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THE 6th ITC INTERNATIONAL INSURANCE CONFERENCE

THEME

FROM RISK TO READINESS: NAVIGATING THE EVOLVING INSURANCE TRENDS



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Message from the Chairman, Organising Committee



RONALD MUSOKE
Chairman Organising Committee

It is a pleasure to welcome you to the 6th ITC International Insurance Conference, under the theme "From Risk to Readiness: Navigating the Evolving Insurance Trends."

Building on the conversations from our previous conference, this year we turn our attention to the changing risk landscape and what it demands from the insurance industry.

The question before us is no longer simply what is changing, but how prepared are we to respond?

Artificial intelligence, cybersecurity, climate-related risks, emerging business models, regulatory developments and changing customer expectations are creating new opportunities while introducing new exposures.

"From Risk to Readiness" calls for stronger capabilities, adaptive strategies, and collaboration to build a more resilient and prepared industry.

> ***The conference provides a platform for industry leaders, practitioners, regulators, academics, and other stakeholders to exchange insights, examine emerging trends and explore practical approaches to preparing for what lies ahead.***

My sincere appreciation goes to our sponsors, partners, speakers, moderators, delegates and organising team for their invaluable contribution to making this conference possible.

On behalf of the Organising Committee, I warmly welcome you to Gulu and look forward to an engaging and impactful conference.

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Preparing for Tomorrow:
Building a Resilient and Responsive Insurance Industry



SAUL SSEREMBA
CEO ITC

Looking beyond the risks we know

The insurance profession has always evolved alongside the economies and societies it serves. Today, however, technological advances, climate-related events, cybersecurity threats, artificial intelligence and changing customer expectations are reshaping how risks are understood and managed. These developments create opportunities for growth while challenging established practices.

This raises an important question: Are our professionals, institutions and systems adequately prepared to respond to the risks ahead?

This question lies at the heart of the 6th ITC International Insurance Conference, held under the theme "From Risk to Readiness: Navigating the Evolving Insurance Trends." The conference provides an opportunity to examine emerging risks, exchange industry insights and explore practical approaches to strengthening the insurance profession.

Readiness begins with people

"Knowledge has to be improved, challenged, and increased constantly, or it vanishes." — Peter F. Drucker.

> ***I believe that sustainable growth in the insurance industry depends on stronger collaboration among academia, regulators, and industry leaders to address emerging risks and changing market needs.***

What this means for each stakeholder:

- **Insurers:** Review products, strengthen risk assessment, and improve customer service.
- **Regulators:** Respond proactively to emerging market developments.
- **Training Institutions:** Align curricula with industry needs and emerging skills.

Let us turn these priorities into action through collaboration and continuous learning to build a more resilient and responsive insurance industry.
Professional development must therefore extend beyond initial qualifications. Insurance professionals need opportunities to deepen their expertise, interpret emerging risks and make sound decisions in unfamiliar circumstances. This requires continuous learning and training that reflects the realities of the market.

At the Insurance Training College (ITC), our commitment to enhancing professionalism guides this responsibility. We recognise the importance of developing knowledgeable, ethical, and adaptable professionals who can respond to the industry's changing needs.

Turning knowledge into action

Understanding emerging risks is only the beginning. The greater challenge is translating knowledge into practical strategies and effective responses. For insurers, this may mean reviewing products, strengthening risk assessment and improving customer service. Regulators must remain attentive to emerging developments, while training institutions must ensure their programmes equip professionals with relevant skills.

Research also has an important role to play. It helps bridge the gap between theory and practice, providing insights that can inform decisions and address industry challenges. I believe stronger connections between education, research and professional practice will be essential to the industry's continued development.

> ***The ITC International Insurance Conference provides a valuable platform for this exchange. By bringing together practitioners, regulators, academics, policymakers, and other stakeholders, we are creating opportunities to challenge assumptions, share experiences and explore practical solutions.***

The value of working together

No single institution can address every challenge facing the insurance industry. Progress requires cooperation among insurers, regulators, educators, researchers, and other stakeholders. Through collaboration, we can strengthen professional standards, improve training, and develop solutions that respond more effectively to the needs of individuals, businesses and the wider economy. For ITC, these relationships are an important part of supporting the sector's growth.

I extend my sincere appreciation to our sponsors, partners, speakers, moderators, delegates and organising team for their contribution to this conference. Their support and participation make meaningful dialogue and knowledge exchange possible.

Building the readiness, we need

As we reflect on the future of insurance, I hope our discussions will prompt us to consider practical questions. What skills must we develop? How can our institutions respond more effectively? And how can we ensure insurance continues to meet the changing needs of the people and businesses it serves?

The value of these conversations lies in how the insights gained influence our decisions and professional practices beyond the conference. ITC remains committed to enhancing professionalism through learning, research, and industry engagement.

As we look ahead, our progress will depend on our willingness to keep learning, question established approaches and turn knowledge into meaningful action.

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CONFERENCE PROGRAMME

Day 1	
Wednesday, 21st October 2026	
08:00AM – 08:30AM	Briefing (Communal Team)
08:30AM – 02:00PM	Communal Departure to Gulu
02:00PM – 07:00PM	Conference Registration and Conference Packs
07:00PM – 10:00PM	Welcome Cocktail

Day 2	
Thursday, 22nd October	
08:30AM – 09:10AM	Opening Remarks by Master of Ceremonies
09:10AM – 09:15AM	Remarks by The Chairperson Organizing Committee **Mr. Musoke Ronald**
09:15AM – 09:20AM	Remarks by The Chief Executive Officer, ITC **Mr. Sseremba Saul**
09:20AM – 09:30AM	Remarks by The Board Chairperson, ITC **Associate Prof. Walusimbi Abdul Hafiz**
09:30AM – 09:40AM	Remarks by The Ag. Chief Executive Officer, IRA **Dr. Protazio Sande**
09:40AM – 09:55AM	Remarks by The Guest of Honor and Official Conference Opening **Hon. Nobert Mao,** Minister of Justice & Constitutional Affairs
09:55AM – 10:00AM	Music Interlude and Photo Moment
10:00AM – 10:05AM	Remarks from The Platinum Sponsor – Sanlam Allianz
10:05AM – 11:00AM	**Keynote Speech** From Risk to Readiness; Navigating the Evolving Insurance Trends **Mr. Kevin Mworia,** the Chief Executive Officer, Continental Reinsurance, Kenya
11:00AM – 11:20AM	Tea Break
11:20AM – 11:30AM	Sponsor Moment - Gold
11:30AM – 12:00PM	**Subtopic 1:** Resilience in an era of Geo-political & Economic Disruption **Mr. Alexander Mukasa**
12:00PM – 12:30PM	**Interrogating the Evolving Customer and Customer Expectations today** **Mrs. Ritah Mutesi Kabayiza** - ED, Willis Towers Watson Uganda Insurance Brokers Ltd and Chairperson Insurance Brokers Association of Uganda
12:30PM – 01:00PM	Wrap-up, Announcements and Day 2 Review
01:00PM – 03:00PM	Conference Lunch
03:00PM – 06:00PM	Insurance Walk and Open Exhibitions
06:00PM – 10:00PM	Conference Gala Dinner – Sponsored by Sanlam Allianz

Day 3

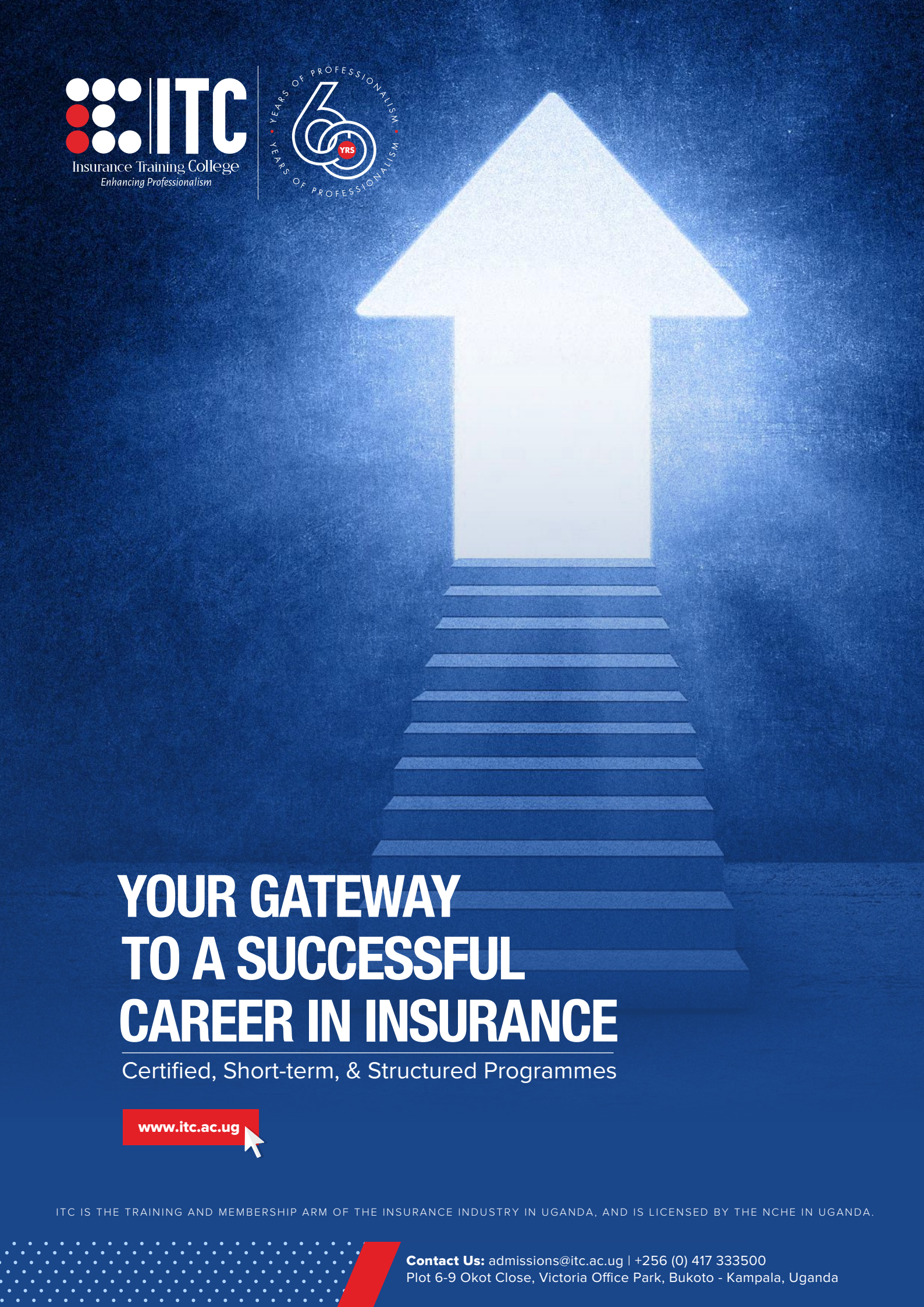
Friday, 23rd October 2026

09:00AM – 09:10AM	Remarks by Master of Ceremonies – Preview of Day 2 (Audio – Visual)
09:10AM – 09:20AM	Sponsor Moment - Bronze
09:20AM – 10:00AM	**Making a case for Holistic Wellness Strategy in organizations today** Dr. Precious Mlingo-Lead Wellness Consultant and Founder of Utano Health Solutions
10:00AM – 10:30AM	Tea Break
10:30AM – 11:30AM	**Panel Discussion moderated by: Jonan Kisakye – CEO UIA** 1. Interrogating the regulatory landscape; the trends, challenges and opportunities. **Dr. Saqware Baghayo – Commissioner of Insurance, Tanzania** 2. Transformational leadership in the insurance industry; moving from hierarchy to transparency. **Mrs. Josephine Okui Ossiya, Chief Executive Officer, Capital Markets Authority** 3. Redefining the capacity equation in the insurance industry **Mr. Peter Kagia, The Chairperson, Insurance Institute of Kenya** **Moderator: Jonan Kisakye – CEO UIA**
11:30AM – 12:00PM	**Leveraging ERM for Financial Sustainability** **Donald Were,** Acentria Group
12:00PM - 12:30PM	Questions & Answers
12:00PM – 1:00PM	Closing Ceremony
06:30PM – 11:00PM	Conference Closing Dinner - Sponsored by Prudential

Day 4

Saturday, 24th October 2026

DEPARTURE AT LEISURE: Communal Transport Departs at **8:00 AM**


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Meet Your Speakers



Hon. Norbert Mao

Guest of honour

Hon. Norbert Mao holds a Masters Degree in Development Studies from Uganda Martyrs University. In 2003/2004 he spent a year at Yale University, USA as a World Fellow studying Global Leadership and Grand Strategy. Mao also holds a Masters in Dispute Resolution from Pepperdine University, USA. He played a key role in the peace talks between the Uganda government and the Lord's Resistance Army. In 2010 Norbert was elected President of the Democratic Party, Uganda's oldest party which he leads todate. In 2011 Norbert was a presidential candidate coming third in a field of eight. He made another unsuccessful run run in 2021.

In July 2022 Mao was appointed Minister of Justice and Constitutional Affairs following a Cooperation Agreement between the Democratic Party (DP) and the National Resistance Movement (NRM). Mao's commitment as Minister is to champion, Human Rights, to champion National Dialogue and Reconciliation, a New National Consensus through a Constitutional Review and a Peaceful Presidential Transition which has eluded Uganda since independence. Norbert has been writing a regular column in the New Vision and The Monitor newspaper and was for six years a panelist on The Frontline - Uganda's most popular live Television Talkshow which airs every Thursday night on NBS TV. Norbert Mao is married to Beatrice and they live in Gulu and Kampala.



Dr. Protazio Sande

Chief Guest

The Ag. Chief Executive Officer, Insurance Regulatory Authority of Uganda (IRA),



Dr. Precious Mlingo

Speaker

Dr. Precious Mlingo is a distinguished Wellness Consultant, Keynote Speaker, and Lifestyle Medicine Practitioner with an unwavering commitment to transforming lives through a holistic approach. Her extensive international training in Medicine, Public Health, and Holistic Wellness uniquely positions her to provide individuals with a comprehensive and enriching experience. Throughout her journey, she has revealed the profound impact that everyday choices can have on our health, sense of well-being, and longevity.

As the visionary founder of Utano Health Solutions, she delivers transformative wellness solutions to individuals and organizations, impacting a growing number of entities in East Africa and beyond. Currently, she serves as the Wellness Consultant for C-Care IMC Kololo, Fab Wellness, and Minet Insurance Brokers. Dr. Precious is a proud member of the Uganda Medical and Dental Practitioners' Council, Uganda Medical Association, Uganda Society for Sports Medicine, and the International Women's Organization.

Meet Your Speakers



Ritah Mutesi Kabayiza
Speaker

Ritah Mutesi Kabayiza is an accomplished Business Executive with a successful career spanning over 17 years in the Insurance Industry. Ritah currently serves as the Executive Director at Willis Towers Watson Uganda, a subsidiary of the wider global multinational, Willis Towers Watson. She prides herself in working with highly productive teams that help Clients across various sectors turn their risks into paths for growth. She also sits on Boards and is passionate about Corporate Governance and Leadership and has won several accolades such as Nominee for mostsupportive CEO-4TH NED Awards (League of East African Directors), Top 100 CEO(s) 2024-CEO Magazine. Featured under Women Fixing Uganda-CEO Magazine.

Ritah has been recently elected as Chairperson of Insurance Brokers Association of Uganda where she continues to champion the Insurance Broker cause! Ritah is blessed to be a Wife and Mother. Her motivation is driven by Faith in God and derives great inspiration from family. A big believer in people development, any opportunity to lift someone is a light bulb!



Alex Mukasa
Speaker

Alex Mukasa is married to 1 wife and blessed with 3 children - 2 girls and a boy. He is a member of the Rotary club of Kiwatule. Alex joined Sanlam Allianz Life Insurance in December 2025, having previously served as Managing Director at Marsh McLennan Uganda.

With over 17 years of experience in the insurance sector, he has held several senior leadership roles that have strengthened his market expertise and strategic capabilities. These include positions as CEO at Marsh Uganda and Head of Bancassurance at AIG Uganda.

Alex holds a Bachelor of Science in Actuarial Science from Makerere University, Post Graduate Diploma in Project planning and management, a diploma in insurance from CII-UK and an MBA from Heriot-Watt University. He is a Member of the Chartered Insurance Institute (UK) and the Insurance Training College (Uganda).



Donald Were
Speaker

Donald Were is the Chief Actuary and Head of Actuarial at Acentria Group, where he leads the strategy and delivery of the Group's actuarial consulting business. He advises insurers and financial institutions across East Africa on enterprise risk management, capital adequacy and reinsurance strategy, helping boards turn risk insight into sound, sustainable decisions.

Before joining Acentria, Donald was a Senior Manager at Jubilee Insurance, guiding IFRS 17 implementation and liability valuation across East Africa. Earlier, at Kenya's Insurance Regulatory Authority, he was responsible for actuarial analytics and innovation. He is a Fellow of the Institute and Faculty of Actuaries (UK) and a Fellow of the Actuarial Society of Kenya, where he serves as Secretary General. He holds an MSc in Actuarial Management from Bayes Business School, London, and a bachelor's degree in Actuarial Science with Information Technology.

The Art of Anticipating the Inevitable: Why Insurers Are Trading Crystal Balls for Seatbelts



DOROTHY MIREMBE
Marketing, Brand and Communications, SanlamAllianz Uganda

> ***To understand modern risk, one must first appreciate human psychology. We are creatures of staggering optimism.***

Humanity has spent millennia trying to negotiate with the future, usually by offering sacrifices to capricious deities or, more recently, by paying a modest monthly premium to a man in a crisp suit.

For centuries, the underlying philosophy of risk was simple: lightning strikes, houses burn, or a heavy tropical downpour ruins the harvest, and a collective pot of gold materializes to dry the tears. It was a noble, if slightly gloomy, arrangement.

Yet as delegates gather for the ITC conference under the theme "From Risk to Readiness," a palpable realization hangs in the air. The future is no longer a slow-moving train you can politely step out of the way of; it is a boda boda weaving through rush-hour traffic on Jinja Road, driven by an algorithm fuelled by espresso and existential dread.

Ask anyone in Kampala if they expect their shop in downtown Kikuubo to spontaneously catch fire, and they will look at you as if you have questioned their mother's honor. Ask them if they need coverage for "bafeere" stealing their mobile money while they sleep, and they will cheerfully sign up while scrolling through WhatsApp memes. Insurance has always been a business built on an exquisite paradox: selling peace of mind for events that the buyer is secretly convinced will happen exclusively to someone else.

Enter the modern era, where "someone else" has been uninvited, and everyone is suddenly on the VIP list for catastrophe. We live in a world where climate change treats historical weather data like outdated fashion advice; one minute, you are surviving a blistering dry spell, and the next, a flash flood turns the Northern Bypass into a temporary boating lake. Throw in rapid technological shifts, and you realize that modern uncertainty happens faster than a toddler changing their mind about an ice cream flavor.

In the old days, say, twenty years ago, when actuaries were considered the life and soul of every party, which is why they chose not to attend, readiness meant having enough cash tucked safely away to pay out claims after a predictable hailstorm.

Today, readiness sounds less like an accounting exercise and more like a sci-fi thriller. Insurers are no longer just financial shock-absorbers; they are expected to be prognosticators, data scientists, behavioral psychologists, and occasional marriage counselors.

Consider the humble motorist. Once upon a time, you paid your motor insurance based on your age, your gender, and whether you drove a sensible sedan or a rugged double-cabin pickup built for upcountry rough roads. Today, your car is a mobile informant. It tattles to your insurer about your sudden braking, your heavy-footed acceleration on the Entebbe Expressway, and whether you enjoy playing Kadongo Kamu music at maximum volume. We have cheerfully traded our privacy for a discount, proving that humanity's price tag is remarkably low.

This is where the shift from mere "risk management" to true "readiness" becomes fascinating. Risk management is looking at a heavy, darkening cloud over Kololo and buying an umbrella. Readiness is realizing that the storm might actually disrupt the entire digital supply chain, and maybe you should have built an ark equipped with cloud servers.

For the Insurance Training College, the challenge of this conference is not teaching people how to calculate probabilities on a spreadsheet, though spreadsheets will undoubtedly remain the loyal, boring backbone of civilization. The real task is rewiring how we think about uncertainty. The old guard of insurance spent its time looking backward, gazing lovingly into the rearview mirror of past statistics to predict the road ahead.

But as any driver navigating a bumpy murram road in a dense mist will tell you, staring strictly backward is a brilliant way to hit a tree.

To navigate evolving insurance trends, the industry must embrace a touch of comedic humility. We cannot predict economic shifts, rogue downpours, or the exact moment a stray goat will decide to wander onto the highway and test the limits of modern underwriting. What we can do is build resilience that is nimble, imaginative, and deeply human.

As the panels unfold and the coffee flows, the ultimate takeaway for delegates is refreshingly simple. The future will continue to invent bizarre, unprecedented ways to surprise us. And when it does, the insurers who survive will not be the ones with the thickest policy manuals, but the ones who learned to laugh at the chaos, embrace the data, and realize that readiness is not a destination. It is simply the art of keeping your wits about you while the world rearranges the furniture.

From Risk to Readiness: A Call for Preparedness and Resilience



MARIAM NALUNKUUMA
Manager Corporate Affairs, Insurance Regulatory Authority of Uganda

The world is changing faster than ever and is becoming more connected and uncertain. Natural disasters linked to climate change, cybercrime, new technologies, disease outbreaks, political tensions, and evolving customer expectations are creating new risks for people, businesses, and economies. These changes are happening rapidly that old risk management approaches can no longer keep up. The emphasis is now on building industry readiness and resilience rather than reacting to risks after they occur.

Equally, the regulators are facing growing challenges in keeping up and ensuring that rules and systems remain effective in protecting the public and maintaining stability. It is therefore through conferences like these that industry leaders come together to reflect on the sector's evolution and chart a path that ensures it remains resilient, responsive, and relevant in an increasingly dynamic world.

From the regulatory perspective, insurance regulation has changed significantly over time. It has moved from a colonial-era system that focused mainly on protecting foreign business interests to a modern approach that supports financial inclusion, stability, and better supervision across the region. Traditionally, regulation focused on ensuring insurers remain financially sound, stable, and able to protect consumers. While these goals are still very critical, today's risks are fast-moving, larger in scale, and more interconnected, which is requiring a renewed focus and approach as well.

Cyberattacks can now affect thousands of policyholders across different sectors at the same time, while climate-related disasters are becoming more frequent and severe, making it harder to assess and insure risks. At the same time, artificial intelligence is transforming underwriting, claims management, and customer service. These developments also raise important questions about governance, transparency, and fairness.

As a result, regulators are looking beyond traditional approaches. Relying only on historical data is no longer enough in a world where new risks can emerge faster than past trends can predict. You may therefore be wondering whether the Insurance Regulatory Authority (IRA) is ready for this changing environment. Readiness is not simply about preparing for a crisis, it is about building the ability to anticipate, adapt to, and respond effectively to the emerging risks and opportunities. The Authority's readiness is reflected in three key dimensions; financial resilience and operational preparedness of the regulated and adaptive governance.

The foundation of a strong insurance sector is sound financial health. To safeguard policyholders and maintain market stability, the Authority requires insurers to maintain a capital adequacy level of at least 200% at all times. Where an insurer falls below this threshold, the Authority may implement corrective measures to ensure compliance, in addition to encouraging adoption of effective risk management frameworks and strong corporate governance practices. All these aim at ensuring that the insurer remain financially resilient and well-managed.

However, resilience today is going beyond meeting the minimum capital requirements. For example, insurers are expected to regularly stress-test their business models against severe but realistic scenarios, such as climate-related disasters, cyberattacks, market disruptions and operational shocks. The goal is not only to ensure that they can withstand these events but also to maintain the uninterrupted delivery of critical services during periods of significant stress.

> ***With the increasing digital transformation, operational preparedness and resilience has equally become a regulatory priority.***

In case of technology failures, data breaches, third-party service disruptions, and cyberattacks, insurers are expected to withstand the shocks, remain financially sound and serve their customers. To support this, the Authority is placing greater emphasis on insurers' incident response capabilities, business continuity plans, critical outsourcing arrangements, and cybersecurity governance frameworks. We believe that preparedness means ensuring that when disruptions occur, a company can continue providing essential services to policyholders without compromising trust, stability, or confidence in the insurance sector.

Lastly, emerging risks are requiring adaptive leadership. Boards of directors and senior management teams need to appreciate the evolving risk landscape and incorporate these considerations into their strategic discussions and decision-making processes.

The governance that the Authority is encouraging is no longer limited to meeting compliance requirements of focusing exclusively on compliance checklists. It is rather governance that is proactive, resilient, accountable, and adaptive to emerging risks.

That is why the sector shifted to Risk-Based supervision, where the Authority increasingly assesses the company's capacity to identify emerging threats, respond effectively, and learn from experience. This shift is so far encouraging a culture of continuous improvement, where risk management is embedded throughout the company rather than limited to specific functions. The Authority's goal is to have players that are not only compliant but also resilient, agile and innovative.

You could be aware, that the Authority is at the forefront of promoting innovation, use of digital platforms, and embedding insurance solutions that have the potential to enhance efficiency, improve customer experience, and expand financial inclusion. Over time, the Authority has encouraged innovation and experimentation while maintaining appropriate safeguards to protect consumers and preserve market integrity. This has informed initiatives like the regulatory sandboxes, innovation hubs, and other measures designed to support responsible innovation within the insurance sector. This is not to choose between innovation and regulation, but to ensure that both evolve together, enabling the insurance sector to innovate responsibly, and achieve sustainable growth.

With emerging risks becoming more complex and unpredictable, it is also becoming difficult to foresee the challenges we may face today, tomorrow, or in the near future. The key question is not what specific disruption lies ahead of us, but whether we are adequately prepared to respond to any business interruption while continuing to protect policyholders and support economic resilience. Otherwise, the Authority remains committed to creating an environment where such preparedness can thrive. Our goal is to ensure that the insurance sector continues to be a reliable source of confidence, stability, and protection for current and future generations.

> ***The regulatory expectation is now emphasizing enterprise-wide risk awareness, clear accountability, and forward-looking oversight.***

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Beyond UGX 2 Trillion: Turning Insurance Growth into Greater Protection



JONAN KISAKYE
CEO, Uganda Insurers Association

> ***But as we consider the theme of this year's International Insurance Conference, "From Risk to Readiness: Navigating the Evolving Insurance Trends," the more important question is what these numbers mean for Uganda's preparedness for the risks ahead.***

Uganda's insurance industry crossed a significant threshold in 2025 when gross written premiums reached UGX 2.024 trillion, representing growth of 14.72% from UGX 1.764 trillion in 2024. The performance was driven in large part by the continued expansion of life insurance, with premiums increasing from UGX 702.2 billion to UGX 977.6 billion, a growth of 39.21%. Life insurance now accounts for 48.31% of industry premiums, bringing it much closer to the non-life segment, which holds 49.49%.

There is good reason to recognise this progress. Insurers also paid UGX 934.55 billion in claims during the year, compared with UGX 887.55 billion in 2024. These are not simply industry statistics. They represent families supported after loss, businesses able to recover and individuals receiving financial support when they needed it most.

Despite the growth of the industry, insurance penetration remains below 1% of GDP. This highlights the significant gap between the industry's expanding premium base and the proportion of Uganda's economy covered by insurance. Too many households, farmers, small businesses and informal workers remain exposed to risks that could significantly affect their livelihoods and assets.

The risks themselves are also changing. Climate-related events are putting pressure on agriculture and livelihoods, while floods and landslides continue to affect communities and infrastructure. Uganda's growing cities are concentrating people, businesses and assets in increasingly valuable spaces. At the same time, businesses are becoming more dependent on technology and data, increasing their exposure to risks such as cyberattacks. Rising healthcare costs and longer life expectancy are also changing the way families think about health, savings and retirement planning.

The response cannot simply be to create more insurance products. We need products that make sense for the people who are expected to use them. For a smallholder farmer, that may mean affordable agricultural insurance that responds to actual farming risks. For a boda boda rider or informal worker, it may mean simple and affordable protection that can be accessed without disrupting their daily income. For families, accessible health, life and funeral products can provide a financial cushion when unexpected events occur.

The Uganda Agriculture Insurance Scheme (UAIS), through the Agro Insurance Consortium (AIC), demonstrates the value of collaboration between Government and the insurance industry. There is an opportunity to build on this experience and find ways of reaching more farmers and other underserved groups.

Technology will be another important part of that journey. Digital payments, mobile platforms, bancassurance and other distribution channels can make insurance more accessible and reduce the cost of reaching customers. But digitalisation should not simply mean putting an existing insurance process online. It should make insurance easier to understand, purchase and use, while allowing claims to be reported and settled more efficiently. However, technology alone is not enough. Trust remains central to the growth of the insurance industry.

For many customers, their experience with insurance is defined by what happens when they make a claim. A claim settled promptly and fairly can build confidence in the industry in a way that advertising cannot. Clear communication, transparent policy terms, responsive customer service and efficient claims management must therefore remain central to the industry's growth.

Ultimately, closing Uganda's protection gap and supporting the country's Tenfold Growth Strategy will require more than the efforts of individual insurers. It will require continued collaboration among insurers, the Insurance Regulatory Authority, Government, financial institutions, development partners, mobile telecommunications companies and other stakeholders. Stronger enforcement of compulsory insurance requirements, wider use of digital distribution and greater attention to underserved markets will all help expand the reach of insurance.

Crossing UGX 2 trillion is an important milestone for Uganda's insurance industry. But the next measure of our success should not only be how much the industry writes in premiums. It should be how many more Ugandans, businesses and investments are better protected because of insurance.

> ***We must also invest in the people who will manage tomorrow's risks. The increasing complexity of climate, cyber, health and financial risks require professionals with the right technical and digital skills. Institutions such as the Insurance Training College have an important role to play in ensuring that the industry continues to build the expertise it needs.***

From Risk to Readiness: But Whose Readiness Are We Talking About?



BENON SENGENDO
Marketing & PR, Insurance Training College

There is a community savings group meeting happening somewhere in Gulu City right now. Twelve women and a notebook with columns so neat you'd think someone snapped every cell to a gridline.

Every week, each member contributes a fixed amount, and the group chooses the neediest case: a medical emergency, school fees, or funeral. No missed payments or disputes, just trust, proximity, and the social cost of letting a neighbor down.

It is, in every practical sense, insurance. It just does not go by that name.

It is fitting that this conversation is taking place at the 6th ITC International Insurance Conference in Gulu City, one of the industry's most honest forums for self-examination. The theme, "From Risk to Readiness," is compelling, but one dimension deserves more attention: the industry's readiness for the market that already exists.

A Market With Its Own Architecture

Uganda's informal sector which accounts for the majority of economic activity in the country built it sown architecture when formal financial services did not consider them.

> ***Village Savings and Loan Associations, rotating credit groups, burial societies, and family networks with unwritten but fiercely honoured obligations. They are functioning, trusted, community-validated risk management systems that have been operating at scale since long before microinsurance became a thing.***

That market vendor who contributes to a burial society every month has made a calculated decision that the premium is worth the protection. A boda boda rider whose riding group collectively covers hospital bills after an accident has experienced a fast, and personal claims process delivered by someone who knows his name. What he has not experienced is a formal insurance company doing any of those things better.

The Question the Industry Is Not Asking Enough

How do we prepare the uninsured public for insurance? How do we reach the informal sector? How do we build financial literacy in communities that have never engaged with formal products? These are legitimate questions. They are also the wrong ones to lead with.

The more searching question is this: How ready is the industry for the market that actually exists?

That market is a sophisticated, self-organised ecosystem with established trust relationships, existing financial rhythms, and a working definition of protection that our industry did not write and cannot simply replace.

Arriving Late to a Party

The insurance industry was broadly designed for a salaried, urban, document-literate, and willing to engage with a formal institution on that institution's terms. Uganda's majority does not yet fit that profile.

What is striking is that the informal sector's ingenuity is not necessarily inferior to formal insurance. In fact, it tends to perform better in some critical respects such as speed, trust, accessibility, and human dignity.

What Genuine Readiness Requires

The argument here is not that formal insurance is unnecessary or that community savings groups are sufficient protection against the scale of risk Ugandans face.

They are NOT. A VSLA cannot cover a catastrophic medical bill. A burial society cannot replace a breadwinner's income. The case for formal insurance is real and urgent. The argument is that the path to genuine readiness runs through the structures the informal sector has already built since the trust, financial discipline, and appetite for protection already exist. What is missing is an industry offer that respects all three.

That means products designed around weekly contribution cycles, claims processes as fast and human as the one the savings group delivers, and distribution through the group leaders, church networks, and market associations that already hold the trust the industry is still trying to earn. None of this is new thinking. What is underappreciated is the urgency.

The Shift That Matters Most

Navigating evolving insurance trends as this conference challenges us to do cannot only mean adopting new technology or expanding distribution channels. It must also mean developing the institutional humility to recognise that the most consequential trends in Uganda's insurance landscape were not set by the industry but by the people it has not yet served.

The groups are already meeting. The question is whether formal insurance will earn a seat at that table or keep organising its own meetings and wondering why the right people never show up.

> ***Insurers that want to serve Uganda's informal sector are therefore entering an ecosystem with existing rules, relationships, and loyalties. The hard truth is that ecosystems do not reorganise themselves for the convenience of a new entrant. They absorb, adapt, or reject depending on whether the new entrant arrives with something genuinely better or merely something more formal.***



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Technical Capacity Building through Webinars and Training Programs – At OESAI, we prioritize continuous learning and skills development. Our diverse range of webinars, training programs, and seminars cover critical topics relevant to the insurance industry. These sessions feature expert insights from regional and international partners, ensuring our members are equipped with the latest knowledge and skills. Members enjoy subsidized registration fees for paid training.

We organize country-specific and regional capacity-building programs designed to address the unique needs of each market. Our members benefit from expert-led sessions that develop technical competencies and drive industry excellence.

OESAI also regularly hosts webinars for OESAI member companies' executives to grow and update leadership skills.

Conferences and Networking Activities – OESAI hosts the Annual conference for insurance executives to learn, network, and share best practices. During the OESAI Annual conference, there are networking activities and opportunities to enable members to grow their businesses across the region. These include the OESAI Golf Day, which proceeds go towards the OESAI CSR fund, Welcome Cocktail and Dinners during the conference. Members also benefit from significant subsidized registration fees for the conference.

Sustainability – As members of the AfDB's African Financial Alliance on Climate Change (AFAC) initiative and a supporting institution of the UNEP Finance Initiative - Principles for Sustainable Insurance (PSI), as well as a signatory to the Nairobi Declaration for Sustainable Insurance, we are tasked with driving the Environmental, Social, and Governance (ESG) agenda in the region. We encourage the acceptance, adoption, and implementation of the principles within the industry and advocate for the integration of ESG in risk assessment and management in the training workshops and webinars that OESAI holds for members. We regularly share information and training on ESG with our members.

Additionally, OESAI supports professional and career development and advancement of young professionals in the insurance sector and works closely with Young Insurance Professionals (YIPs) and its members across the region while encouraging young professionals within the OESAI membership to actively participate in YIPs programs.

Quartely Magazine – OESAI members receive a regular quartely magazine featuring invaluable insurance information, industry news, and updates. OESAI members are allowed to contribute to the quartely magazine through articles which OESAI published. Our large distribution list also provides members with an opportunity for brand exposure through advertising.

GIRLs Forum: OESAI hosts women from member companies for the GIRLs workshops during the year. These events provide a platform for women to share ideas, mentor each other, and create opportunities for other women in insurance.

OESAI CSR: OESAI members get to contribute and participate in the OESAI CSR initiatives across the region. The aim is to benefit disadvantaged communities where OESAI and our members do business.

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From Risk to Readiness: The Evolving Role of the Insurance Broker



CHRIS BAKESIGA MUGISHA
Insurance Brokers Association of Uganda (IBAU)

Risk is changing faster than the insurance industry can afford to. The question is no longer simply whether we are insured, but whether we are truly ready.

This is at the heart of the theme of the 6th ITC International Insurance Conference, "From Risk to Readiness: Navigating the Evolving Insurance Trends." For Uganda's insurance industry, this conversation comes at an important time. Climate-related events, cyber threats, supply-chain disruptions, economic uncertainty and rapidly evolving technology are changing how individuals and organizations understand and manage risk.

Navigating these changes cannot be the responsibility of one part of the industry alone. Insurers, brokers, regulators, technology providers and clients all have a role to play in building a more responsive and resilient insurance sector.

Where the insurance broker fits in

For IBAU, representing 58 brokerage firms, this changing landscape reinforces the importance of the insurance broker. The role of an insurance broker has always gone beyond finding a policy. A broker takes time to understand a client's business, assets, operations and exposures, then uses knowledge of the insurance market to identify appropriate solutions. Brokers help clients compare options, understand policy terms, negotiate with insurers and make informed decisions about their protection.

As risks become more complex, this advisory role becomes even more valuable. The question is no longer simply, "What insurance do you need?" It is "What could affect your business, and how prepared are you if it does?" That shift from placing cover to understanding risk is central to moving from risk to readiness.

Raising the standard of the profession

Greater complexity also requires stronger professional standards. Clients entrust brokers with decisions that can have significant financial consequences. That trust must be supported by knowledge, sound judgement and professional accountability.

Recognizing this, IBAU, in partnership with ITC, launched the Chartered Insurance Brokers Certificate, an important step towards strengthening professionalism within the brokerage sector. The qualification develops capabilities in advanced risk analysis, policy interpretation, claims advocacy and fiduciary responsibility. It is not simply about knowing insurance terminology; it is about being able to apply knowledge and judgement to real client situations.

A broker may need to determine when to challenge an insurer's position, or whether a settlement is reasonable, and in the client's best interests. These decisions require technical competence, ethics and a clear understanding of the responsibility that comes with representing a client. As risks become more sophisticated, the profession must rise to meet them.

Navigating a changing market together

The broker, however, is only one part of the wider insurance conversation. Technology is transforming how risks are identified, products are developed, policies are distributed and claims are handled. Artificial intelligence, data analytics and digital platforms can create greater efficiency and better customer experiences.

> ***At the same time, insurers must continue developing relevant products, regulators must support a sound and innovative market, and clients must become more informed about the risks they face and the protection available to them. The opportunity lies in how these different parts of the industry work together.***

For insurance brokers, this means continuing to evolve from intermediaries to trusted advisers while working closely with insurers and other stakeholders to ensure that solutions remain relevant to the risks clients actually face. The broker's value is also especially visible when a loss occurs. At such a time, brokers can help clients navigate the claims process, communicate with insurers, understand requirements and follow through towards resolution.

This is why brokerage is ultimately a relationship business. The broker is not simply present when insurance is purchased, but when the client needs the protection they purchased.

From risk to readiness

> ***Ultimately, readiness is not about predicting every risk that tomorrow will bring. It is about understanding what could happen and taking informed steps to prepare for it.***

For the insurance industry, that means embracing technology without losing the human connection; developing products that respond to changing needs; strengthening professional standards; improving insurance awareness; and fostering collaboration across the value chain.

The risks will continue to evolve. So must we.

But one thing should remain constant: our collective commitment to making insurance more relevant, more trusted and better able to protect the people, businesses and communities we serve.



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FREQUENTLY ASKED QUESTIONS ABOUT DPF

1. What is the Deposit Protection Fund of Uganda (DPF)?
The DPF is a legal entity established by the Government of Uganda to ensure that depositors are paid their protected deposits in the unlikely event of failure/closure of a Contributing Institution.

2. What is a Contributing Institution and how do I know if my bank is one of them?
A Contributing Institution is one, which is licensed by Bank of Uganda and periodically makes a financial contribution to the DPF. These include; Commercial Banks, Microfinance Deposit-taking Institutions and Credit Institutions.

Depositors can know that their bank is protected by the DPF by looking out for the license that Bank of Uganda issued to their bank/institution which is usually displayed in the banking hall.

4. In case a bank closes, how would a depositor get their protected deposits?
All Contributing Institutions maintain a record of their depositors and share this information with the Fund periodically. The Fund will use this informationto pay depositors through their mobile money accounts or alternative bank accounts. Customers who have not given this information to their respective banks will be asked by the DPF to submit a claim to the payout agent. The payout agent will be one of the banks operating in the country.
Please note that the customer of the closed contributing institution must submit the above claim within ten years from the date of the institution's closure, as specied in Regulation 19(1) of the DPF Regulations.

5. What happens if a depositor's information is not up to date when the bank fails/closes?
Steps would be taken to confirm that the depositor was the owner of the account, and this would create a delay in payout to the depositor. This will include making a physical appearance at the Fund. This could present a lot of inconvenience to the depositor.

6. Who is covered or protected by the Deposit Protection fund of Uganda?
All depositors of Contributing Institutions are protected by the DPF.

7. How soon can depositors get their money from DPF after the Contributing Institution has been closed?
According to the Financial Institutions Act Cap 57, depositors shall be paid within ninety (90) days of closure of the Contributing Institution. Nevertheless, DPF will ensure that depositors get their money earlier than the time provided for in the law. However, this will depend on whether DPF has up-dated depositor records, hence the need to up-date the same.

8. What happens if a depositor has more than one personal account in an institution?
DPF covers per depositor and not per account. Therefore, the Contributing Institution would amalgamate the two or more personal accounts and the depositor would be paid up to UGX 10 million after removing any non-performing loans.

9. Do depositors have to pay any money to DPF?
No. It is only Contributing Institutions that are required to pay money to the DPF in form of premiums.

10. How is DPF funded?
i. Premiums: All Contributing Institutions make annual premium payments to the Fund.

ii.Investment Income: The contributions are invested in Government of Uganda treasury instruments, and this helps to grow the Fund size.

11. Does the DPF also protect deposits on mobile money accounts?
No, mobile money savings/deposits do not form part of the deposit insurance scheme established under the Financial Institutions Act Cap. 57, and are therefore not subject to the protection of the Fund. Mobile money savings are governed by the National Payment Systems Act Cap.59, the National Payment System Regulations, 2021, and other regulations made thereunder.

12. What happens after a Contribution Institution is closed and I had more than UGX 10 million?
Deposits above the insured limit will be paid by the liquidator after the assets of the closed Contributing Institution have been sold off. The amount paid out will depend on the recoveries made.

13. What happens if a bank is closed and I had less than UGX 10 million?
If you had less than UGX 10 million, you would be paid the exact amount that you had on your account. For example, if you had UGX 6 million at the time the institution is closed, you would be paid the UGX 6 million.

14. Does DPF's mandate extend to SACCOs?
Yes, the Fund's mandate extends to a savings and credit cooperative (SACCO) registered society providing financial services, which has voluntary savings in excess of one billion five hundred million shillings and institutional capital above five hundred million shillings. Section 6 (2) of the Microfinance Deposit - Taking Institutions Act Cap. 58 requires such a society to apply for a license from the Bank of Uganda and upon license automatically joins the deposit insurance scheme and assumes obligations of a Contributing Institution as defined under the Financial Institutions Act Cap.57 and the Financial Institutions (Deposit Protection Fund) Regulations, 2019.

14. What would happen to a joint account?
A joint account is considered as one account and therefore the DPF would still pay up to UGX 10 million to the individuals that own the joint account.
In case one has a joint account and a personal account within the same Contributing Institution, they would receive money for both accounts.

16. What happens in case a depositor has a loan with the bank at the time of its closure?
If a bank is closed through the liquidation process, DPF considers the amount of money you have on your account. If the money is more than UGX 10 million, you will be paid up to UGX 10 million. However, if you have a non-performing loan, the UGX 10million will be reduced from your non-performing loan before any payment can be made to you.

17. DPF's main message to the Public
Update their details with their respective financial institutions using their national ID and mobile phone numbers or alternative bank account so that you can be paid fast and conveniently, in the unlikely event your bank is closed.

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