

Insurance Appeals Tribunal cases triple to Shs41b amid rising public awareness



Okotha, Panel Member, Rita Namakiika Nangono, chairperson, Insurance Appeals Tribunal, Minister of Finance Matia Kasaija and State Minister for Finance (General Duties) Henry Musasizi

The Insurance Appeals Tribunal has reported a sharp increase in insurance dispute cases, with the number of appeals filed during the 2024/25 financial year rising to 25 from nine cases recorded in the previous year.

According to the tribunal's latest annual report, the disputes filed during the year carried a combined monetary value of about Shs41 billion, a major rise from approximately Shs5.1 billion recorded in the 2023/24 financial year.

Tribunal chairperson Rita Namakiika Nangono said the increase in cases was largely due to growing public awareness about the tribunal's existence and its role in

resolving disputes within the insurance sector.

She noted that more policyholders and industry players are becoming aware that the tribunal offers a specialised and relatively faster avenue for resolving disputes between policyholders, insurance companies and the sector regulator, the Insurance Regulatory Authority.

"The increase in the number of appeals reflects improved public awareness and growing confidence in the tribunal as a fair and impartial forum for resolving insurance disputes," Nangono said.

The tribunal was established to provide an alternative dispute resolution mechanism within the insurance sector,

enabling aggrieved parties to challenge decisions made by insurers or the regulator without necessarily resorting to lengthy court processes.

Technology adoption

The report also indicates that the tribunal made progress in modernising its operations through the adoption of digital technology to improve accessibility and efficiency in handling cases.

During the year under review, the tribunal installed video conferencing facilities and acquired a Zoom license that allows litigants and lawyers to participate in hearings remotely.

Nangono said the introduction of virtual hearings

has improved accessibility for parties who may be located outside Kampala and has helped streamline the tribunal's operations.

In addition, the tribunal developed and disseminated a case digest summarising its decisions. The digest has been shared with industry stakeholders and the public to promote transparency and accountability in the tribunal's work.

"We have also enhanced our digital systems by introducing online filing of applications, enabling parties to submit appeals electronically. To further improve documentation of proceedings, we acquired a transcription application to support accurate recording of hearings," Nangono said.

She said the tribunal's decisions are also now accessible online through the Uganda Legal Information Institute, allowing lawyers, researchers and the public to access its rulings more easily.

Funding constraints

Despite these achievements, Nangono said the tribunal continues to face major operational challenges, particularly funding constraints that have slowed the implementation of its five-year strategic plan covering the period 2022–2027.

She explained that several key initiatives outlined in the strategic plan have not been implemented due to limited financial resources.

Among the initiatives affected is a planned public awareness campaign aimed at educating the public about the tribunal's mandate and services. Procurement for the campaign had to be deferred due to lack of funding.

The tribunal also planned to recruit additional staff and engage a resource mobilisation consultant to support its long-term sustainability, but these initiatives were also postponed.

Nangono said the institution remains understaffed, a situation that is affecting its operational efficiency and its ability to handle the growing number of appeals.

"We remain greatly understaffed and this affects our operational efficiency and ability to handle an increasing number of appeals," she said.

Call for government support

Nangono appealed to the Government to consider establishing a dedicated budgetary subvention to support the tribunal's operations.

She said such support would enable the tribunal to strengthen its infrastructure, recruit additional staff and improve its ability to handle the increasing caseload.

"This would help address staffing gaps, strengthen infrastructure and enable the tribunal to manage the increasing caseload more effectively," she said.

The tribunal also called for support for proposed

amendments to the Insurance Appeals Tribunal Regulations aimed at harmonising the tribunal's powers and operational framework.

Officials said the amendments are intended to address conflicting provisions and strengthen the tribunal's authority in handling insurance disputes.

Strengthening partnerships

Despite financial constraints, the tribunal reported improved coordination and partnerships with key institutions within Uganda's financial and legal sectors.

The partnerships, according to the report, have helped strengthen institutional cooperation and enhance the tribunal's role in promoting fair dispute resolution within the insurance industry. The report was presented to the Minister of Finance, Matia Kasaija, who acknowledged the funding challenges facing the tribunal.

Kasaija encouraged continued engagement with the ministry to identify sustainable solutions and pledged Government support to strengthen dispute resolution mechanisms within the insurance sector.

He emphasised the importance of strengthening the tribunal's capacity to handle increasingly complex cases within the insurance industry and urged members to continue enhancing their expertise through professional development.

"It is important that members continue building their expertise and strengthening their technical knowledge so that they are able to effectively handle the growing number of cases in the sector," he said.