

Tribunal taking lead as handful of insurance disputes end up in court

Whereas insurance disputes are rising at the Tribunal level, just a few stubborn cases have proceeded court in the last three years.

Dispute resolution.

RACHEAL NABISUBI

When the Insurance Appeals Tribunal was set up in 2022, it was pitched as a faster, more specialised place for insurance disputes to be settled before they clogged courts.

Three years later, the numbers show that the Tribunal has quietly become the main arena for insurance fights, but not the final stop for everyone.

In its report for the 12 months ended June 2025, the Insurance Appeals Tribunal said it had handled 51 appeals since it opened.

Almost half of that work came in just one year, with 25 appeals concluded in the most recent reporting period.

Most of those disputes, the Tribunal noted, involved the kinds of covers Ugandans argue over every day: group life, motor comprehensive, and medical claims.

It's the territory of ordinary policyholders: families pushing for life payouts, drivers contesting accident repairs, patients challenging what their medical policy should have covered.

Yet even as the Tribunal's files have been piling up, the courts are holding surprisingly few insurance matters.

Speaking to insurance chief executive officers and industry leaders at a dialogue organised by Insurance Regulatory Authority, Justice Thomas Ocaya Ojele Rubanga of the Commercial Division of the High Court painted a vivid picture.

For instance, he said as of September 2025, at least 8,097 cases were pending in the Commercial Court, but only 27 were insurance matters.

In a system overwhelmed by thousands of disputes, insurance cases are a sliver.

Justice Ocaya pushed the comparison further, pointing out that even the money tied up in court insurance cases is low relative to the rest of commercial litigation.

"Shs9b is the total value of these insurance disputes, yet the value of commercial court matters is about Shs3.6 trillion," he noted.



For three years now, the Insurance Appeals Tribunal has quietly been the main arena for insurance fights. However, where some cases have not been resolved to their logical conclusion, they have proceeded to court. PHOTO/FILE

The implication was clear: insurance is not flooding the courts the way other sectors do. Most disagreements are being captured earlier, at the Tribunal level.

But the Tribunal is not absorbing everything. The 27 insurance-related cases currently in court show that a meaningful number still escalates beyond the Tribunal's bench.

Some disputes, whether because of complexity, dissatisfaction, or sheer irreconcilability, keep climbing upward into the formal judiciary.

Justice Ocaya described what those stubborn cases look like. They are not only the everyday claims that dominate Tribunal work.

Court disputes span a wide range: construction policies, motor claims, life insurance, bancassurance, customs bonds, negligence, fraud, machinery cover, trade and loan covers, subrogation, reinsurance, and third-party suits.

In other words, fewer cases, but heavier ones, often technical, corporate, or legally intricate.

Settling disputes
IRA chief executive officer Ibrahim Kaddunabbi Lubega said that, whereas litigation remains low, it is important that this is not taken for granted.

"It is clear that cases go to court and keep lawyers busy, but they are not the parties in dispute. Two parties enter a commercial transaction; they should

be able to conclude these matters themselves," he said.

Therefore, he noted that the Tribunal should not be treated as a conveyor belt to court, but as a genuine resolution point.

"Clients don't buy insurance to end up in court, they buy it to solve problems," he said.

From the industry side, Ronald Jagwe of Swico acknowledged that while court cases are few, they still carry serious financial and reputational weight.

"We must review and amend our policies to ensure clarity and transparency," he said, pushing for arbitration and better policy wording to reduce escalation.

He also warned that every unresolved

fight, especially those that spill into court, feeds public mistrust.

"Many people believe insurers don't pay claims. By addressing disputes effectively and publicly, we can improve confidence and increase insurance uptake," he noted.

So the story the numbers tell is not that insurance disputes are rare. It's that they are being rerouted.

The Tribunal is now the busy front-line: 51 appeals handled since 2022. The Commercial Court, by contrast, is a quieter second line: only 27 insurance cases on its docket, but often the more complex, high-stakes disputes that resisted settlement earlier.

In that gap between 51 and 27 sits the real evolution of insurance justice. The system is working better than before; most fights are being settled outside court. But as Justice Ocaya's figures show, and as Kaddunabbi and Jagwe warn, a significant minority still ends up in litigation when trust collapses, or the issues get too knotty to resolve.

The Tribunal has changed the path of disputes, but it hasn't ended them. It has simply become the place where most of them now begin, and, for many, where they finally end.

Key figures

51

In its report for the 12 months ended June 2025, the Insurance Appeals Tribunal said it had handled 51 appeals since it opened.

27

At least 27 insurance-related cases are currently in court, which show that a meaningful number disputes still escalate beyond the Tribunal.

8,097

As of September 2025, at least 8,097 cases were pending in the Commercial Court, but only 27 were insurance matters, which is just a fraction.