

# Insurers tasked to roll out mandatory sensitization on workers' compensation

**G**eneral insurers have been tasked to roll out mandatory awareness and sensitization campaigns on workers' compensation insurance. This directive aims at closing the persistent knowledge gap around requirements and procedures in claiming compensation when employees suffer injuries while at their workplaces.

The directive issued in a circular dated March 16, 2026, signed by the Insurance Regulatory Authority of Uganda Chief Executive Officer, Alhaj Dr. Kaddunabbi Ibrahim Lubega, requires all non-life insurance firms to undertake structured awareness and sensitisation initiatives for their policyholders on the procedures and requirements under the workers' Compensation regime. The insurers are required to directly engage with the employees and employers to understand their rights, responsibilities, and the protection available.

"The sensitization initiatives shall specifically target policyholders insured under Workers' Compensation and Group Personal Accident policies, and shall cover the procedures for reporting



workplace injuries and accidents and the documentation required to support compensation claims," the circular reads in part. Other areas to sensitize employees and employers about are the role of medical

practitioners in assessing incapacity and the proper process for submission and follow-up of claims. "We believe that exhibiting transparency by sharing all the necessary information to the policyholders will enhance trust, build

confidence, improve compliance, and strengthen workplace safety amongst the public," Kaddunabbi says adding that this will promote efficient administration of claims." The sensitization activities with

policyholders shall further include policy issuance processes, renewal communications, and other policyholder outreach initiatives.

Genesis

The directive follows a recent meeting between IRA and the Ministry of Gender, Labour and Social Development, which discovered that there are several gaps in the current claims management practices for workers' compensation insurance.

According to the circular, premature permanent incapacity assessments are sometimes issued for injured workers who have not yet attained full medical recovery or who remain under active treatment.

Such practices, IRA said, have contributed to delays in resolving claims and led to an increase in the number of disputes being referred to the Medical Arbitration Board (MAB). The MAB is a specialised, independent panel that was established to resolve disputes regarding workplace injuries, occupational diseases, and workers' compensation assessments. It focuses on resolving conflicting medical opinions regarding injury severity, incapacity, and compensation.

According to IRA, the above challenges mainly arise from limited awareness among policyholders and employers regarding the proper procedures, documentation requirements, and timelines applicable to claims under the Workers' Compensation framework, which this new directive seeks to cure.