414 341 553

26. Liaison Uganda Limited.,
P.O. Box 22607, Kampala, Plot
44 Lumumba Avenue Website:
www.liaisongroup.net Email:
info@ug.liaisongroup.net
Tel: 0414 234 398 / 0312 260 383/4, 0777 603 383

27. Marsh Uganda Limited,
P.O. Box 24712, Kampala,
Plot 3-5 Port Bell Road, Block A 3rd Floor, Nakawa Business Park
Website: www.marsh-africa.com
Email: marsh@marsh-afrs.co.ug
Tel: 0312 302 851

28. MIC Global Risks Uganda
5th Floor Room 502
Redstone House Next to Studio House
Bugolobi. P.O Box 7155, Kampala
E-mail: jnkasekende@micglobalrisks.com
Web: www.micglobalrisks.com
Tel: 0200 930 653

29. Minet Limited
P.O.Box 3123, Kampala
Plot 16, Minet House, Clement Hill Road
Website: www.minet.com
Email: info@minet.co.ug
Tel: 0312 229 200 / 0200 529 200

30. Murich Insurance Brokers Limited
P.O BOX 10101, Kampala, Uganda
Plot 112, Nakawa, Office 31, 3rd Floor Akamwesi complex
Email: info@murichinsurance.com
Web: www.murichinsurance.com
Tel: 0393 240 058

31. Neon Inc Limited.,
P.O. Box 4462, Kampala, 1st Floor, Suite 1-9, Kanjokya House,
Kanjokya Street
Website: www.neoninsurance.co.ug. Email: info@neoninsurance.co.ug
Tel: 0414 534 351

32. Octagon Insurance Brokers Uganda Limited
P O Box 36196 Kampala
Plot 32 Padre Pio House
Lumumba Avenue
Email: uganda@octagonafrica.com
Website: www.octagonafrica.com
Telephone +256 392 002038

33. Padre Pio Insurance Brokers Limited.,
P.O. Box 7446, Kampala, Plot 12A Tufnell Drive, Kamwokya
Website: www.padrepioinsurance.com
Email: admin@padrepioinsurance.com
Tel: 0393 284 682

34. Pentad Insurance Services Limited.,
P. O. Box 36735 Kampala, 2nd Floor Fame House, Ntinda Trading Center
Website: www.pentad.co.ug
Email: consult@pentad.co.ug
Tel: 0414 349 555 / 0714 389 692

35. Radiant Insurance Brokers (2009) Limited,
P.O. Box 7356, Kampala, Plot 22, Jinja Road, 3 rd Floor Room 25, Spear House
Email: ceo@radiantinsurance.co.ug
Tel: 0414 254 723 / 0752 965 575

36. Shield Africa Insurance Broking Limited
P O Box 7364 Kampala
4th Floor, Room 403
Plot 4 Hannington Road
Telephone: 256 759 079779
Website: www.shieldafricainsurance.com

37. Steward Group Limited
P.O BOX 3781, Kampala
Plot 90, Ben Kiwanuka Street
Kob House
Email: info@stewardgroupug.com
Tel: 0414 258 785

38. Stallion Insurance Brokers Limited
Plot 11 Martyrs Lane, Ministers Village
P.O BOX 40009, Kampala
Web: www.stalion.co.ug
Tel: 0414 671 433 / 0393 224 055

39. Sun Africa Insurance Services Limited.,
P. O. Box 22781
Plot 14 A Martin Road, Kampala

Email: info@africareinsurance.com
Web: www.sunafricare.com
Tel: 0414 258 226

40. The Intercontinental Insurance Brokers Ltd.
P.O. Box 8060, Kampala. Plot 129, Old Kira Road, Bukoto
Email: iib@infocom.co.ug
Tel: 0414 541 963 / 0312 263 577

41. Universal Galaxy Insurance Brokers Limited.,
P.O. Box 3236, Kampala, Plot 8/9, Raja Chambers Ground Floor
Parliament Avenue, Kampala
Email: ceo@ugibl.co.ug
Web: www.universalgalaxy.co.ug
Tel: 0414 348 132 / 0414 232 189 / 0312 278 865

42. WillisTowers Watson Uganda Insurance Brokers Ltd.
P.O. Box 8781, Kampala
Plot 5 Bandali Rise
1st Floor, Studio House
Website: www.willistowerswatson.com
Email: johnny.evans@ke.grassavoye.com
dennis.odongo@ke.grassavoye.com
Tel: 0392 000 052 / 0754 988 197

43. Weerinde Insurance Services Limited
Plot 1446, Muganzirwazza Commercial Plaza -Katwe
KAMPALA

44. Turaco Insurance Brokers Limited
Plot 15, Luthuli Lane Bugolobi
P O Box 4826
KAMPALA
Tel: 0775784664

Reinsurance Brokers

1. BIC International Reinsurance Brokers Limited
P.O Box 70142
Block A, 1st Floor
Nakawa Business Park
Plot 3-5 Old portbell Road
Email: alex.onen@bic.co.bw

2. Guardian Reinsurance Brokers Limited.,
P.O.Box 24674 Kampala, 2nd Floor Crown House Kampala Road
Website: www.guardianrebrokers.co.ug
Email: guardianreuganda@gmail.com
Tel: 0414 344 500 / 4

3. Sky Re-Insurance Broker
4th Floor, Office 30, Akamwesi Complex
P. O. Box 3036, Kampala
Website: www.skyreinsurance.com
Email: info@sky-reinsurance.com
Tel: 0772 963 995

RE-Insurance Companies

1. Uganda Re-Insurance Company Limited, (Uganda Re)
P.O.Box 7371, Kampala,
Plot 19, Baskerville Avenue, Kololo
Website: www.ugandare.com.
Email: info@ugandare.com
Tel: +256 417 117 860

2. Kenya Reinsurance Corporation Uganda – SMC Limited
P.O Box 30271 Nairobi
Redstone House, First Floor Room 203
Plot 7 Bandari Rise, Bugolobi
Web: www.kenyare.co.ke
Email: kenyare@kenyare.co.ke
Tel: +256 772 585817 / +256 701 585817

HEALTH MEMBERSHIP ORGANIZATIONS (HMOs)

1. AAR Health Services (U) Limited
Plot 16 A, Elizabeth Avenue, Kololo
P.O.Box 6240, Kampala
Email: info.ug@aar-insurance .com
Website: www.aar-insurance.ug
Tel: 0414 560 900

2. Case Medcare Limited,
P. O. Box 4547, Kampala,
Plot 69-71 Buganda Road Kampala
Website: www.casemedcare.org
Email: casemedcare@casemedcare.org
Tel: 0312 250 700 / 0712 250 362

3. International Air Ambulance (IAA)
P.O BOX 8177, Kampala
Plot 4686, St. Barnabas Road, Kisugu - Namuwongo
Email: iaa@img.co.ug
Web: www.iaa.img.co.ug
Tel: 0312 188 888

4. International Medical Link (IML) Uganda Limited
P.O BOX 40198, Kampala
Plot 107, Buganda Road
Ground floor, Afri- courts Building
Website: www.iml.ug
Email: imlug@iml.ug
Tel: 0393 516 876 / 0705 414 000

5. St. Catherine's Medicare Limited
P.O.Box 22868, Kampala
Plot 83, Buganda Road
Website: www.stcatherineclinic.co.ug
Email: info@stcatherineshospital.co.ug
Tel: 0414 231 534

INSURANCE LOSS ASSESSSORS, ADJUSTERS, SURVEYORS & RISK MANAGERS

(a)Loss Assessors:
1. Bengal Trading Company (U) Limited.,
P.O. Box 30319, Kampala.
Plot 96/98, William Street (Opposite Achelis)
Email: dpradipkumar@yahoo.com
Tel: 0712 983 233

2. FOX Limited.,
P.O.Box 75653, Kampala.
Plot 11560, Entebbe Road
2nd Floor Nkuya House
Email: foxadjusters@aol.com
Tel: 0312 514 213 / 0752 999 452 / 0782 349 579

3. Geometal Engineers Limited
P.O BOX 75858,
Plot 55, Nkrumah Road,
Fountain House
Email: info@geometalengineers.com
Tel: 0777 724 126 / 0200 905 852

4. ILARM Consulting Uganda Limited.,
P.O.Box 15087, Kampala
Plot 1192, Katwe, Kampala
Email: ilarmconsults@gmail.com
Tel: 0754 380 988 / 0702 999 922 / 0776 999 922

5. Intertech Global Assessors Limited.,
P. O. Box 11081, Kampala,
Kibuli Road, Kampala
(After Police Training School).
Email: intertechglob@yahoo.com
Tel: 0412 510 296 / 0772 441 716

6. Mutual Partners (U) Limited
Room NG001
Nkrumah Nasser Link Plaza
P.O BOX 11081 Kampala, Uganda
Email: info@mpu.co.ug
Tel: 0704 289 996 / 0782 352 236

7. Proba Services Limited.,
P.O.Box 70193, Kampala.
Room 106 B, Teachers House, Bombo Road
Email: probaservices1@gmail.com
Tel: 0772 435 954 / 0702 670 467 / 0779 336 395

8. Protectors International Limited.,
P.O. Box 12298, Kampala.
Plot 1846 Bukoto Trading Center
Email: inquiry@protectorsuganda.com
Web: www.protectorsuganda.com
Tel: 0393 261 023 / 0753 193 942

9. Uprise International Limited.,
P. O. Box. 26373, Kampala
Suite 35, Walco Estates Building
(After Kibuli Police training School)
Email: alvinbyaruhanga@gmail.com
Tel: 0782 200 045 / 0701 965 080

(b)Loss Assessors & Insurance Surveyors:
1 Aliwali Diamond Engineers.
Plot 896 Damulira Bernard Building
Makerere Kavule
P.O box 8656 Kampala
Tel: 0414 699 263 / 0702 415 507 / 0772 457 148

2.ASK Corporate Counsultants Limited.,
P.O.Box 23442, Kampala,
Plot 1496 –Kyebando Road,
Kamwokya, off Kira Road
Ist Floor Suite Business Garden Building
Email: info@askcorporateconsults.com
Tel: 0414 592 738 / 0752 544 544

1. Assess International Surveyors Limited
R-5 4th Floor Capital Shoppers Nakawa
Plot 1-3 SEBEL Lane Nakawa
P.O Box 30902 Kampala
Email: absharma007@gmail.com
Tel: 0759 224 900
2. Barfric Property Company Limited
Plot 3011 Block 214
Kisasi Kyanja
P.O BOX 6782, Kampala
Email: barfricltd@gmail.com
Tel: 0393 224 099

3. Five Motors (U) Limited.,
P.O. Box 12636, Kampala
Plot 1743/793 Block 214,
Bukoto Kisasi Road.
Email: motorcareclinic@gmail.com
Tel: 0750 7770 / 0772 533 833

4. Futures Properties Consultants Ltd
P.O BOX 33111, Kampala
Plot 1 Lourdel Street
Email: Barbra@f-arch.com
Tel: 0392 262 137

5. International Adjusters (U) Ltd,
P.O. Box 22781, Kampala.
Plot 14 Martin Road, Old Kampala
Email: international.adjusters@starcom.co.ug
Tel: 0757 755 479/0772 755 479

6. SM-Cathan Insurance Surveyors and Loss Assessors,
P.O. Box 26509, Kampala.
Plot 180, Skas House Namuwongo Road
Email: smcathan@consultants.com
Tel: 0772 617 889 / 0200 902 468

7. Specialised Safety Engineers Limited
P.O.Box 9966
Plot 30, Jinja Road, Conrad House
Email: sainebyoona@yahoo.com
Tel: 0773 926 763 / 0702 268 212

8. Zolm International Limited.,
P.O. Box 16255, Kampala.
Plot 896 Bombo Road, Makerere,
Kavule Kampala
Email: zolm.international@yahoo.com
Tel: 0200 905 266 / 0772 635 707

(c)Loss Adjuster:
1. General Adjusters Limited.,
Mukwasi House 2nd Floor
Lumumba Avenue
P.O, Box 24393, Kampala,
Plot 45 Prince Charles Drive Kololo
Email: infor@generaladjusters.co.ug
Web: www.generaladjustors.co.ug
Tel: 0414 668 835 / 530 155

2. Claim Care Uganda Limited.,
P. O. Box 8407, Kampala
Plot 1846, Kisasi Road Bukoto
Email: info.ug@claimcare.co
Tel: 0393 215 287 / 0414 663 383

3. Sapphire Adjusters Company Limited
Edith Apartments, Bukoto
Namuli Zone
P.O BOX 4956, Kampala
Email: infor@saphireadjusters.com
Tel: +256 774 988 372

(d) Loss Adjusters & Insurance Surveyor:
1. Multiple Consult Network Limited.,
P.O. Box 22546, Kampala.
Plot 1001 Ggaba Road
Suit No.5 Suzie Plaza
Near the American Embassy and
After DFCU Bank Nsambya Branch
Website: www.multipleconsult.com
Email: mcn@multipleconsult.co.ug
Tel: 0393263108/0757263108/ 0772 483 705

2. Vericlaims and Properties Limited.,
P.O.Box 28496, Kampala
3rd Floor, plot 847 Mbogo Road Najjera 2
Tel: 0414 694 269
Email: info@thevericlaims.com
Website: www.vericlaims.com

(e) Loss Assessors and Insurance adjustor

1. Elit Liability Management Limited.,
P.O.Box 497, Kampala
Mbogo House- Kabuusu Rubaga Road
After Red Cross Headquarters
Website: www.elitmanagement.com
Email: elit@elitmanagement.com
Tel: 0706 570 614/0753 848 544

BANCASSURANCE MEMBERS

1) ABC Capital Bank Limited
Plot 4 Pilkington Road
Colline House
P.O BOX 21091
Kampala- Uganda
Website: abccapitalbank.co.ug
Tel: +256 200 516 600

2) ABSA Uganda Limited
P.O.Box7101
Plot 2/4 Hannington Road Kampala
Website: www.barclays.co.ug
Email: barclays.uganda@barclays.com
Tel: 0417 122 000/0417 122 200

3) Centernary Rural Development Bank Limited.,
Plot 44-46 Kampala Road
P.O BOX 1892
Kamapala – Uganda
Email: info@centenarybank.co.ug
Web: www.centenarybank.co.ug
Tel: 0417 202340/0413 46856/ 251276/7

4) Diamond Trust Bank Uganda Limited
P.O BOX 7155, Kampala
Plot 17 / 19 Kampala Road
Website: www.dtbu.dtbafrica.com
Email: info@dtbuganda.co.ug
Tel: 0414 387 000/0314 387 100/0314 387 200

5) DFCU Bank Limited
P.O BOX 70, Kampala
Plot 26, Kyadondo Road Nakasero
Website: www.dfcugroup.com
Email: customercare@dfcugroup.com
Tel: 0414 351 000/0312 300 200/152/374

6) Exim Bank Uganda Limited
Plot 6 Hannington Road
P.O BOX 36206 Kampala, Uganda
Website: www.eximbank-ug.com
Email: info@eximbank-ug.com
Tel: 0312 320 400/1-9

7) Housing Finance Bank Limited
Investment House
Plot 4, Wampewo Avenue Kololo
Email: .info@housingfinance.co.ug
Website: www.housingfinance.co.ug
Tel: 0414 259 651/2/0312 262 614

8) KCB Bank Uganda Limited.,
Commercial Plaza
Plot 7 Kampala Road
P.0 BOX 7399 Kampala
Email: bancassurance@kcb.co.ke
www.kcbgroup.com
Tel: 0317118200

9) Finance Trust Bank Limited
P.O.Box 6972
Plot 121 & 115 Katwe
Email: customercare@financetrust.co.ug
Website: www.fiancetrust.co.ug
Tel: 0414 341 275/255 146

10) Mercertile Credit Bank Limited.,
Plot 8 Portbell Road
P.O BOX 620, Kampala
Website: www.mcb.co.ug
Tel: 0414 235 967

11) NCBA Bank Uganda Limited
P.O BOX 28707, Kampala
Rwenzori Towers, Nakasero Road
Website: www.nc-bank.com
Email: info@nc-bank.com
Tel: 0312 388 155/0312 388 100

12) Orient Bank Limited
P.O BOX 3072, Kampala
Plot 6 / 6A Kampala Road
Website: www.orient-bank.com
Email: mail@orient-bank.com
Tel: 0417 719 101

13) Stanbic Bank Limited
P.O.Box 7131, Kampala
Plot 17, Hannington Road
9th Floor, Sgort Tower, Crested Towers
Email: cccug@stanbic.com
Website: www.stanbicbank.co.ug
Tel: 0417 154 600/0312 224 600

14) Standard Chartered Bank Uganda Limited
P.O BOX 7111 Kampala
Plot 5 Speke Road
Website: www.sc.com/ug
Email: Ruth.Nduhukiretumwesigye@sc.com
Tel: 0313 294 100/200 524 100

15) TROPICAL Bank Uganda Limited
P.O BOX 9455 Kampala
Plot 27 Kampala Road
Email: admin@trobank.com
Web: www.trobank.com
Tel: 0414 313 100/0417 117 220/ 251

16) United Bank of Africa Uganda
P.O BOX 7396, Kampala
Plot 2 Jinja Road, Kampala
Website: www.ubagroup.com
Tel: 0417 715 100

17) Ecobank Uganda Limited
Plot 4, Parliament Avenue
P.O Box 7368 Kampala Uganda
Web: www.ecobank.com
Email: ecobankug@ecobank.com
Tel: 0312 266 078/0312 354 100/0417 700 100

Credit Institutions

1) Opportunity Bank Limited
P.O BOX 33513 Kampala
Plot 1259 Old Kiira Road
Website: www.opportunitybank.co.ug
Email: customerservice@opportunitybank.co.ug
Tel: 0414 336 724/342 726

2) POST Bank Uganda Limited.,
P.O.Box 7189, Kampala
Plot 4/6 Nkurumah Road
Website: www.postbank.co.ug
Email: info@postbank.co.ug
Tel: 0417 157 200

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