



**Insurance  
Regulatory  
Authority  
of Uganda**  
*Driving insurance growth*

July-September 2025 Edition

# Insurance Buzz

#BeInsured

#DrivingInsuranceGrowth



**Time for  
regional  
solutions  
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unlocked  
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## Foreword

**T**he insurance industry in Uganda and the wider region is at an exciting crossroads, marked by growth, innovation, and an ever-deepening commitment to public trust. This edition reflects not only the milestones achieved but also the bold steps being taken to shape an inclusive, transparent, and resilient sector.

From the spirited conversations at the Media Workshop, where calls were made to demystify technical jargon and bring insurance closer to everyday realities, to the Insurance Appeals Tribunal urging clarity and fairness in policies and claims, the common thread is unmistakable: trust must remain the cornerstone of progress.

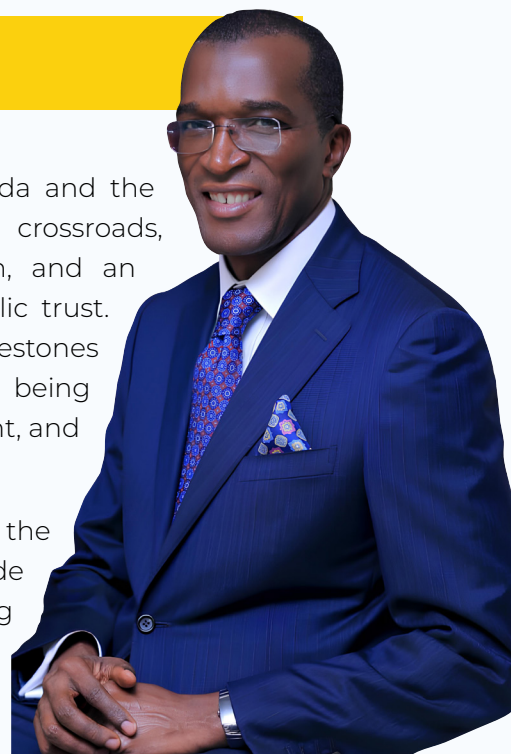
We also spotlight IRA's ISO 9001:2015 certification, a global benchmark robust growth in premiums posted in the 1st half of the year supported by rapid growth in microinsurance points to an even brighter future.

Beyond boardrooms, impact is being felt on the ground, whether through engagements with taxi operators on motor third-party cover or corporate social responsibility drives.

Regionally, the launch of the EAC single customs bond and the 47th OESA Conference highlight the sector's role in advancing seamless trade, resilience, and prosperity.

As you turn these pages, may you find inspiration, insight, and renewed confidence in insurance as a true pillar of resilience and socio-economic development.

Alhaj Dr. Kaddunabbi Ibrahim Lubega  
**Chief Executive Officer**



## OUR OBJECTIVE



**The main objective of the Authority is to ensure effective administration, supervision, regulation & control of the insurance business in Uganda.**

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## Reputation matters: Insurers tipped

Insurance industry players have been urged to undertake reforms to enhance the industry's reputation and demonstrate a commitment to policyholder protection. Speaking at the 65th CEO's Breakfast meeting at Kampala Serena Hotel on September 11, 2025, the Chairperson Insurance Appeals Tribunal (IAT), Ms. Rita Namakiika Nangono said reforms should aim at addressing current issues and practices affecting the industry to enhance sector reputation and public trust.

A major challenge in the industry which stems from complex policy terms, lengthy claims processes and inadequate claims support.

"The issue of lack of trust has been a big challenge in the industry for long. We need to address it to build confidence among the current and prospecting policyholders.

"As players in the industry, we must focus on transparency, clear communication, and fair and faster claim handling to improve customer experience," she said.

Among the reforms she called for include identifying and simplifying ambiguous policy wordings, claims handling procedures, disclosure to policyholders, policyholder rights, and putting in place more effective dispute resolution mechanisms.

"We have seen vague policy documents with clauses that leave the policy illusory and almost unenforceable and this fuels disputes. You need to do policy audits to ensure that policies (contracts) are clear," she said.



Ms. Namakiika making a presentation.

She added: "We have also seen policy documents where the claim process is vague and the insurer has not taken any steps to guide the insured on how and when the claims ought to be made. This could amount to bad faith for which the insurer is likely to be held liable."

She further urged loss assessors and adjusters to prepare quality reports to enable underwriters (insurers) make better decisions regarding claims payment.



“

*We have seen vague policy documents with clauses that leave the policy illusory and almost unenforceable and this fuels disputes. You need to do policy audits to ensure that contracts are clear*

**-Ms Rita Namakiika Nangono-  
Chairperson, Insurance  
Appeals Tribunal**



She noted that the lack of expertise in the process of investigation of a claim and loss adjustment is affecting the quality of reporting and further fueling the claims dispute.

The breakfast meeting was organized by the Insurance Regulatory Authority of Uganda (IRA) under the theme ***“From Rulings to Reform: How the Insurance Appeals Tribunal findings are influencing insurance practice”***.



Ms. Namakiika (3rd left), Alhaj Dr. Kaddunabbi (3rd right) pose for a photo with members of IAT.

The IRA Chief Executive Officer, Alhaj Dr. Kaddunabbi Ibrahim Lubega urged loss assessors and adjusters to exercise professionalism in their work.

“As loss assessors and adjusters, you must know that you are doing a service for underwriters to make decisions, do it professionally. Do not be partial irrespective of who employs you,” he said.

He further urged underwriters to always look out for all reasons to pay a claim instead of looking out for reasons not to pay.

The meeting was also attended by a team from the Bank of Eritrea and members of the IAT.

# The Numbers

**2022**

The year the Insurance Appeals Tribunal was established.

**51**

Appeals handled.

**41**

Appeals concluded.

**10**

Appeals still at different stages of hearing.

**1 month**

Time to appeal from the date of IRA's decision.

Group life, Motor Comprehensive & Medical claims are dominant areas of appeals.

The Tribunal is *independent* with exclusive jurisdiction to hear appeals.

The Tribunal's presence is inspiring confidence in the sector & ultimately improving public trust.



The team from the Bank of Eritrea on a benchmarking visit.



# Uganda's insurance industry **expected to grow faster in 2nd half of 2025**

**U**ganda's insurance industry is expected to continue on a positive growth trajectory in the second half of 2025 due to heightened growth in microinsurance and increased adoption of digital technology along the insurance value chain.

According to the Insurance Regulatory Authority of Uganda (IRA) Chief Executive Officer, Alhaj Dr. Kaddunabbi Ibrahim Lubega said microinsurance is currently the fastest growing segment of the industry and its growth momentum is expected to continue into the second half of the year.

He further noted that sustained performance of the life sector and increased adoption of digital technology along the insurance value chain demonstrates proactive efforts to overcome accessibility barriers, pointing to a brighter future ahead.

"Combined with a commitment to financial inclusion, innovative product offerings, and efficient claims management, these factors are driving growth and shaping a positive outlook for Uganda's insurance industry," he said.

He was speaking at a press conference to release industry performance statistics for the first half of 2025, at the Insurance Tower on September 4.

## Q2 INDUSTRY PERFORMANCE COMPARED TO THE SAME PERIOD IN 2024

**Gross Written Premium (Ugx 1.06T)**  
Up from Ugx 933.76 b  
(8.78% growth)



**Life Insurance (Ugx 402.71b)**  
Up from Ugx 357.81 b  
(12.55% growth)



**Non-Life Insurance (Ugx 572.60b)**  
Up from Ugx 542.27b  
(5.59% growth)



**Health Membership Organisations (HMOs) (Ugx 38.28b)**  
Up from Ugx 33.07b



**Micro-Insurance (Ugx 210b)**  
Up from Ugx 61b  
(242.7% growth)



**Number of people insured (506,119)**  
Up from 405,837



**Individual policies (402,405)**  
Up from 352,395



**Total claims paid (Ugx 442.73b)**  
Up from Ugx 423.8b  
(43.6% of total collected premium)



**Bancassurance (Ugx 137.48b)**  
Up from Ugx 107.5b  
(13.54% of total collected premium)



**Brokers (Ugx 301.381b)**  
Up from Ugx 298.33b



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During the period under review, the industry received a total of 168 complaints from policyholders, of which 150 were successfully resolved, reflecting a resolution rate of 89 percent.

The total value at risk associated with the reported complaints was estimated at Ugx.18 billion. The figures underscore the scale of consumer grievances being addressed and the sector's commitment to timely resolution.

**-Ms. Francesca Kakooza-  
Director Legal & Secretary  
to the Authority**



## Seamless trade expected as EAC launches single customs bond



Hon. Nduva and Hon. Magonde flag off the first consignments of goods under the single customs bond.

**T**radgers operating across the East African Community (EAC) Partner States are set to enjoy seamless cross border movement of goods following the launch of the single customs bond.

Unveiled at Sheraton Hotel, Kampala on August 4, 2025, the customs bond replaces multiple national customs bonds with one unified system to allow traders to secure their cargo journey under a single guarantee.

This is expected to simplify cargo movement across Partner States, reduce trade costs, and boost regional integration. Additionally, it will eliminate border delays, unlock working capital for traders, and lower the cost of goods.

Speaking at the launch, EAC Secretary General Hon. Veronica Nduva noted that the bond will free up traders' money that was tied up in deposits, allowing businesses to reinvest in expansion and create more jobs.

"Each year, over USD35 billion (about Ugx.124.5 trillion) worth of goods move through our regional corridors, yet much of this trade has been constrained by high financial guarantees and complex border procedures," she said.

She added: "The EAC Customs bond will ease compliance, reduce operational costs will also improve trade transparency through real-time tracking, reducing fraud and cargo diversion."

The EAC Deputy Secretary General for Customs, Trade and Monetary Affairs, Ms. Annette Ssemuwemba Mutaawe, said the bond was developed through a phased consultative process and that it reflects the collective resolve of governments and private sector partners to ease trade and unlock economic opportunities across East Africa.

In a speech read for her by the Minister of State for East African Community Affairs, Hon. James Magonde Ikuya, the Minister for EAC Affairs, Hon. Rebecca Kadaga hailed the initiative as a game changer for regional trade.

**“Each year, over USD35 billion (about Ugx.124.5 trillion) worth of goods move through our regional corridors, yet much of this trade has been constrained by high financial guarantees and complex border procedures**

**-Hon Veronica Nduva-  
EAC Secretary General**



She also alluded that eliminating multiple bond requirements cuts unnecessary costs and speeds up trade across borders.

The Insurance Regulatory Authority of Uganda (IRA) Chief Executive Officer, Alhaj Dr. Kaddunabbi Ibrahim Lubega underscored the insurance sector's role in the success of the initiative. He noted that during this pilot phase, regional insurance regulators will among others, conduct actuarial studies to refine the bond's structure to pave way for final approval and full rollout.

He further noted that the bond will enhance trade efficiency while reinforcing the insurance sector's involvement in regional integration.

Additionally, he said that the East African Insurance Supervisors Association (EAISA) will conduct a comprehensive stakeholder sensitization program to equip stakeholders

with the needed knowledge and skills to ensure successful implementation. Alhaj Kaddunabbi also doubles as the EAISA Chairman.

He urged all stakeholders to actively participate and provide feedback during this pilot phase to help in building a framework that not only supports trade but also strengthens the insurance sector's role in regional integration.

The system integrates seamlessly with the Regional Electronic Cargo Tracking System (RECTS), enabling real-time monitoring of cargo and automated compliance checks. The bond is also anchored in the EAC's Single Customs Territory framework, aligning with the regional goal of seamless trade.

The EAC Customs Bond is expected to unlock nearly USD2 billion (Ugx.7.1 trillion) in previously tied-up capital, facilitating investment, innovation, and job creation across the region.



Hon. Nduva (c) together with regional delegates and insurance industry leaders share a light moment.





## Quality unlocked with ISO certification

Insurance Regulatory Authority stakeholders are set to enjoy excellent and high-quality services following the achievement of the International Standards Organisation (ISO) 9001:2025 certification.

The certification was awarded in May 2025 by LMS Certification Services, an independent, impartial certification agency for ISO standards, after rigorous audits of IRA systems, procedures and processes.

Speaking at the media launch of the certification at the Insurance Tower on July 8, the IRA Chief Executive Officer, Alhaj Dr. Kaddunabbi Ibrahim Lubega said the certification reflects IRA's ongoing commitment to excellence in service delivery and customer experience.

"This is a significant milestone to our institution which has been on this journey for certification for the last six years.

"It will enhance our credibility and public confidence that we are committed to transparency, accountability and continuous performance improvement in our regulatory processes and service delivery," he said.

Headed: "We commit to providing timely and quality regulatory services at all times through institutional strengthening, market development, compliance, regulation, supervision and stakeholder excellence."

The IRA Director Strategy and Market Development, Mr. Protazio Sande said the decision to get ISO certified was informed by the desire to serve customers better.

"Expect high-quality services; and if you get a service today, expect that it will be better tomorrow because continuous improvement is now part of our DNA," he said.

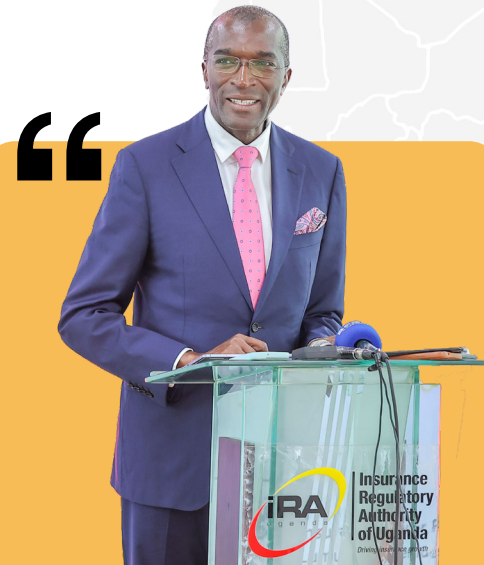
Ms. Susan Lubega, a Managing Partner at Quality Assurance and Management Consultants, the firm that assessed IRA processes and procedures and prepared it for certification urged IRA stakeholders to provide constructive criticism to help better the insurance sector.

"With this certificate, stakeholders should expect timely service delivery. If they say three working days and you don't get it in that time, raise a red flag. That is how IRA will improve, and in turn the insurance sector will become better," she said.

The LMS Certification Services

Lead Auditor, Ms. Dorcus Mukite Shikhongola, commended IRA on this achievement, but added that it has to work hard to keep it, thus the continuous improvement that is required.

In the message read by the Ministry of Finance Principal Economist, Mr. Musa Lukwago, the Commissioner Financial Services, Mr. Moses Ogwapus pledged to engage other regulatory bodies under his docket – Pensions and Capital Markets to embark on the certification journey for improved service provision.



***We commit to providing timely and quality regulatory services at all times through institutional strengthening, market development, compliance, regulation, supervision and stakeholder excellence.***

**-Alhaj Dr. Kaddunabbi-  
Chief Executive Officer, IRA**





Alhaj Dr. Kaddunabbi (C) with Mr. Musa Lukwago, Principal Economist at MOFPED on his left and Mr. James Muwawu, IRA Board Member (2nd left) pose for a photo with IRA Top Management.



Alhaj Dr. Kaddunabbi(c) with Insurance industry leaders.



(L-R): Lydia Tusiime, IRA Senior Planning Officer and IRA Team Lead for the ISO Certification process, Mr. Sande Protazio, Alhaj Dr. Kaddunabbi, Mr. Musa Lukwago, Ms. Dorcus Mukite, Mr. James Muwawu and Ms. Susan Lubega.



Mr. Protazio Sande, Director Strategy & Market Development at IRA



Ms. Susan Lubega, Managing Partner, Quality Assurance & Management Consultants.



Ms. Dorcus Mukite Shikhongola, Lead Auditor, LMS Certification Services.



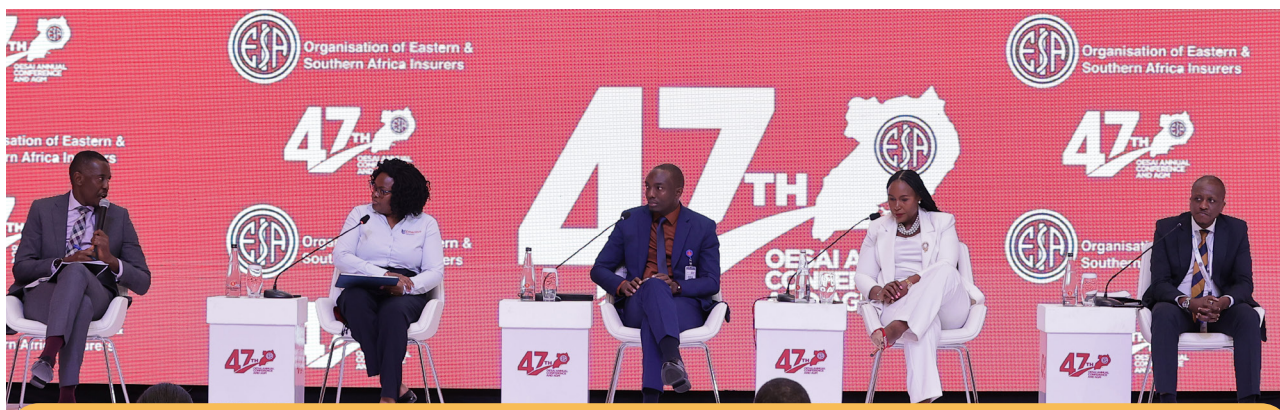
Ms. Mariam Nalunkuuma, Manager Corporate Affairs at IRA



Mr. James Muwawu, IRA Board Member.



## Time for regional solutions



A panel discussion during the OESAI Conference

The State Minister of Finance, Planning and Economic Development (General Duties), Hon. Henry Musasizi, has challenged members of the Organisation of Eastern and Southern Africa Insurers (OESAI) to move beyond diagnosing risks and focus on delivering practical solutions that meet the evolving client needs.

Speaking at the official opening of the 47th OESAI Conference and Annual General Meeting on August 25, 2025 at Munyonyo Speke Resort Convention Centre, Hon. Musasizi underscored the urgency for insurers to expand inclusion and rebuild public trust.

“The barriers are well known: limited awareness, affordability constraints, and persistent trust deficits. Today, I challenge us to move beyond diagnosis to providing solutions by embedding microinsurance and community-based schemes into national social protection frameworks, investing in building trust and governance, and harnessing innovation through mobile and digital channels,” Hon. Musasizi said.

He further cautioned insurers against overemphasizing profitability as the sole measure of success, urging them to consider their broader impact as well.

“Success for the insurance industry should not be measured only in profitability, but in how many lives are protected; how many businesses recover from shocks; and how many communities are

made more resilient. Insurance should not only be viewed as a business, but as a public good and a pillar of shared prosperity,” he noted.

OESAI is a membership organization with 135 member companies, spanning countries both within and beyond the region.

Speaking at the same event, the Insurance Regulatory Authority of Uganda (IRA) Chief Executive Officer, Alhaj Kaddunabbi Ibrahim Lubega, urged insurers to prioritize customer experience as a driver of growth, profitability, and penetration.

“The next gains will come from three things: agility, simplicity, and fairness - how fast you issue and pay claims; how easy products are to understand; and how well customers are treated across the insurance life cycle,” he said.

Highlighting IRA’s progress, Alhaj Dr. Kaddunabbi remarked that the Authority has strengthened its systems to meet global best practices in customer service.

“We are now ISO 9001:2015 certified. This certification reinforces customer focus and continuous improvement in our service delivery. It ensures transparent service standards, clearly defined processes, and improved data management, which hold us accountable to our stakeholders,” he noted.



# Conventional or sharia-based insurance; the ball is in your hands



Mr. Benerd Obel, the IRA Director Supervision(c), Dr Ahmed Twaha, Director IUIU-Kampala Campus(2nd left) pose for a photo with Insurance Industry leaders.

Ugandans will soon be able to choose between conventional and sharia-based insurance to insure against the various risks they face.

This follows a pronouncement by the Insurance Regulatory Authority of Uganda (IRA) that it is in advance stages of licensing the first Takaful insurance service provider.

Speaking at a half-day Takaful insurance workshop on June 23, 2025, at Hotel Africana to sensitize industry players about Takaful, the IRA Director Supervision, Mr. Benerd Obel said this will present policyholders and prospects with options to choose from.

He noted that the arrangement of policyholders sharing into profits made by a Takaful insurer at the end of a given period is a plus for this kind of product and is expected to widen and deepen the insurance market, especially among the uninsured public that has been skeptical about conventional insurance.

Takaful is a unique and ethical financial model rooted in the principles of mutual cooperation, shared responsibility, and social solidarity. It is grounded in Shariah law, emphasizing fairness, transparency, and ethical investment, which sets it apart from conventional insurance model.

It operates as a cooperative system where participants contribute to a pool

of funds, which are then used to support individuals within the group in times of need, embodying the principle of collective care.

Dr. Twaha Ahmed Kasule, a senior lecturer at the Islamic University in Uganda (IUIU) who was the keynote speaker said Uganda is ready for the adoption of Takaful insurance model. “What we needed were the legal reforms and these have been finalized by IRA and are will be signed soon.

“More than 200 students have been training people in Islamic finance and banking at the IUIU. This means the knowledge of Islamic insurance is already in the market,” Kasule said.

He noted that companies intending to offer Takaful insurance should have sharia committees to enable them comply with sharia principles while undertaking investments and handling resources.

“This will widen the scope of the insurance business. There is always the issue of the group that is always left out on insurance but once you bring on board Takaful, you help insurance inclusion and improve insurance penetration,” he said.



“

***Takaful is a unique and ethical financial model grounded in Shariah Law, emphasizing fairness, transparency, and ethical investment which set it apart from conventional insurance model.***



## Journalists urged to uphold professionalism



Ms. Mariam Nalunkuuma, IRA Manager Corporate Affairs (extreme right) moderates a panel discussion of media editors.

**W**hile insurance is an important tool individuals bounce back seamlessly after suffering setbacks that would take them long to recover, it continues to receive limited coverage from main stream media compared to other sectors of the economy.

This was revealed at a recent Insurance Media Workshop organized by the Uganda Insurers Association (UIA) at Fairway Hotel, Kampala, to devise ways of improving coverage of insurance-related stories, given the media's power to shape narratives and influence decisions.

The meeting agreed that while accuracy is essential, insurers should strive to explain key details in plain language that the average person can understand, noting that simple and clear messaging is a foundation on which trust is built, relationships are nurtured, and perceptions are changed.

Organised under the theme, "Bridging the Gap: Rethinking Insurance Reporting in Uganda" the engagement sought to demystify complex insurance terminologies and equip media professionals with the right context and contacts to cover insurance accurately.

The Bukedde Newspaper Editor, Mr. Michael Ssebbowa urged insurers to translate insurance in local languages to localize the messaging, noting that it currently feels foreign.

"We need to make insurance simple enough for the ordinary Ugandan; that is when we will also give it prominence in our media outlets. Our audiences want something they can relate to," Ssebbowa said.

The NBS TV Head of Current Affairs, Mr. Dalton Kaweesa and Radio One's Business Editor, Mr. Wycliff Ssebunya urged insurers to stop focusing merely on releasing statistics, instead tell a story from a consumer perspective for the public to how insurance impacts their lives.



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***We need to make insurance simple enough for the ordinary Ugandan. That is when we will also give it prominence in our media outlets. Our audiences want something they can relate to.***

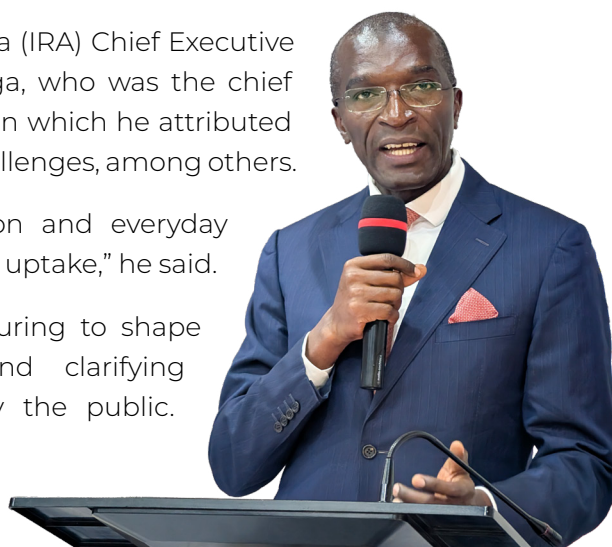
**-Michael Ssebbowa-  
Bukedde Newspaper Editor**



The Insurance Regulatory Authority of Uganda (IRA) Chief Executive Officer, Alhaj Dr. Kaddunabbi Ibrahim Lubega, who was the chief guest alluded to the low insurance penetration which he attributed to limited awareness and trust affordability challenges, among others.

“Bridging the gap between technical jargon and everyday realities is vital to building trust and increasing uptake,” he said.

He commended the media for always labouring to shape narratives in the insurance industry and clarifying concepts that are often misunderstood by the public.



Alhaj Dr. Kaddunabbi Ibrahim Lubega, CEO- IRA

## Uphold professionalism

Next Media Head of Corporate Affairs and Partnerships, Mr. Ben Mwine urged journalists to uphold professionalism, accuracy and balance in reporting. He also advised the insurance sector to invest more in awareness campaigns, noting the direct link between advertising spend and insurance uptake.

The UIA Chairperson, Ms. Ruth Namuli, alluded to the need to simplify insurance messaging, saying it is paramount in building trust which is a cornerstone for growth of the insurance sector.

She also urged insurance sector players to be more transparent and accessible to media for them to report responsibly.



Ms. Ruth Namuli, Chairperson-UIA and CEO, Sanlam General Insurance.



Mr. Jonan Kisaky, CEO-UIA.



Mr. Ben Mwine, Head of Corporate Affairs and Partnerships at Next Media



Insurance Industry representatives pose for a photo with media editors



## Taxi operators urged to embrace insurance

**W**hile the Ministry of Works and Transports estimates that over 2.5 million motorists currently ply Ugandan roads, about 1.5 million of them do not have insurance.

This notwithstanding insurance's potential to protect motorists from financial loss due to an unexpected events like accidents. The low uptake can be



attributed to among others, limited knowledge and awareness about the value of insurance.

To turn the tide, the Insurance Regulatory Authority of Uganda (IRA) recently held a half-day workshop for the Uganda Taxi Operators Federation (UTOF) members at the Insurance Tower on July 16, 2025.

The engagement sought to sensitize UTOF members about motor third party in an effort geared towards

enlightening them on how it works and updating them about the amendments in offering, so as to increase compliance.

Alhaj Dr. Kaddunabbi noted the Authority, working with other stakeholders, is in the process of amending the Motor Third Party Insurance Act of 1989 to increase limits and broaden the scope of beneficiaries.

He added that the current law only caters for bodily injuries or death caused to third parties - pedestrians, passengers, or other road users and not the driver of the vehicle.

Additionally, he explained that the coverage scope will also be broadened to include drivers, there will be no fault finding, and that compensation limits for victims will be increased from the current Ugx.1 million.

"We want to increase the limits to at least Ugx. 10m for each person in case of death. The premium rates to be paid are also being reviewed to ensure that they are commensurate with the proposed compensation limits," he said.

The amendment is also expected to eliminate the need for printing and sticking a physical third-party sticker on the vehicle as all the details will be accessible via the phone by simply typing a vehicle plate number.

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*We want to increase the limits to at least Ugx. 10m for each person in case of death. The premium rates to be paid are also being reviewed to ensure that they are commensurate with the proposed compensation limits*

**-Alhaj Dr. Kaddunabbi Ibrahim Lubega-  
Chief Executive Officer, IRA**



Taxi operators share a photo moment with the IRA CEO.



## Bridging the knowledge gap

The UTOF Spokesperson, Mr. Moses Mawejja Birungi applauded IRA for the engagement, saying that suffering at the hands of law enforcers, misconception of this insurance cover and low compensation limits are some of the thorny issues affecting taxi drivers.

“When you get an accident, the police officer will not listen when you tell them that you have insurance; they want you to pay before releasing you,” he said.



Mr. Moses Mawejja speaks during the engagement.

The IRA Manager Corporate Affairs, Ms. Mariam Nalunkuuma urged the participants to be ambassadors by encouraging all taxi drivers to buy this insurance cover, saying it is a crucial safety net for both drivers and the public, and for promoting road safety.



Ms. Mariam Nalunkuuma, the Manager Corporate Affairs at IRA.



*Desist from taking on liability in case of accidents, but instead report all accidents to police and after file a claim with the insurance company for compensation. Endeavour to embrace more insurance products to safeguard your lives and those of your loved ones.*

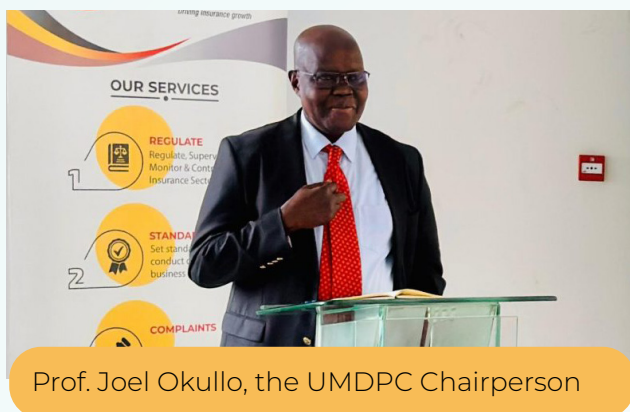
**-Mr. Steven Kaddumukasa-  
Manager Inspection, IRA**



Taxi operators during the engagement.



# Medical service providers meet IRA to align prequalification requirements



Prof. Joel Okullo, the UMDPC Chairperson

**T**he Insurance Regulatory Authority of Uganda (IRA) on Wednesday August 20, 2025 held a consultative meeting with the medical service providers to deliberate on how to ensure that Ugandans have access to reliable, safe, and quality health services under health insurance arrangement.

The meeting was attended by private medical service providers from Uganda Medical and Dental Practitioners Council (UMDPC), Uganda Healthcare Federation, and the Uganda Private Medical Practitioners' Association. The consultation followed discontentment by some medical service providers over a new guideline, requiring them to be prequalified by the IRA before offering insurance related services.

The requirement sought to ensure that only qualified and reliable healthcare facilities are included on the panel or list of health insurance providers. The objective is to enhance the quality of healthcare services provided to insurance policyholders.

Speaking at the meeting held at the Insurance

Tower, the IRA Chief Executive Officer, Alhaj Dr. Kaddunabbi Ibrahim Lubega, said the move to have medical service providers prequalified intended to establish a transparent, fair, and professional system for accrediting medical facilities that partner with insurers. This would enable the public (insurance policyholders), who are clients in the medical facilities receive high quality healthcare services.

"We are not here to compete with, or take over, the mandate of the UMDPC whose statutory role is licensing, professional regulation, and disciplining medical practitioners. This mandate remains central and unquestioned. IRA is proposing complementary service provision to ensure that insurance-supported health facilities deliver value, fairness, and quality to policyholders" Alhaj Kaddunabbi said.



He added: "The initiative is about strengthening collaboration, not creating parallel systems. We believe that by working together, we can address challenges such as fraud, delayed claims settlement, unethical billing, and address the gaps in patient care."

The UMDPC Chairperson, Prof. Joel Okullo, said there is need to clearly define roles of each institution but also outline clear intersections when it comes to service delivery. He noted that the issue at hand is not about duplication of services but looking for ways of working together to serve the public.

The medical insurance sector is growing rapidly



***There is need to clearly define roles of each institution but also outline clear intersections when it comes to service delivery. The issue at hand is not about duplication of services but looking for ways of working together to serve the public.***

**-Prof Joel Okullo-  
Chairperson, UMDPC**



Alhaj Dr. Kaddunabbi (c), together with IRA staff from Legal and Licensing teams share a photo moment with members of UMDPC



with the gross written premiums rising from Ugx. 107 billion in 2014 to over Ugx. 402 billion in 2024.

Alhaj Kaddunabbi noted that while this growth signals trust in private health insurance, it also presents challenges such as rising claims - some driven by fraud and

abuse, inconsistencies in billing practices, and instances where patients feel cheated.

By prequalifying facilities, the insurance sector regulator hopes to build a trusted network of providers that insurers and the public can rely on.

## Uganda's localized marine portal registers tremendous progress



**L**aunched on November 6, 2024, the Insurance Regulatory Authority (IRA) – Uganda Revenue Authority integrated local marine and goods-in-transit insurance platform has registered impressive performance over the period.

This was revealed by the Director Strategy and Market Development at IRA, Mr. Protazio Sande during a press briefing to release the insurance industry's performance statistics for the first six months of 2025 held at the Insurance Tower on September 4, 2025.

He noted that 62 policies go through the platform on a weekly basis, amounting to about Ugx.70 million. This achievement, even before the mandatory enforcement of the local marine and good-in-transit insurance, has made Uganda become a regional benchmark as countries seek to perfect the enforcement of this product in their jurisdictions.

Mr. Sande further noted that the technical team is in advance stages to fix all gaps so as to pave way for mandatory enforcement in the coming months.

Buying marine insurance locally enables importers to secure insurance cover for their goods in local currency at subsidized premium rates. This will also facilitate prompt and efficient claims processing in case of damage or loss of goods in transit.

It also enables importers to have direct access to their insurers, eliminating the complexities of dealing with foreign entities ensuring that businesses recover swiftly and continue their operations with minimal disruption in the unfortunate event of cargo loss or damage.

Additionally, retaining insurance premiums within our borders enhances the liquidity of the local financial markets and contributes to national revenue.



# In community service

## IRA supports KCCA's waste management efforts



The garbage skips, meant to separate organic and inorganic waste for proper management.

**T**he Insurance Regulatory Authority of Uganda (IRA) recently boosted Kampala Capital City Authority's (KCCA) effort to promote proper waste disposal habits in the city through the donation of garbage skips.

The garbage skips were handed over to KCCA's Ag. Director Public Health and Environment, Dr. Sarah Zalwango by the IRA Chief Executive Officer, Alhaj Dr. Kaddunabbi Ibrahim Lubega on July 10, 2025, at Nateete market, in Rubaga division.

Alhaj Dr. Kaddunabbi said the donation sought to support KCCA's ongoing campaign on separation of garbage into organic and inorganic waste to improve waste management, especially in markets.

"Previously, people have been mixing all different kinds of waste which makes it unusable, thus making markets dirty. With this donation, we want people to start separating organic from inorganic waste to make it easy for people who want to reuse them for different purposes," he said.

He added: "We have graciously donated these skips and we shall do the same in other markets; this is the first of its kind and we do more because we believe that we have to give back to the population. This one way through which we touch the hearts of the ordinary Ugandans".

The donation is part of IRA's Corporate Social Investment and demonstrates IRA's responsibility towards achieving a sustainable environment.





## Grateful

Dr. Zalwango expressed gratitude to IRA for the kind gesture, saying the donation will boost its waste sorting efforts.

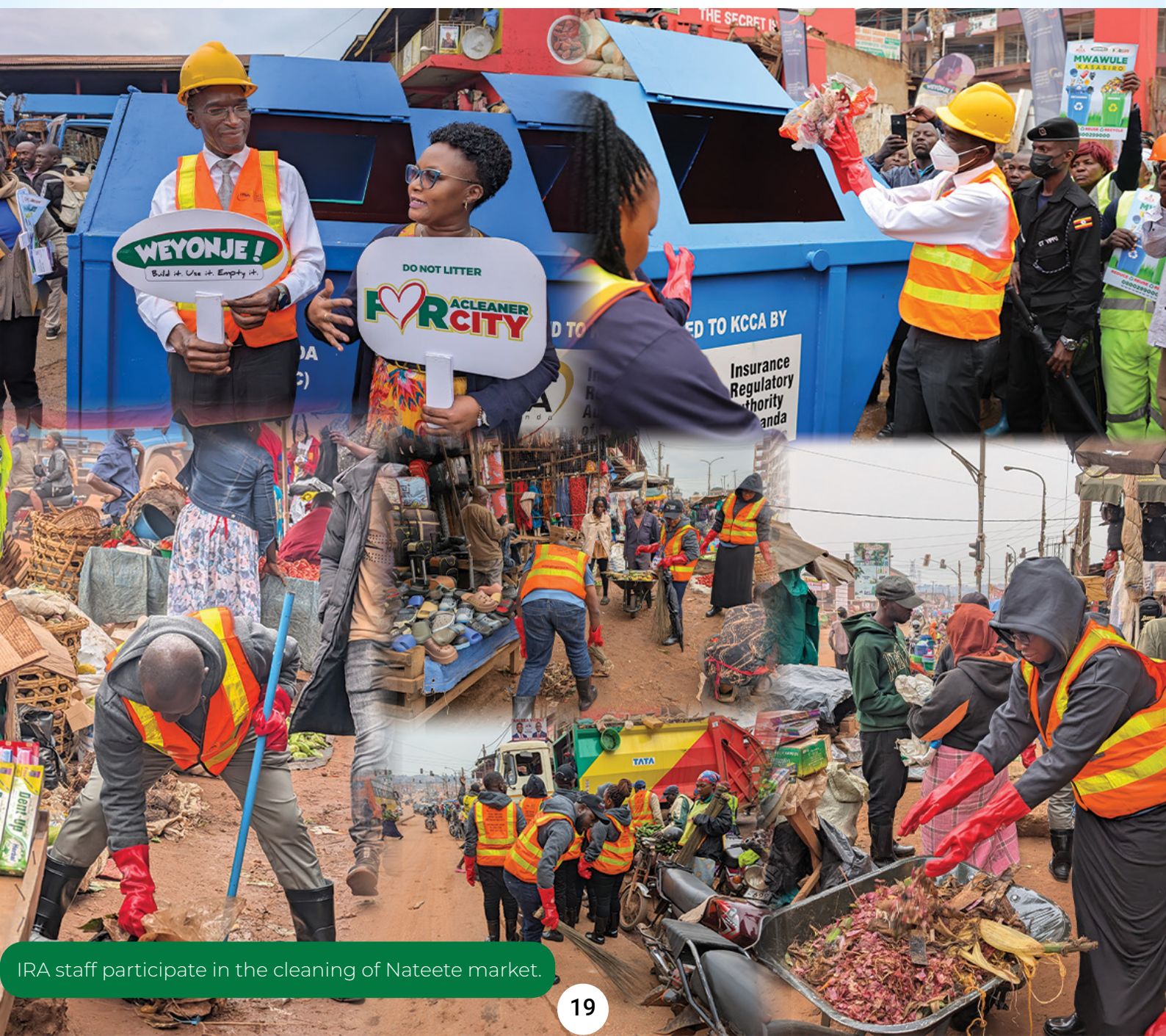
“We are in a campaign to see all Kampala residents and those working in Kampala start sorting waste in the two-bin system – the recyclables and the organic ones, she said, adding that sorting increases the value of waste, which will in turn reduce waste and result in a cleaner city.

“If you don’t sort waste, it becomes garbage. People who want to take organic waste will not take it if it is mixed with the inorganic. Even those who want to take inorganic will not take it if it is mixed with organic,” she said.

The Nateete market chairman, Mr. Bonny Kabugo also applauded IRA for the donation and pledged to ensure that the market is kept clean at all times.

The Manager Corporate Affairs at IRA, Ms. Mariam Nalunkuuma rallied market vendors to buy insurance to safeguard themselves against unforeseen risks.

“You can insure against fire; you can have health insurance, education insurance for your children or agriculture for the farmers that bring produce in markets. A risk will not warn you when it is coming, but when it happens, let it find you when you have a fallback position,” she said.



IRA staff participate in the cleaning of Nateete market.





The Authority handed over 80 2-seater classroom desks to Bilal Islamic School



The MAKRUN at Makerere University



The 9th Educate an Orphan Run

## Giving back to the Community

The Authority has given back to the community through the following; garbage skips donation to Nateete Market, handover of 80 classroom desks to Bilal Islamic School, participating in the MAKRUN to support the disabled, the Educate an Orphan run to raise fees for the underprivileged students and the Rotary Cancer run to support the completion of the Onestop cancer center at Nsambya Hospital.



The Rotary Cancer run



# Talk. Engage. Impact



The IRA team engaged visitors about the benefits of agriculture insurance during the Jinja Agriculture show.



PEWOSA trade fair in Masaka



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