

Players Call for Collaboration and Client-Centred Innovation in the Insurance Sector

Uganda's insurance industry is being challenged to deepen collaboration, rebuild public trust, and adopt client-centred innovation as it seeks to unlock growth and expand coverage across the country.

The call came into sharp focus during the 15th Annual Insurance Agents Awards 2025, organized by the Uganda Insurers Association (UIA), where industry leaders emphasized that the sector's future lies not only in product development, but in partnerships, professionalism, and a stronger focus on the needs of ordinary Ugandans.

The Chief Executive Officer of the association, Jonan Kisakye, highlighted the importance of collective action, pointing to the growing role of institutions such as the Insurance Training College, the Insurance Regulatory Authority of Uganda, and the Insurance Brokers Association of Uganda in building a more inclusive insurance ecosystem.

"We must recognize the contribution of insurance brokers and not take it for granted. This association is about collaboration—how we put competition aside and work together to move the industry forward," Kisakye said.

Despite steady progress, he noted that the sector is still operating below its full potential, with a large portion of the population uninsured. "There is still about 90 percent of the market out there, which means the opportunity is immense," he emphasized.

The event, which attracted over 240 delegates, served as both a celebration of excellence and a moment of reflection.

Kisakye stressed that while industry dialogue is important, the real test lies in translating discussions into tangible market outcomes.

"Tonight, is about celebrating individuals who have taken what we discuss in forums like these and turned it into real results in the market," he said.

At the heart of his message was the need for a shift from product-driven models to customer-focused solutions. "We must move from products to people. Clients are not looking for policies—they are looking for protection," he noted.

He also highlighted the importance of balancing data with human connection. "We must lead with data but close with the heart," Kisakye said, adding that simplifying policy communication would help reduce disputes and rebuild trust.

"Success in this industry cannot be accidental. It must be structured, disciplined, and ethical," he added, urging agents to treat insurance as a profession rather than a transactional business.

These sentiments were echoed by the Chief Executive Officer of the Insurance Training College, Saul Seremba, who described trust as the most pressing issue facing the sector. "It is not just about this function, but the consistency in organizing it. That consistency shows the commitment the industry has," Seremba said.

He noted that such gatherings should prompt introspection among industry players. "When we come together like this, it is a point to reflect on where we have come from and where we are going," he said.

Seremba warned that the erosion of trust is often self-inflicted through poor practices and weak ethical standards. "If we are

losing trust, it is probably because of what we do. Let us act responsibly, honestly, and with strong ethical conduct," he stressed.

He challenged agents to take a more proactive role in expanding insurance penetration. "This is our moment to re-strategize and ask ourselves what more we can do to grow the industry," he said.

Beyond performance, Seremba emphasized the importance of long-term professional growth. "What brought you here will not take you there. You must think beyond commissions and prepare for the next level—whether it is becoming a unit manager or a CEO," he said.

He also highlighted empathy as a key driver of customer engagement. "Without empathy, we cannot reach the hearts of our clients," he added.

The Chief Guest, Norbert Mao, the Minister of Justice reinforced the call for trust and professionalism, urging agents to view themselves as central to Uganda's protection and risk management framework.

Speaking under the theme **"Becoming a Champion of Protection: Performance & Purpose in the New Insurance Era,"** Mao emphasized the need for agents to go beyond selling policies to educating clients. "Agents must motivate clients, not merely sell policies without explaining the real need for protection," he said.

He stressed that trust in the insurance industry is anchored in regulation and professionalism. "Why do we trust insurers? It is because you are licensed and operate within a regulated framework," Mao noted. Acknowledging the challenge of low insurance uptake, he called for intensified public awareness efforts. "We must continue



Celebrating excellence at the UIA 15th Annual Insurance Agents Awards



Mr. Brian Nayebare from Mirai General Insurance emerges winner in the Best Motor Third Party Agents

to educate our people and raise awareness on the importance of insurance coverage," he said.

Mao also pledged government support for the sector, inviting closer engagement with his ministry on policy and regulatory reforms to strengthen the industry.

"You must create that thirst which makes people decide they need insurance. Tell the real stories about the dangers of life," he urged.

Using a philosophical analogy, Mao described insurers as protectors within society. "You are the shield that guards people against risks," he said.

He concluded with a message on resilience, particularly for agents navigating a challenging market. "Successful people form the habit of doing what others avoid. An insurance agent must persist despite rejection—that is the difference between success and failure," Mao said.

Across the discussions, a clear consensus

emerged: Uganda's insurance sector is at a pivotal moment. While growth opportunities are significant, realizing them will require a deliberate shift toward collaboration, innovation, and customer-centric approaches.

Industry leaders agreed that breaking down silos, strengthening partnerships, and aligning around a shared vision will be critical to unlocking the untapped market. At the same time, rebuilding trust through ethical conduct, transparency, and consistent service delivery remains essential.

As the sector evolves, the message from the awards ceremony was clear—insurance must move beyond products and become a service embedded in the daily lives of Ugandans. Only then will it achieve meaningful penetration and play its full role in supporting economic resilience and national development.