

Mirai General Insurance Trains Over 200 Agents in Push to Expand Non-Motor Insurance Uptake



Joseph Nsubuga, Chief Executive Officer, Mirai General Insurance



Calvin Tugume, Risk and Compliance Officer, Sky Reinsurance Brokers Ltd, Joseph Nsubuga, Chief Executive Officer, Mirai General Insurance and Joseph Iranya, Head of Operations at Sky Reinsurance Brokers Ltd

Mirai General Insurance Uganda Limited has launched a nationwide capacity-building initiative aimed at deepening insurance penetration and diversifying product uptake across the country. The company, formerly First Insurance (FICO), gathered more than 200 agents for an intensive training focused on non-motor insurance solutions and emerging digital innovations.

Speaking during the training, Chief Executive Officer Joseph Nsubuga said the engagement is central to Mirai's strategy to strengthen its agent network and equip them with the skills required to sell a wider range of insurance products beyond the widely purchased Motor Third Party cover.

"Our goal is to empower agents with the confidence and knowledge to expand into other classes of business. We are also updating them on key industry developments, especially the shift to digital stickers, which has significantly reshaped the market over the past year," Nsubuga said.

The training was delivered in partnership with Sky Reinsurance Brokers Ltd and the Neon digital solutions team, who provided both technical insights and digital transformation guidance for field agents.

According to Joseph Iranya, Head of Operations at Sky Reinsurance Brokers Ltd, the collaboration between Sky and Mirai has strengthened over the past



Stakeholders pose for a group photo during the training at the Copper Chimney Hotel in Kampala recently.



two years, ranging from

residence business and facultative risk placements to the development of Mirai's

travel insurance product. "Non-motor insurance

remains a largely untapped opportunity. We focused on areas such as burglary, fire, goods in transit, marine, and personal accident. Agents must understand these products if they are to effectively serve clients and grow their portfolios," Iranya noted.

Iranya added that Uganda's insurance market is expanding, driven in part by developments in the oil and gas sector, making agent-centered training crucial to raising insurance penetration from its current levels.

Calvin Tugume, Risk and Compliance, Sky Reinsurance Brokers Ltd, said one of the industry's biggest hurdles is persistently low

public trust, often fueled by the misconception that insurance is only for the wealthy or that insurers fail to pay claims.

"There is a deep perception problem. But insurance is meant to be inclusive. Everyone can buy it, and everyone can benefit from it. As an industry, we must consistently pay genuine claims and demonstrate real value," he said.

Tugume emphasized that most agents operate within the informal sector, where over 80% of Uganda's workforce earns a living. This, he said, presents massive growth potential if agents are empowered to engage SACCOs, associations, and other aggregated groups that dominate the sector.

"Working through aggregators allows us to reach more people efficiently. That is where the numbers are, and that is where the industry's focus should be," he said.

Mirai Insurance reports indicate that 2025 has so far been a strong year, with growth exceeding 50% compared to the same period last year. The company says it plans to pursue new markets and expand its customer base through continuous agent upskilling and client-focused innovation.

"We are confident about the future. By strengthening our agent network and enhancing service delivery, Mirai will continue to grow and extend insurance access to communities across Uganda," Nsubuga said.