

INSURANCE TODAY

Quarter One, 2025

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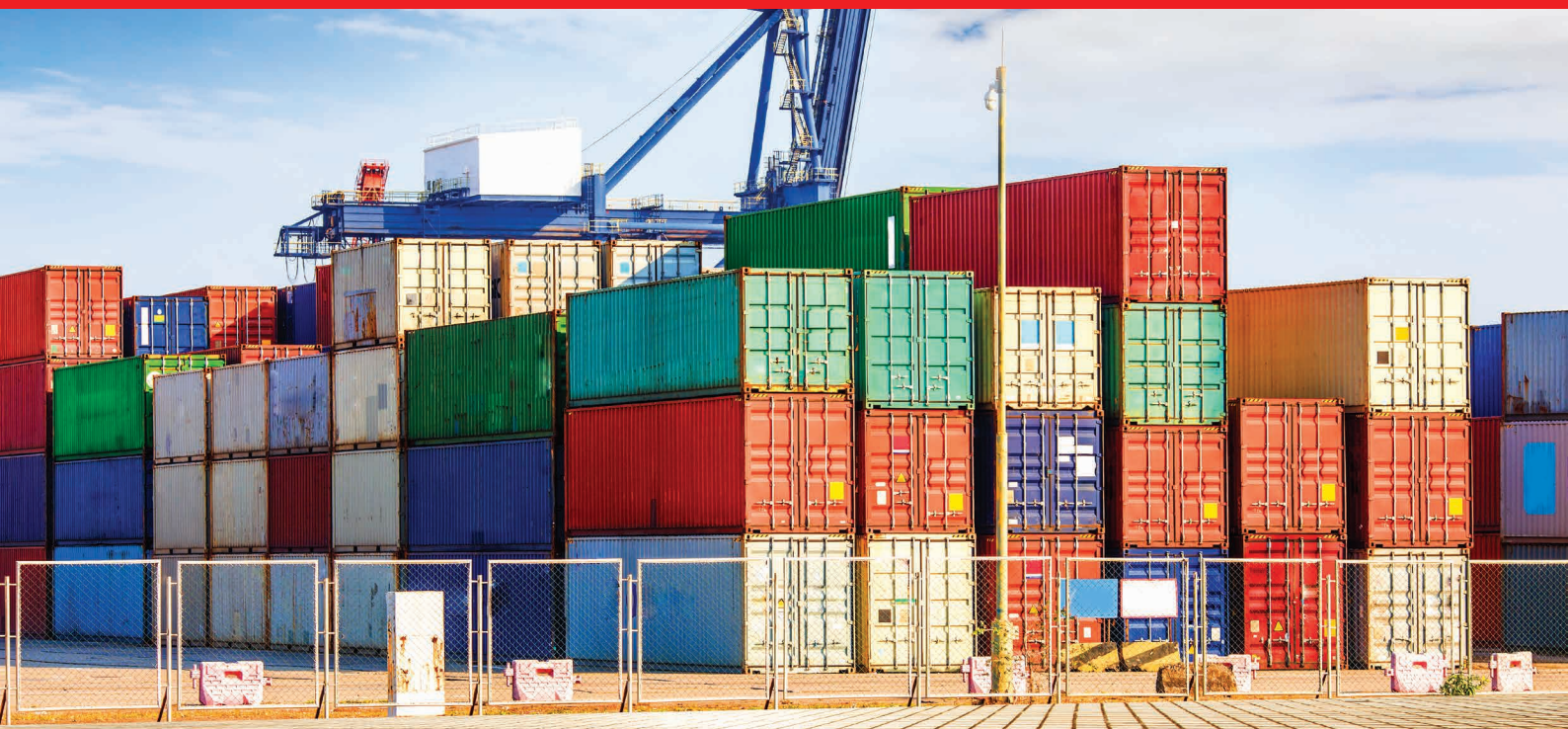
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EMBRACING LOCAL INSURANCE TO UNLOCK UGANDA'S FULL ECONOMIC POTENTIAL

Importation of goods serves as a vital artery for the nation's economy and it's high time we addressed an often overlooked yet paramount aspect of trade which is insurance. Uganda formerly relying on foreign insurers for marine insurance has been bleeding the country dry, economically speaking. Uganda Insurers Association (UIA), under the stewardship of CEO Jonan Kisakye, has been an advocate for changing this narrative and championing local insurance solutions.

During a discussion on Local Marine Cargo and Goods in Transit Insurance on Radio One FM 90's Spectrum Talk Show, Jonan revealed that a study by the East Coast Government on shipping indicated that between 2009 and 2013 alone, Uganda hemorrhaged approximately \$60 billion in VAT, \$35 billion in taxes, and over \$300 billion in premiums to foreign insurers. This not only deprives the local economy of essential funds but also weakens the nation financially. With Uganda importing goods worth around \$950 billion monthly, the urgency to retain the resulting annual premium loss of over \$114 billion within our borders cannot be overstated.

Adopting mandatory Local Marine Cargo and Goods in Transit Insurance is a transformative move for Uganda. According to Jonan, the East African Customs Management Act requires importers to calculate taxes based on the cost of goods, insurance, and freight (CIF). This means that insurance isn't just an add-on. It's a fundamental part of trade that directly impacts our economy. By switching exclusively to local insurers, Ugandan businesses and the economy at large is positioned to benefit from premiums paid in local currency, thereby reinforcing our financial system.

Here's what Local Marine Cargo and Goods in Transit Insurance brings to the table;

Faster Claims Processing: Forget the endless back-and-forth with foreign insurers. Local insurers are on the ground, understand the challenges Ugandan traders face, and can resolve claims quickly hence keeping businesses running smoothly.

A stronger financial system: When premiums are paid in local currency, our economy becomes more resilient, and businesses benefit from more stable financial backing.

Comprehensive protection: Unlike Free on Board (FOB) insurance, which leaves traders vulnerable once goods are loaded onto a ship, Local Marine Cargo and Goods in Transit Insurance covers goods from the point of purchase to their final destination. This means more security for traders.

BRIDGING THE INSURANCE KNOWLEDGE GAP: UIA AND KYAMBOGO LEAD THE WAY



UIA CEO, Jonan Kisakye, identified public skepticism driven by misinformation and lack of awareness as a major challenge for the industry. He emphasized the need for strategic collaborations, like the one with Kyambogo University, to demystify insurance and provide research-backed solutions.

He also expressed confidence in Kyambogo University's potential to become a national hub for insurance research, strengthening the industry's knowledge base.

One study revealed a drop in life insurance retention from 85% to 60%, citing financial literacy gaps, low engagement, and inflexible products. Another study exposed a major knowledge gap in Motor Third Party Insurance (MTP) with only 4% of Ugandans fully understanding it, 52% having partial knowledge, and 44% having no idea what it covers.

The Uganda Insurers Association (UIA), in partnership with Kyambogo University's School of Management and Entrepreneurship (SoME), hosted the SoME-UIA Research Collaboration Dissemination Workshop. The event brought together academia and the insurance industry to tackle key challenges in accessibility, transparency, and innovation.

Dean of Students at SoME - Dr. Obanda Peter praised UIA for supporting student-led research and its role in driving industry change. He highlighted that the real challenge isn't just getting people insured but ensuring they understand and trust the system.



KEY TO NOTE

- The workshop highlighted how research can drive change, urging UIA and its members to rethink customer engagement, improve products, and make insurance more accessible.

LEADERSHIP & EMPOWERMENT TAKE CENTER STAGE AT THE WIN AT 5 CELEBRATION

The Women in Insurance (WIN) at 5 Convention took place on February 20, 2025, at the Sheraton Hotel Kampala under the theme "Navigating the Leadership Landscape." The event highlighted the progress of women in the insurance industry and the need for greater leadership inclusivity.



Guest of Honor, the 3rd Deputy Prime Minister of Uganda - Rt. Hon. Rukia Nakadama Isanga applauded women's contributions to the sector and commended its commitment to gender inclusivity. She emphasized the convention's role in driving long-term change, appreciated the sponsors' support, and urged insurers to collaborate with the government for sustainable growth.

Jonan Kisakye, CEO of the Uganda Insurer's Association, moderated the convention and spotlighted the rising influence of women in the insurance sector, revealing that women now represent 30% of insurance customers, reflecting their growing trust in insurance solutions.



Alhaj Ibrahim Kaddunabbi Lubega, CEO of the Insurance Regulatory Authority (IRA), highlighted that women make up 60% of the total insurance portfolio, reaffirming IRA's dedication to ensuring at least 50% female representation in the industry, noting that greater female participation has boosted performance.

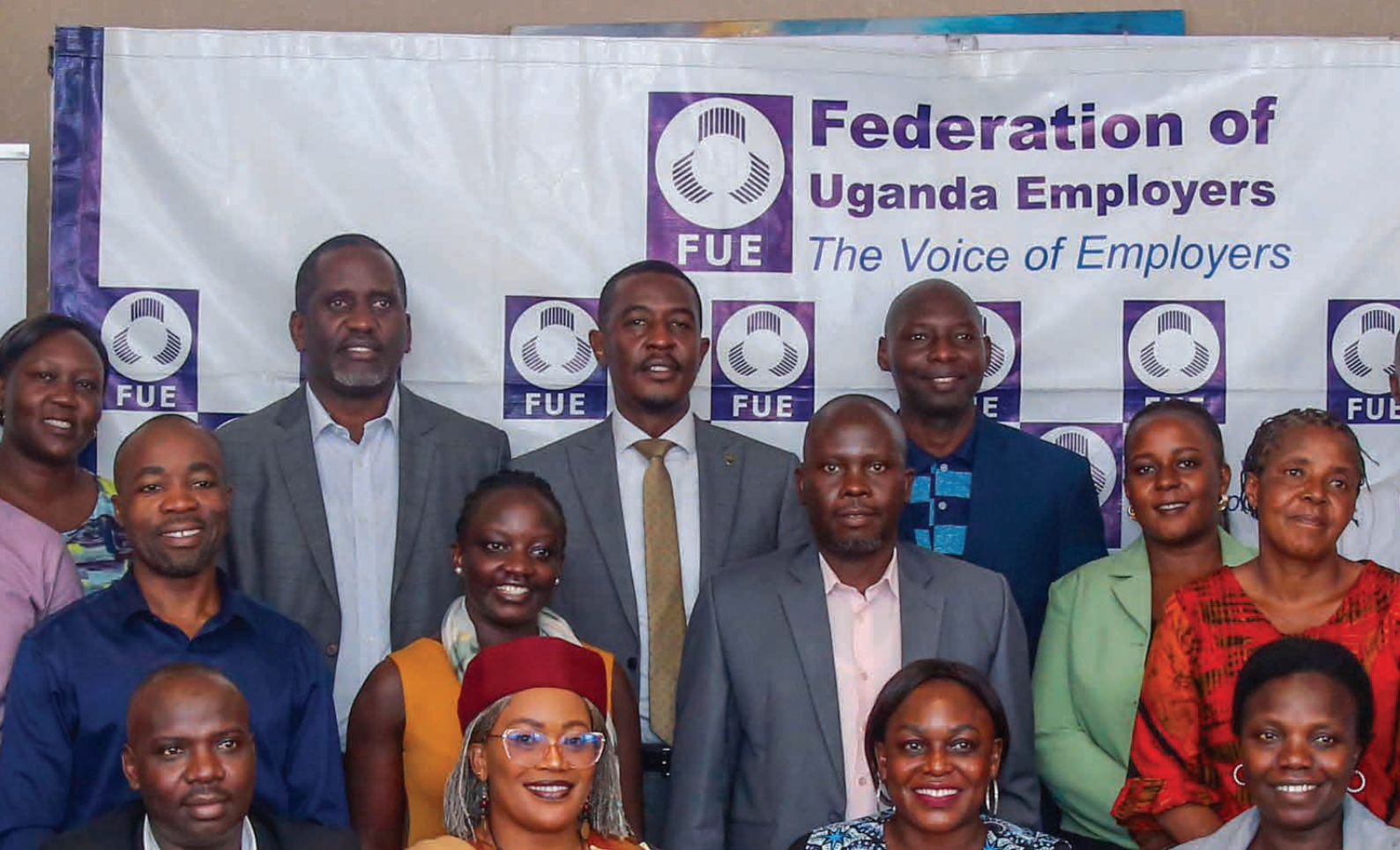


The keynote address was delivered by ZEP-RE Managing Director Hope Murera highlighted the importance of self-advocacy for women in insurance.



KEY TO NOTE

- WIN@5 Convention highlights industry commitment to inclusivity in leadership.
- UIA reaffirms support for women empowerment in insurance.
- Congratulations are in order to the Women in Insurance for this milestone.



THE FEDERATION OF UGANDA EMPLOYERS (FUE) BREAKFAST MEETING

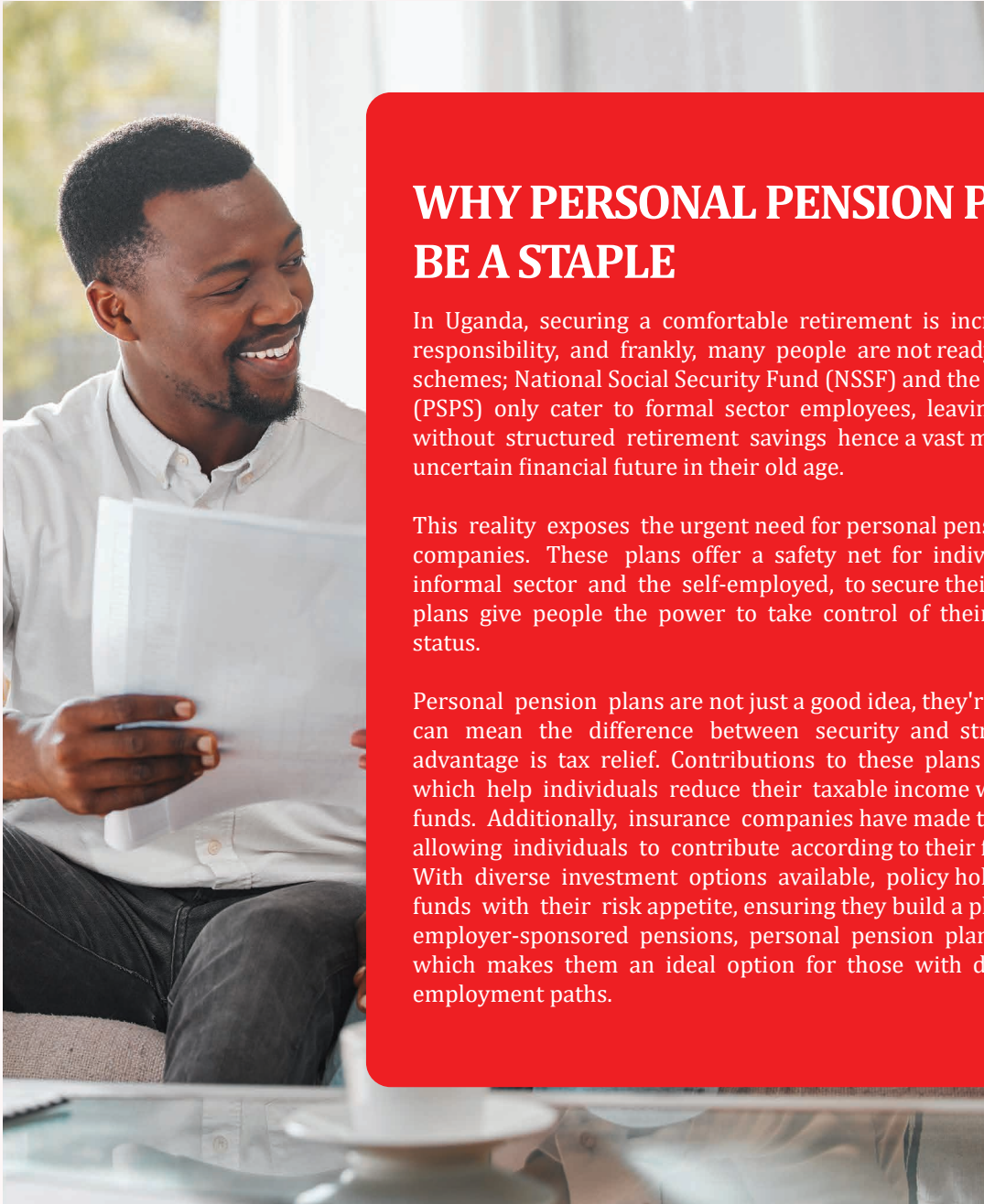
The Federation of Uganda Employers (FUE) Breakfast Meeting held at Golden Tulip Hotel on Friday, 28th February 2025, gathered industry leaders to discuss how partnerships and trade associations drive sustainable growth. Jonan Kisakye, CEO of the Uganda Insurers Association, delivered the keynote address titled "Harnessing the Power of Business and Trade Associations to Drive Growth and Success" where he discussed the challenges and opportunities in Uganda's insurance sector and laid out a bold future plan.



Nicholas Okwir, an FUE Board Member, stressed the importance of employers addressing employee concerns and advocated for evolving, inclusive workplace policies that keep companies attractive to skilled talent while nurturing a positive work environment.

KEY TO NOTE

- ▶ The FUE Breakfast Meeting highlighted an important truth: no industry thrives alone.
- ▶ As Uganda's economy grows, the insurance sector must grow too, offering financial protection for all.
- ▶ With collaboration, innovation, and strong advocacy, UIA is working to make insurance accessible to every Ugandan.



WHY PERSONAL PENSION PLANS SHOULD BE A STAPLE

In Uganda, securing a comfortable retirement is increasingly becoming a personal responsibility, and frankly, many people are not ready for it. The traditional pension schemes; National Social Security Fund (NSSF) and the Public Service Pension Scheme (PSPS) only cater to formal sector employees, leaving millions of informal workers without structured retirement savings hence a vast majority are heading towards an uncertain financial future in their old age.

This reality exposes the urgent need for personal pension plans offered by insurance companies. These plans offer a safety net for individuals especially those in the informal sector and the self-employed, to secure their retirement. Personal pension plans give people the power to take control of their future, regardless of their job status.

Personal pension plans are not just a good idea, they're a financial game-changer that can mean the difference between security and struggle in retirement. One key advantage is tax relief. Contributions to these plans often come with tax incentives which help individuals reduce their taxable income while boosting their retirement funds. Additionally, insurance companies have made these plans more flexible, hence allowing individuals to contribute according to their financial capabilities and goals. With diverse investment options available, policy holders can align their retirement funds with their risk appetite, ensuring they build a plan that works for them. Unlike employer-sponsored pensions, personal pension plans are not tied to a single job which makes them an ideal option for those with dynamic careers or uncertain employment paths.

Despite these advantages, the adoption of personal pension plans in Uganda remains disappointingly low. A major issue causing this, is lack of awareness. Many Ugandans simply do not know these plans exist or understand how they work. Then there's the issue of limited disposable income, which makes retirement savings a luxury for many struggling to meet daily needs. However, the notion that pension planning is only for the wealthy needs to change. The longer people wait to take out pension plans, the harder it becomes to secure a stable retirement.

Insurance companies have a huge role to play in bridging this retirement savings gap. However, some strides are being made by developing affordable and flexible pension products to cater to Uganda's diverse workforce. Awareness campaigns, such as "Be A Planned Senior" by the Uganda Insurers Association (UIA), are also critical to educate the masses on the importance of retirement planning. The government and financial institutions must work together to create policies that encourage pension savings, even for those in low-income brackets.

The harsh reality is that without structured retirement plans, many Ugandans will struggle in their later years. The earlier people start, the better. A secure and dignified retirement is not just a dream, it's a necessity, and it starts with taking action today.



THE ANNUAL INSURANCE WEEK 2025

Insurance Week 2025 took place from March 10th to 14th at Millennium Park in Lugogo, bringing fresh energy to Uganda's insurance industry. Under the theme "Redefining Insurance: Trust, Innovation & Inclusivity," the week focused on making insurance more relatable and accessible to every Ugandan.

The public got a chance to interact with experts, learn about insurance in a fun and casual setting, and even walk away with exciting giveaways. The UIA tent stood out with engaging sessions on Life, Non-Life, Medical, and Reinsurance. Visitors gained valuable insights into how insurance can support and protect their daily lives. UIA also joined other exhibitors in a lively procession through the city, spreading awareness and sparking interest in insurance.

At the official opening, our Senior Technical Officer for Life, Pensions and Medical, Badru Bengo, who represented our CEO, emphasized the importance of public engagement for the growth of the insurance industry. He noted that many Ugandans still see insurance as distant and complicated.

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However, he expressed confidence that events like Insurance Week can change that by allowing people to ask questions, clear doubts, and understand the real value of insurance. He added that building trust is key, and it starts with openness and education. UIA CEO Jonan Kisakye took time to visit the different tents at Insurance Week, interacting with exhibitors, many of whom are UIA members.

KEY TO NOTE

- The Annual Insurance Week featured a strong alliance of insurance industry & financial sector players. Led by the Insurance Regulatory Authority (IRA), and backed by Uganda Insurers Association (UIA), Insurance Training College (ITC), IBAU, Africa Re, Zep-Re, UBA, FIA, ICPAU, URA, NSSF, IAT, and WIN.
- These insurers united to highlight the importance of insurance and make it more accessible to Ugandans.
- The event was about real collaboration to drive change and increase insurance awareness across the country.

UIA ENGAGEMENT WITH THE EASTERN REGION TRAFFIC POLICE ON MOTOR THIRD PARTY INSURANCE

Insurance is essential for the safety and financial security of road users. Motor Third Party (MTP) Insurance is crucial as it compensates third parties who are injured or killed in road accidents. However, strong enforcement is key to ensuring compliance.

On March 6th, 2025, the Uganda Insurers Association (UIA) hosted a crucial session with Eastern Region traffic police commanders at Mbale Courts View Hotel. The aim was to train officers on MTP Insurance, address enforcement challenges, and emphasize the importance of verifying insurance stickers on the roads.

Regional Traffic Officer for Elgon Region, Moses Mutabingwa acknowledged the UIA's commitment to raising awareness, supporting accident victims, and advocating for responsible driving. Bukenya Yasin, IRA's Senior Inspection Officer for Non-Life Insurance, highlighted the importance of these meetings in reducing traffic offenses while UIA Non-Life Technical Assistant, Gilbert Emojong encouraged them to focus on identifying fake stickers and ensuring all motorists have valid insurance.

KEY TO NOTE

- The engagement with the Eastern Region Traffic Police are in line with UIA's dedication to boosting MTP compliance.



INSURANCE INNOVATION AWARDS 2024

The Insurance Week wrapped up with the prestigious Insurance Innovation Awards 2024 on March 14th, 2025, at Serena Hotel, Kampala, under the theme "Redefining Insurance: Trust, Innovation & Inclusivity." The event celebrated innovative ideas reshaping the insurance industry, recognizing both companies and individuals driving change with creative products and services in Uganda.



The Guest of Honour, Vice President H.E Maj (Rtd) Jessica Alupo, was represented by the Minister of Trade and Cooperatives, Hon. Francis Mwebesa. She praised the Insurance Regulatory Authority (IRA) for promoting excellence and urged the industry to innovate further, particularly in medical and workers' compensation insurance, as well as in the digitization of motor third-party and marine insurance.

The Minister of Finance, Planning and Economic Development, Hon. Matia Kasaija, praised the significant growth of Uganda's insurance industry over the past decade and urged the industry to further boost its contribution to Uganda's development.



Alhaj Kaddunabbi Ibrahim Lubega, CEO of the Insurance Regulatory Authority, emphasized the importance of innovation in driving insurance penetration across the country.

UIA Chairperson, Mrs. Ruth Namuli, commended the Insurance Regulatory Authority (IRA) for consistently organizing such impactful initiatives.

Insurance Innovation Awards 2024 Winners:

- Most Innovative Insurance Product, Life – Old Mutual Life Assurance Uganda Limited
- Most Innovative Insurance Product, Non-Life – Jubilee Health
- Most Innovative Insurance Broker – SPADES Insurance Brokers
- Most Innovative Bancassurance Agent – Stanbic Bank
- Most Innovative Loss Assessor – Elite Assessors & Adjusters Limited
- Most Innovative InsurTech Solution – Smart Applications International (Uganda) Ltd
- Most Innovative Insurance Agent – Lydia Musiimire (Old Mutual Life Assurance Uganda Limited)
- Media Personality of the Year – Julius Sembuya (Finance & Trade Publications Limited)
- Peoples' Choice Award – Prudential Assurance Uganda Limited
- Loyalty Award – Prudential Assurance Uganda Limited
- The Judges' Special Award – Liberty Life Assurance Uganda Limited

THE ROLE OF INSURANCE IN UGANDA'S ENERGY TRANSITION SECTOR: INSIGHTS FROM THE ICOGU ENERGY SYMPOSIUM 2025

The future of Uganda's energy sector is closely linked to its insurance industry, a connection highlighted at the recent ICOGU Energy Symposium 2025, held on March 19th at the Sheraton Hotel Kampala. Hosted by the Insurance Consortium for Oil & Gas Uganda (ICOGU), the event brought together leaders, regulators, and experts from both the energy and insurance sectors to explore how insurance can support Uganda's transition to a more sustainable energy future. Under the theme "The Role of Insurance in the Energy Transition" the symposium focused on the challenges and opportunities of the evolving energy landscape.



UIA CEO Jonan Kisakye opened the event by calling for unity and collaboration in driving the energy transition. He highlighted ICOGU's pivotal role in shaping Uganda's insurance landscape to meet the country's evolving energy needs. "Insurance is vital not just for managing risk, but also for enabling investment in Uganda's energy sector," he stated, reaffirming UIA's commitment to providing innovative solutions that protect the future of Uganda's energy infrastructure.



Paul Muwanga, Vice Chairman of UIA and CEO of Excel Insurance, who represented the UIA Chairperson at the symposium, highlighted UIA's 60-year legacy, emphasizing the symposium's vital role in enhancing ICOGU's technical development and strengthening Uganda's insurance industry.



A key highlight was an update from Paul Kavuma, Chairperson of ICOGU's Technical Committee and CEO of Jubilee Allianz who shared how ICOGU has expanded beyond Uganda, contributing to the development of insurance frameworks for the oil and gas sector in Namibia. He stressed ICOGU's commitment to building local skills, pointing out the value of hands-on programs like the Albertine Progress Visit, which provides real-world exposure to emerging opportunities in the energy sector.



Ernest Rubondo, Executive Director of the Petroleum Authority of Uganda (PAU), highlighted the need for transparency in the insurance sector's involvement with the oil and gas industry. He pointed out that the industry generates over \$53 million, emphasizing the potential for joint ventures and further investments.



During the symposium, a panel discussion focused on policy and regulation in Uganda's energy transition. Francesca N. Kakooza, Director of Legal at the Insurance Regulatory Authority (IRA), addressed the growing capacity of Uganda's insurance sector to manage large claims. She stressed the importance of enhancing both technical and financial capabilities, especially through regional collaboration within the East African Community, to address the unique risks in the energy sector.



Humphrey Asimwe, CEO of the Uganda Chamber of Energy & Minerals (UCEM), called for continuous dialogue between the insurance industry and energy regulators and emphasized the need for tailored insurance products and proactive risk management strategies to support Uganda's energy future.



Richard Scott, Global Head of Renewables at Oneglobal Broking UK, delivered the keynote at the Symposium, sharing a global view on energy and insurance. He emphasized the rising demand for renewable energy and Uganda's reliance on hydropower. The Symposium featured other prominent figures as Speakers & Panelists, including Carol Tayebwa, Head of Marketing & Distribution at UAP Old Mutual, Bashir Akinsiku, Chief Underwriting Officer at Continental Re, Joshua Akena, Head of Operations at UAP Old Mutual Life Assurance, Tony Sserubiri, from the Ministry of Energy and Mineral Development among others.



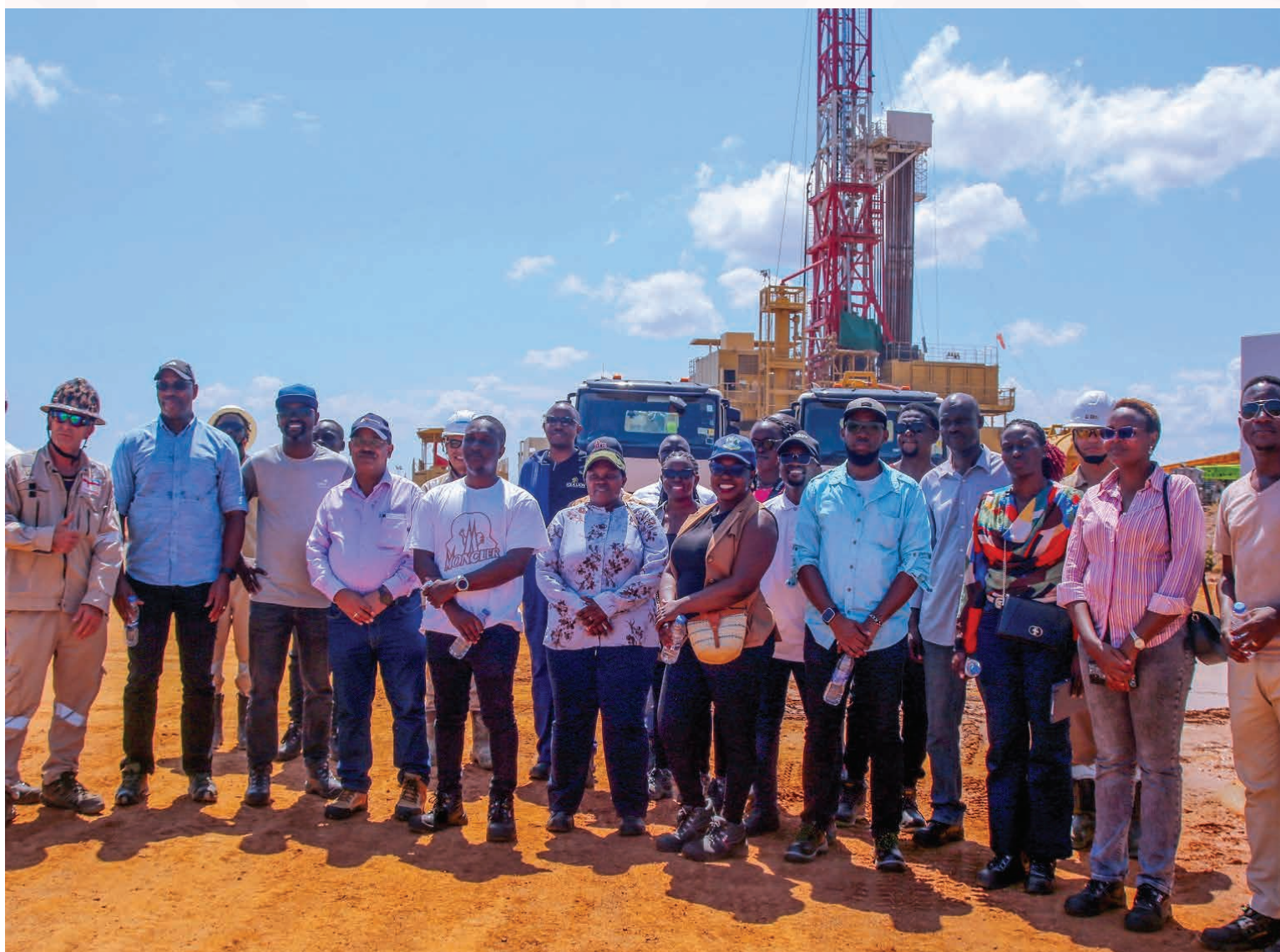
KEY NOTE

- The symposium heavily featured discussions on Uganda's shift to sustainable energy. Innovative insurance solutions are essential to manage risks, ensure financial stability, and support renewable energy.
- The insurance industry can drive this transition through partnerships, capacity building, and policy engagement.
- Embracing innovation and developing tailored products will enable the insurance industry to play a key role in the energy transition.

EXPLORING UGANDA'S ENERGY ADVANCEMENTS: THE ALBERTINE PROGRESS REVIEW VISIT 2025

Following the ICOGU Energy Symposium 2025 at Sheraton Hotel Kampala, ICOGU Members embarked on a two-day tour of the Albertine region from March 21st to 23rd. The tour offered a firsthand look at Uganda's evolving energy sector, with a focus on infrastructure, innovation, and environmental sustainability.

The trip kicked off with a visit to the Petroleum Authority of Uganda's (PAU) regional offices in Hoima. Here, members received an overview of ongoing projects and the sector's strategic roadmap, setting the stage for the rest of the tour. The tour saw the ICOGU members visit the Luwero Industries' Waste Management Facility, Kingfisher Development Area, Kabalega Industrial Park, Hoima Airport, Tilenga Project, led by Total Energies Uganda that stands out for its strict zero-discharge policy, ensuring all hazardous waste is safely transported to Hoima for treatment and environmental protection.



KEY TO NOTE

- The Albertine Progress Review Trip showcased Uganda's steady move towards energy independence and sustainability. It highlighted the careful planning, modern technology, and environmental measures behind major energy developments from waste management to refining and infrastructure.
- The trip also emphasized the importance of public awareness in appreciating these efforts and the potential for regional growth.
- Additionally, it recognized the key role of insurance in supporting sustainable development by protecting workers, businesses and communities involved in large-scale energy projects.



WHY INSURANCE AGENTS DESERVE OUR APPRECIATION?

Insurance can be a bit of a puzzle, with numerous types of coverage, from health insurance to motor and life insurance among others. Sometimes, it feels like we need a degree just to understand the policies but an insurance agent becomes one's guide because they break down the jargon, explain the options, and tailor policies that suit their specific needs.

For Ugandans, especially, having an agent who understands the local context is invaluable. You may not need to insure a luxury car or an international trip right now, but is your home, your family's health, and your small business insured? An insurance agent helps you navigate these important decisions. They don't just throw random policies your way, they take time to understand your unique situation and provide tailored insurance solutions.

We are a country where diverse needs and circumstances often require tailored solutions. An insurance policy that works for someone in Kampala may not suit someone living in rural Uganda. Insurance agents, who are in touch with your local needs and realities, are in the best position to offer relevant products. Moreover, in our society where we're sometimes hesitant to invest in things we don't fully understand, having a personal connection with a local insurance agent can be a game-changer. You can pick up the phone, visit their office, or even get a home visit, and they will walk you through your concerns. Insurance agents are educators. In fact, the best agents focus on educating their clients, ensuring they understand why certain policies are necessary and how they work. This is especially important in our country, where insurance may not always be top of mind for many people. Consider health insurance, for example. With Uganda's healthcare system facing its challenges, having insurance to cover hospital bills can be a literal lifesaver. But many Ugandans still don't realize how affordable and essential it can be. An insurance agent educates their clients on the importance of safeguarding against illness, and in doing so, they help them avoid financial setbacks when health issues arise.

It takes time to build trust especially in a field like insurance, which deals with complex products and promises for the future. But good insurance agents do exactly that.

They take the time to listen, to answer questions, and to provide advice based on your needs, not their commission. And that trust is key in ensuring you're not only covered but well-cared for.

Consider an agent who helps you understand the ins and outs of your policy for example Motor Comprehensive Insurance. They're not just telling you that you need it; they explain how it protects you against losses in cases of accidents or theft.

Our road network can be unpredictable, having insurance shouldn't just be about fulfilling a legal requirement but about safeguarding yourself.

At the end of the day, insurance is about peace of mind. It's about knowing that when the unexpected happens, you don't have to face it alone. You have a team behind you, and that team includes your insurance agent. They help ensure that when the going gets tough, your finances are protected. So here's a shoutout to all the insurance agents out there. Keep doing the amazing work you do. Your guidance and expertise help us navigate a world of uncertainty with confidence and security. We see you, and we're grateful.

UIA RECEIVES EMPLOYER RECOGNITION AWARD

The Uganda Insurers Association (UIA) was awarded the Employer Recognition Award by the Federation of Uganda Employers (FUE) during its 46th Annual General Meeting on March 28, 2025, at Hotel Africana in Kampala. This prestigious award recognizes organizations that demonstrate excellent employment practices.

UIA Senior Human Resource Officer, Marion Violet Kusoniwa, accepted the award on behalf of the Association. The award was presented by the Minister of State for Labour, Employment, and Industrial Relations, Davinia Esther Anyakun, who praised UIA's efforts in raising public awareness of insurance benefits in Uganda.



UIA MEMBERS ACTIVITY FOR THE MONTH OF JANUARY

JUBILEE INSURANCE UGANDA



Jubilee Insurance Uganda's agents and leadership team meet for Jubilee Game Plan 2025, to celebrate achievements and strategize for 2025.

LIBERTY UGANDA



Liberty Uganda, in partnership with Miss Tourism Uganda Foundation, showcases its products at the Uganda-China Tourism & Cultural Exhibition.

UIA MEMBERS ACTIVITY FOR THE MONTH OF JANUARY

ICEA LION UGANDA



ICEA LION Uganda celebrates & rewards the top lead generators at Bank of Africa Uganda, Nakivubo Branch, for their outstanding performance in Q4 2025.

PRUDENTIAL UGANDA



Prudential Uganda holds its Prudential Agents Conference 2025 at Nile Hall, Hotel Africana.

UIA MEMBERS ACTIVITY FOR THE MONTH OF FEBRUARY.

LIBERTY UGANDA



Liberty Uganda connects with brokers and clients to introduce: LIBA, a new digital tool that makes the purchase of insurance seamless

ICEA LION UGANDA



ICEA LION Uganda hosts a press conference at The Choate Boutique Hotel & Restaurant in Nakasero, to launch the "What's Your Plan" campaign.

UIA MEMBERS ACTIVITY FOR THE MONTH OF FEBRUARY.

PRUDENTIAL UGANDA



Prudential Uganda celebrates the PAUL Promotions & Awards Gala Night 2025, at Speke Resort Munyonyo

SANLAM UGANDA



Sanlam Uganda takes part in the Harvest Money Expo.

UIA MEMBERS ACTIVITY FOR THE MONTH OF MARCH.

JUBILEE INSURANCE



Jubilee Insurance Uganda attended the IRA Innovation Awards, where they triumphed in the Non-Life category, with J-Junior taking the top spot and MaishaFiti securing 2nd place. NxtPe earned 2nd Runner-Up for Most Innovative Life Insurer Solution.

LIBERTY UGANDA



Liberty Uganda received the Judges' Special Award for the C.O.U App and a Certificate of Recognition for their Pay-As-You-Go Motor Comprehensive Insurance at the Insurance Regulatory Awards Innovation Awards..

UIA MEMBERS ACTIVITY FOR THE MONTH OF MARCH

ICEA LION UGANDA



ICEA LION Uganda, as partners took part in the Nordic Sports Day at Arcons International School, where children and parents were engaging in various fun games, sports, and physical activities

PRUDENTIAL UGANDA



Prudential Uganda, hosted its Prudent Kyoto Masterclass at Fairway Hotel Kampala to bridge the gap between vision and legacy and it was a moment of realization, strategy, and action.

UIA MEMBERS ACTIVITY FOR THE MONTH OF MARCH

GA INSURANCE



GAInsurance Uganda, in partnership with the Insurance Brokers Association of Uganda, hosted a breakfast meeting for Insurance Broker executives at Fairway Hotel.

SANLAM UGANDA



Sanlam Uganda, in partnership with World Vision Uganda, commissioned new classroom blocks and an 8-unit teacher facility at Wanduku and Ajali-Lajwa Primary Schools

UIA MEMBERS ACTIVITY FOR THE MONTH OF MARCH

BRITAM UGANDA



Britam Uganda attended the IRA Innovative Awards and won 1st Runner-Up- People's Choice Award and 2nd Runner-Up- Most Innovative Non-Life Insurance Company.

AAR INSURANCE



AAR Insurance Uganda, in partnership with the GL Foundation Uganda donated Iftar items to Masjid Jamba in Kyanja, during the Jummah prayers, in support of their Ramadan Iftar Program.

UIA MEMBERS ACTIVITY FOR THE MONTH OF MARCH

BRITAM UGANDA



CIC Insurance Uganda attended the CIC Group PL Investor Breakfast Meeting in Kenya and delivered Outstanding 2024 Financial Results!

Thank you —