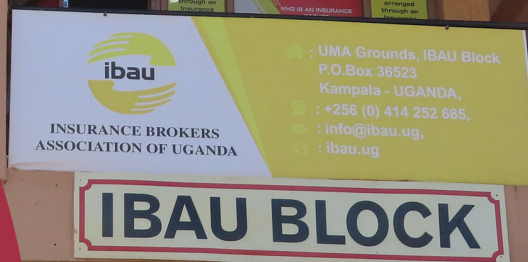




INSURANCE BROKERS ASSOCIATION OF UGANDA

STRATEGIC PLAN 2020 – 2022





**Insurance Brokers
Association of Uganda**

OUR VISION

**TO BE THE MOST PROFESSIONAL AND
RESPECTED BUSINESS ASSOCIATION
IN THE REGION.**

OUR MISSION

**TO PROVIDE STEWARDSHIP FOR
MEMBERS TO DELIVER INSURANCE
ADVISORY SERVICES WITH UTMOST
PROFESSIONALISM AND INTEGRITY.**

Contents

Message From The Chairman	1
Preamble	3
The Strategic Objectives	5
IBAU Strategic Map	6
SWOT/Situational Analysis	7
Brief Insurance	9
Industry Analysis	9
Classification Of Insurance Business	11
The Secretariat And Infrastructure Of The Association	12
The Sub-Committees Of The Association	13
Key Stakeholders Of The Insurance Brokers Association	14
Existing And Potential Clientele For The Brokerage Firms	15
Core Competence Areas For The Brokerage Firms	16
The Three Year Action Plan Insurance Brokers Association Of Uganda 2020 - 2022	17
Structure Of The Secretariat Of The Insurance Brokers's Association Of Uganda	23
Appendix A: List Of Current Insurance Brokerage Firms	24
Appendix B: List Of Insurance Companies	30
Appendix C: List Of Reinsurance Companies	33



Message From The Chairman

The Association has come of age!

The relevance of insurance broking, as advisory service depicts a winding curve over the years of IBAU's existence; tribute to the trend in economic transformation/growth, market development, Regulatory developments, the changing face and landscape of the broking sub-sector. In all, the players and Association have survived. Yet as it is said, "what got you here, will not keep you there."

The overall goal enshrined in the strategic plan is to move the sub-sector move from relevance to significance. The trends lately within the insurance eco-space portend threats to survival of the traditional insurance Broker. It is not merely for gloom but rather a wakeup call for the fraternity as a whole to reinvent itself; as individual players and collectively as IBAU.



It is therefore my conviction that with the resources at hand IBAU is poised to tread the path to significance along a steep curve this time around. This trajectory spells ambition, but with the rapid change in customer behavior and demand we cannot afford to wait.

The strategic pillars in this document emphasize;

- i. Strengthening of the secretariat as the focal point for collaboration with MDAs, Regulators, the Insurance fraternity, trainers, possible donors and other stakeholders to enhance visibility, lobby activities and service to the members.
- ii. Enhancement of IT capacity within the members to improve customer service, innovation and communication, which is sine qua non in today's world.
- iii. Upgrade and continuous improvement in technical capacity within the individual broking houses and in turn a stronger muscle, (at IBAU) as a summation of the individual capacities. With the existence of ITC, this is taken as a given.
- iv. Harnessing the cordial relationship between IBAU and the Regulator for the ultimate benefit of the members, through Regulatory support and guidance.
- v. Courtship with the UIA at the Apex and the individual members as key partners in the strife for enhanced service delivery, customer satisfaction and innovation.
- vi. Acquisition of property for the secretariat as a strategy for survival, cost saving and enhanced visibility.
- vii. Increased collaboration with other players within the Region under the auspices of the East African Insurance Brokers Association. (EAIBA).
- viii. Financial stability, critical for funding of the various activities.


The above, at the core, neither entail rocket science nor reinvention of the wheel. It is therefore my conviction that with the resources at hand IBAU is poised to tread

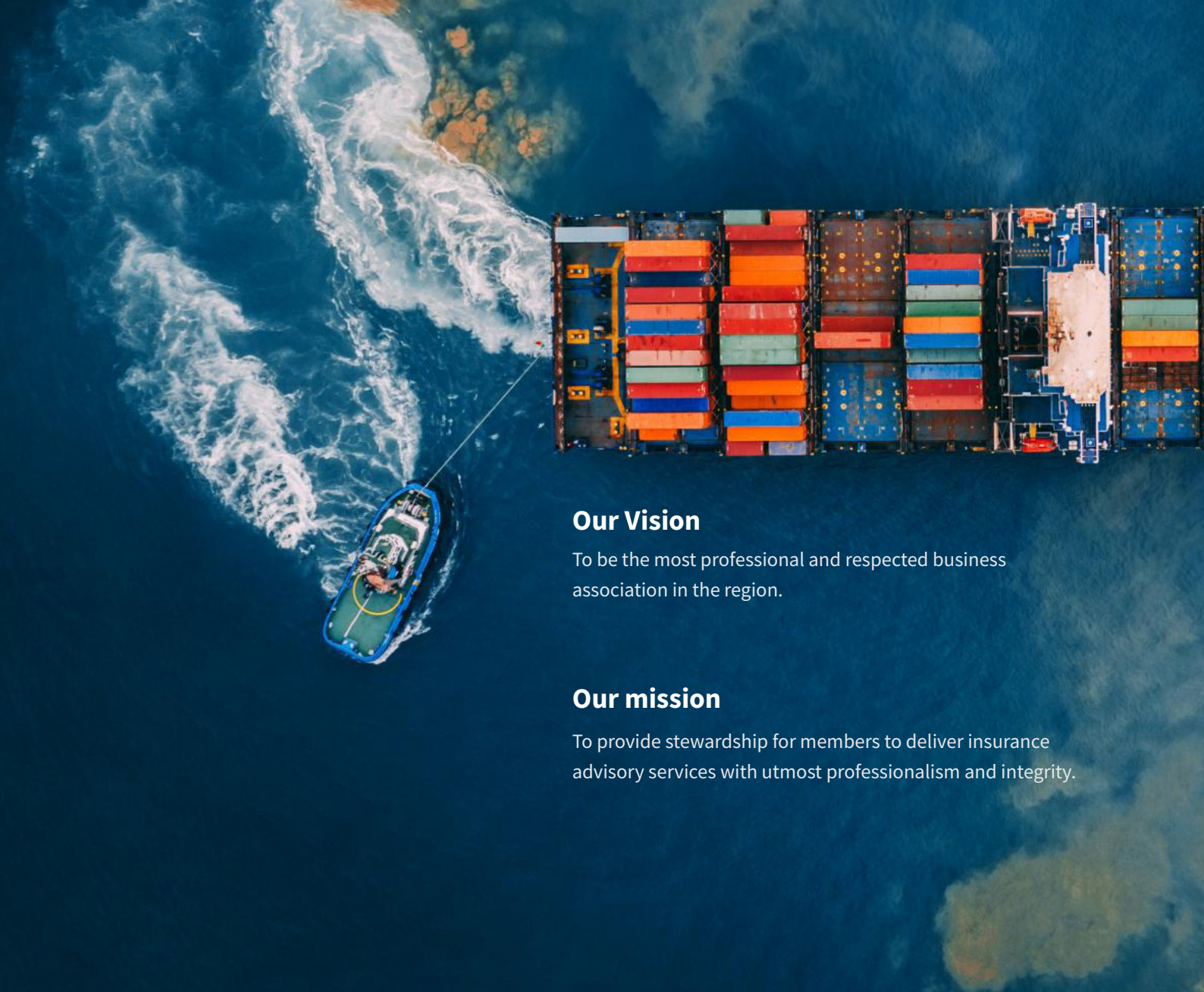
the path to significance along a steep curve this time around. This trajectory spells ambition, but with the rapid change in customer behavior and demand we cannot afford to wait. Ultimately, the broking sector should reclaim its position as initiator, innovator, advisor and counselor within the overall insurance eco-sphere. The membership profile presents interesting dynamics for competition, yet equally important it entails synergy for IBAU to bring harness the international experience and within reach for the benefit of the entire membership, and industry as a whole. Akin to the chain analogy, the strength of any Association is judged on the weakest member.

I salute the committee that spearheaded the preparation of this plan along with the consultant and the IBAU Executive Committee. Furthermore the members are highly commended for the time dedicated to study the proposals and the recommendations. The Regulator's interest, input and guidance in this process cannot be taken for granted. Please accept our sincere gratitude for the patronage.

I therefore bequeath this document to the membership of IBAU to turn the aspirations herein into reality as our contribution to the growth of Insurance by which posterity will judge us.

**IBAU; UNITED WE STAND! FORWARDS EVER
BACKWARDS NEVER!**


Solomon. Rubondo.
Chairman.



Our Vision

To be the most professional and respected business association in the region.

Our mission

To provide stewardship for members to deliver insurance advisory services with utmost professionalism and integrity.

Preamble

The Insurance Brokers Association of Uganda (IBAU) is a professional umbrella body which was established to ensure professional practices and ethics are maintained and practiced by all member companies as well as to lobby other stake holders for policies and regulations which are internationally acceptable and conducive to both local and international insurance markets.

The Insurance Brokers Association of Uganda (IBAU) was formerly known as Uganda Association of Insurance Brokers (UAIB) which existed since 1967 as a welfare Association that operates in the interest of its

member companies. IBAU inherited UAIB in all aspects including Assets and Liabilities. The Association has now been registered by the Uganda Registration Services Bureau as the Insurance Brokers Association of Uganda (IBAU) and attained its certificate of incorporation on the 21st of February 2018 after transforming into a company limited by Guarantee from a formerly “welfare” Association.

The Association is made up of 44 member companies which are incorporated by the registrar of companies and are licensed by the Insurance Regulatory Authority (IRA) to transact insurance brokerage



Our Values

Our identity as IBAU shall be characterized by the following core values:

- 1. Professionalism**
Exhibiting competence and skill in negotiating, arranging and advising on insurance contract
- 2. Integrity**
Acting in the client's best interest through trusted, dependable and team players
- 3. Customer Service Excellence**
Superseding client expectations in service delivery
- 4. Innovativeness**
By harnessing our ability to introduce new ideas to enhance productivity as well as the growth of our membership
- 5. Thought Leadership**
Establishing ourselves as a trusted Authority on all matters related to insurance to the benefit of our clients.

business in Uganda. An Insurance broker is an insurance specialist/expert who acts on behalf of clients by providing professional insurance advisory and risk management services in the best interest of clients.

In a bid to ensure standards, professionalism and compliance to ethical conduct among members with the aim of increasing visibility and recognition in the country, the association has sought to develop a strategic plan which has involved profiling its current situation, visioning the desired future and charting out an action plan. This document is a result of the exercise showing the association's vision, mission, values, SWOT analysis, and the action plan for achieving the desired future.

An insurance broker is an insurance specialist/expert who acts on behalf of clients by providing professional insurance advisory and risk management services in the best interest of clients

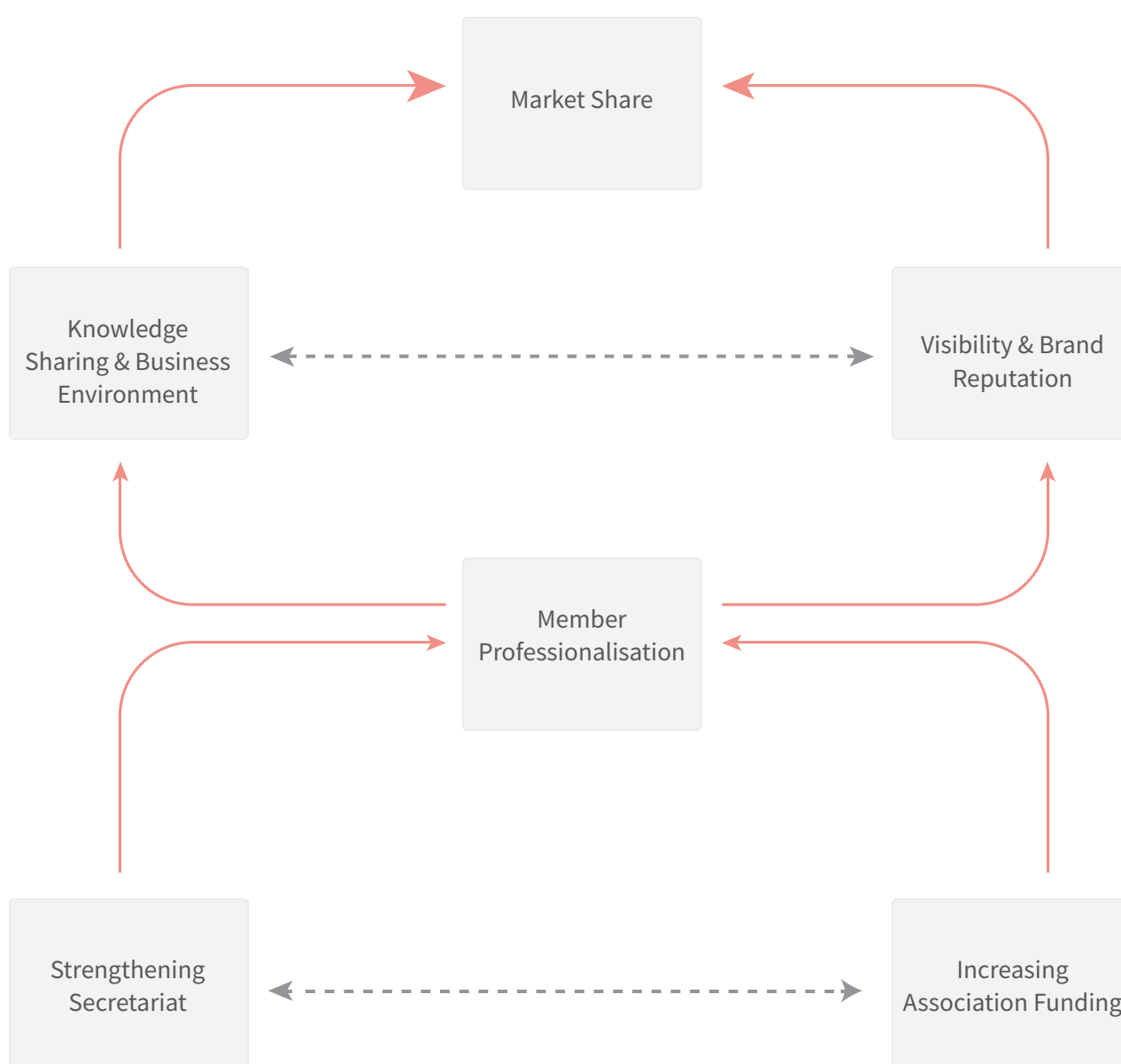
The Strategic Objectives

In a bid to transform the Association, IBAU shall pursue the following strategic objectives as determined from the SWOT analysis:

1. Strengthen the structures and enhance the capability of the Secretariat .
2. Support the professionalism of its member companies and Enhance Member Companies' compliance with the established regulatory frameworks and best practices.
3. To increase the funding for the activities of the association (at least 300 million UGX in Year 1, 400 million UGX in Year 2, and 500 million in Year 3).
4. Raise visibility and brand reputation of IBAU and awareness of the role of the insurance brokers in the country.
5. Build a robust forum for enhancing knowledge sharing and active participation among members and for lobbying and advocating for a favourable business environment
6. Increase the total market share of the association by 21.0% in the next three (3) years (from current 32.0% to 53.0% by close of 2022).



IBAU Strategic Map



SWOT/Situational Analysis

In the SWOT analysis we have documented the Strengths, Weaknesses, Opportunities, and Threats of IBAU. The SWOT has been the basis of formulating the strategic objectives and eventually the strategic initiatives to be executed to realise the objectives over the next three (3) years

Strengths

1. Mature, exposed and experienced managers of the respective brokerage companies and individual firms have expertise.
2. IBAU is legally recognized.
3. Good relations between IBAU and Uganda Insurers' Association.
4. Significant number of registered members.
5. Member companies have a client base to educate on IBAU activities.
6. Having a constitution in place that guides governance issues.
7. Existence of a forum for bringing members together.
8. Association has a physical location and a website.

Weaknesses

1. Lack of a code of ethics to guide the association and its membership.
2. Legacy of tainted image of the profession.
3. Inadequate funding for the activities of the association.
4. Lack of an effective secretariat with human resource (HR) capacity and lack of administrative facilities at the secretariat due to funding shortages.
5. Lack of visibility or being known in the market.
6. Need to improve internal communication and response in the Association and its membership.
7. Poor turn up of CEOs in important meetings of the association.
8. Individual members not understanding/ appreciating the role of the association and effectiveness in enhancing their individual firms.
9. Lack of knowledge/information about the association by employees of individual firms.

Opportunities

1. Potential for accessing donor funding.
2. Potential market for growth.
3. Establishment of the East African Brokers Association has created a platform for benchmarking and increased the field of operation of member companies
4. The insurance act that legally recognises the existence of IBAU.
5. Conducive economic environment for business especially the influx of foreign investors with the culture of utilizing brokers in business.
6. Political stability in Uganda.
7. Availability of Consultants to provide advisory services to the association.
8. Increased government interest to take up insurance.
9. Industry environment allows association to influence government/insurance policy.
10. Existence of compulsory insurance covers e.g. Motor Third Party and Work man's Compensation.
11. There is space to develop new insurance products.
12. Discovery of oil in the country which will create more opportunities to provide insurance cover.
13. Marine insurance for imports to be made mandatory.
14. Opportunity to enhance collaboration and partnership with the insurers.
15. Cash and carry policy will ensure premiums are submitted to the insurers.

Threats

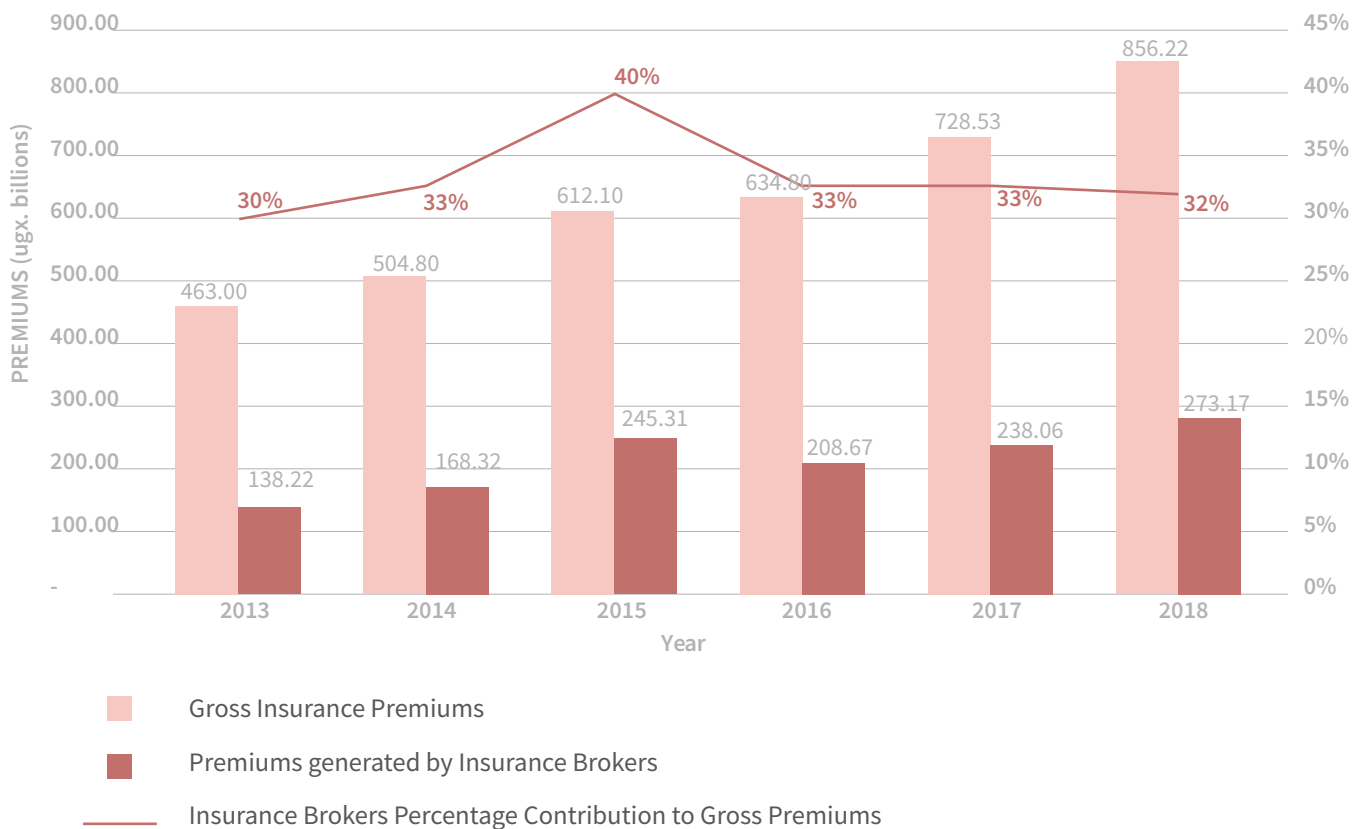
1. Introduction of unfavorable tax policies.
2. Competition from alternative distribution channels.
3. Inability of the public to differentiate between Insurance Brokers and Insurance Agents.
4. High operational costs.
5. Lack of a substantial number of insurance professionals in the country.
6. Unethical conduct (opportunistic/predatory behaviour) by Insurers.
7. Negative perception by the public about "brokers."
8. The looming introduction of the National Health Insurance.
9. Existence of unregulated competition from medical service providers.
10. Lack of flexibility by some Insurers to tailor some insurance policies.
11. Deviation from prescribed minimum rates.
12. Implementation of bancassurance.

Brief Insurance Industry Analysis

The insurance sector's contribution to the national GDP has continued to lie below 1%. The major hindrances that have perennially affected the development and stifled the growth of the insurance industry in the country have been cited in several reports of the Insurance Regulatory Authority of Uganda. These include:

- » The general low level of insurance awareness amongst both the insuring and the would-be insuring public.
- » The general poverty and low incomes of the majority of the prospective consumers, giving rise to inability to afford insurance due to non-possession of valuable insurable property.
- » The intangibility of insurance which makes its value and role difficult to perceive, given the low education level of the masses.
- » The inadequacy of products which would be ideal for the rural prospective consumers who form the bulk of the population.

INSURANCE BROKERS CONTRIBUTION TO GROSS INSURANCE PREMIUMS





Classification Of Insurance Business

As per section 5 of the Insurance Act (2000), the insurance business for which the insurance players continue to be licensed, comprise:

Life insurance	Non-Life insurance	Reinsurance business
1. Life Individual	1. Fire insurance	in respect of any of the foregoing classes.
2. Life Group	2. Burglary insurance	
3. Deposit Administration Plans	3. Personal accident insurance	
	4. Employers' liability insurance	
	5. Public liability insurance	
	6. Marine hull insurance	
	7. Marine cargo insurance	
	8. Aviation insurance	
	9. Motor vehicle insurance	
	10. Agricultural insurance	
	11. Bonds	
	12. Contractors all risks insurance	
	13. Machinery breakdown and installation, boiler explosion insurance	
	14. Any insurance other than specified above	
	15. Medical Insurance	

The Secretariat And Infrastructure Of The Association

The Insurance Brokers' Association of Uganda is led by an Executive Committee elected by members. It consists of a Chairman, Vice Chairman, Secretary General, Treasurer, Three (3) Committee Members, and One (1) Ex-Officio who is the immediate Past Chairperson.

The Chairman presides over the affairs of the association and is assisted by the Vice Chairman. The Secretary General coordinates the affairs of the association and is responsible for the exchange of

information. The Treasurer is responsible for managing of the resources of the association.

Currently the affairs of the Association are run at the Secretariat that is overseen by a Business Manager on a daily basis. The Secretariat is housed at UMA Show Ground Lugogo. The association also has a website. Funding for the association comes from the annual membership subscription of 1,000,000/= UGX and the levy of 0.35% of member annual gross income.



*Mr. Bakesiga Christopher Mugisha
Business Manager IBAU Secretariat*

Currently the affairs of the association are run at the secretariat that is overseen by the Business Manager on a daily basis

The Sub-Committees Of The Association

The association has established four (4) sub-committees namely the Finance Sub-Committee which is responsible for fundraising and financial management; the Technical Sub-Committee which is responsible for member registration, training, advisory services, product development, and dispute resolution; the Disciplinary Sub-Committee which is responsible for professionalism and ethical conduct; and the Public Relations Sub-Committee which shall be responsible for communication, publicity, networking, and corporate social responsibility. The number of members on each Sub-Committee is determined by the Executive Committee; members of the association who are not part of the Executive Committee are eligible to be co-opted.

Finance Sub-Committee

Responsible for fundraising and financial management.

Technical Sub-Committee

Responsible for member registration, training, advisory services, product development, and dispute resolution.

Disciplinary Sub-Committee

Responsible for professionalism and ethical conduct

Public Relations Sub-Committee

Responsible for communication, publicity, networking, and corporate social responsibility.

Key Stakeholders Of The Insurance Brokers Association



Chairman - Insurance Brokers Association of Uganda, Solomon Rubondo with the Chief Executive Officer - Insurance Regulatory Authority of Uganda, Alhaj Kaddunabbi Ibrahim Lubega

The following have been identified and recognized as the key stakeholders of the association for which efforts must be invested at all times to maximize their support but minimize their possible adverse impact:

- | | |
|-----------------------------------------------------------------------|-----------------------------------------|
| 1. Member Brokerage Firms Under IBAU. | 7. The insuring public. |
| 2. Insurance Regulatory Authority of Uganda. | 8. The Insurance agents. |
| 3. Uganda Insurers' Association. | 9. The uninsured public. |
| 4. Insurance Training College of Uganda | 10. Private Sector Foundation of Uganda |
| 5. Individual insurance companies. | 11. Bank of Uganda and other banks. |
| 6. Government of Uganda Ministries, Departments, and Agencies (MDAs). | |



Existing And Potential Clientele For The Brokerage Firms

The following have been identified as the existing client segments for the individual brokerage:

-
- » Corporates (Includes Private agencies, NGOs and parastatals).
 - » Personal lines (Individuals).
 - » Commercial enterprises (defined here as Mid-sized companies).
 - » Identified as potential client segments for escalation due to very low penetration are:
 - » Government agencies.
 - » Individuals (the most uninsured segment).
-



Core Competence Areas For The Brokerage Firms

The following have been assessed as the core competence areas for all the brokerage firms for which continuous improvement has to be sought:

» Technical aspects of Insurance	» Marketing
» Customer service	» Financial management
» Business planning	» Human resource management
» Product development	» Communication and public relations
» Risk management	» Information and communication technology (ICT).
» Oil and gas insurance.	

The Three Year Action Plan Insurance Brokers Association Of Uganda 2020 - 2022

Strategic Objective	Strategic Initiatives	Respon- sible Actor(s)	Timeline												Deliver- able
			2020				2021				2022				
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
1. To increase the funding for the activities of the association (at least 300 million UGX in Year 1, 400 million UGX in Year 2, and 500 million in Year 3).	Strengthen Sub-Committees of IBAU co-opting non Executive Committee members.														Sub Com- mittees es- tablished.
	Recruit, motivate and retain staff including a Business Manager, Accounts Assistant and Administrative Sec- retary/Membership														Proposed staff recruited. Motivat- ed and retained
	Develop and im- plement plan for a resource centre														Plan for resource designed and imple- mented.
	Continuously update website														- Website updated.
	Develop HR, Finance and Accounting, op- erations procedures for the Secretariat														HR and Finance & Accounting Policies formulat- ed.
	Develop/approve annual and period- ic work plans and budgets.														Approved periodic work plans and bud- gets




Strategic Objective	Strategic Initiatives	Respon- sible Actor(s)	Timeline												Deliver- able
			2020				2021				2022				
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
2. To increase the funding for the activities of the Association.	2.1 Identify fundable issues and develop fundable project proposals.														Fundable proposals Funding obtained.
	2.2 Introduce substantial annual fee for using Association logo.														Fee introduced Amount of income realised for association.
	2.3 Maintain and enhance social activities e.g. sports gala, breakfast, annual dinner dance for generating fees for the Association.														- Range of activities introduced. - Volume of income realised.
	2.4 Lobby Insurance Regulatory Authority to reduce brokers’ contribution from 1.5% to 1.25% so that difference of 0.25% is submitted to the Association.														- Lobby established - Reduction in brokers’ contribution to IRA. - Extra income for the Association.
3. To support the professionalisation of the individual member firms of the Association.	3.1 Develop a member professional code of conduct.														- Code of conduct approved.
	3.2 Advocate for CPD implementation for members.														- CPD advocacy implemented.

Strategic Objective	Strategic Initiatives	Respon- sible Actor(s)	Timeline												Deliver- able
			2020				2021				2022				
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
	3.3 Monitor member compliance with minimum staffing and qualifications.														- Staffing standards monitored.
	3.4 Sensitise mem- bers to develop own three year business plans.														- Mem- bers with business plans.
	3.5 Improve format of Placing Slip (Risk Note) for member adoption.														- Plac- ing Slip approved and adopt- ed.
	3.6 Develop stan- dard service level agreement (SLA) for- mat with clients and insurers for member adoption.														- SLA format approved and Adopted.
	3.7 Organise capaci- ty building in corpo- rate governance for member firms.														- Training organised for execu- tives.
	3.8 Provision of business advisory services to member firms.														- Range of business advisory services organised.
	Liaise with the ITC to provide online courses.														- Online courses
4. To raise the visibility and brand reputation of IBAU and awareness of the role of the insurance brokers in the country.	4.1 Identify and par- ticipate in various business fora.														- Parti- cipation in range of fora.

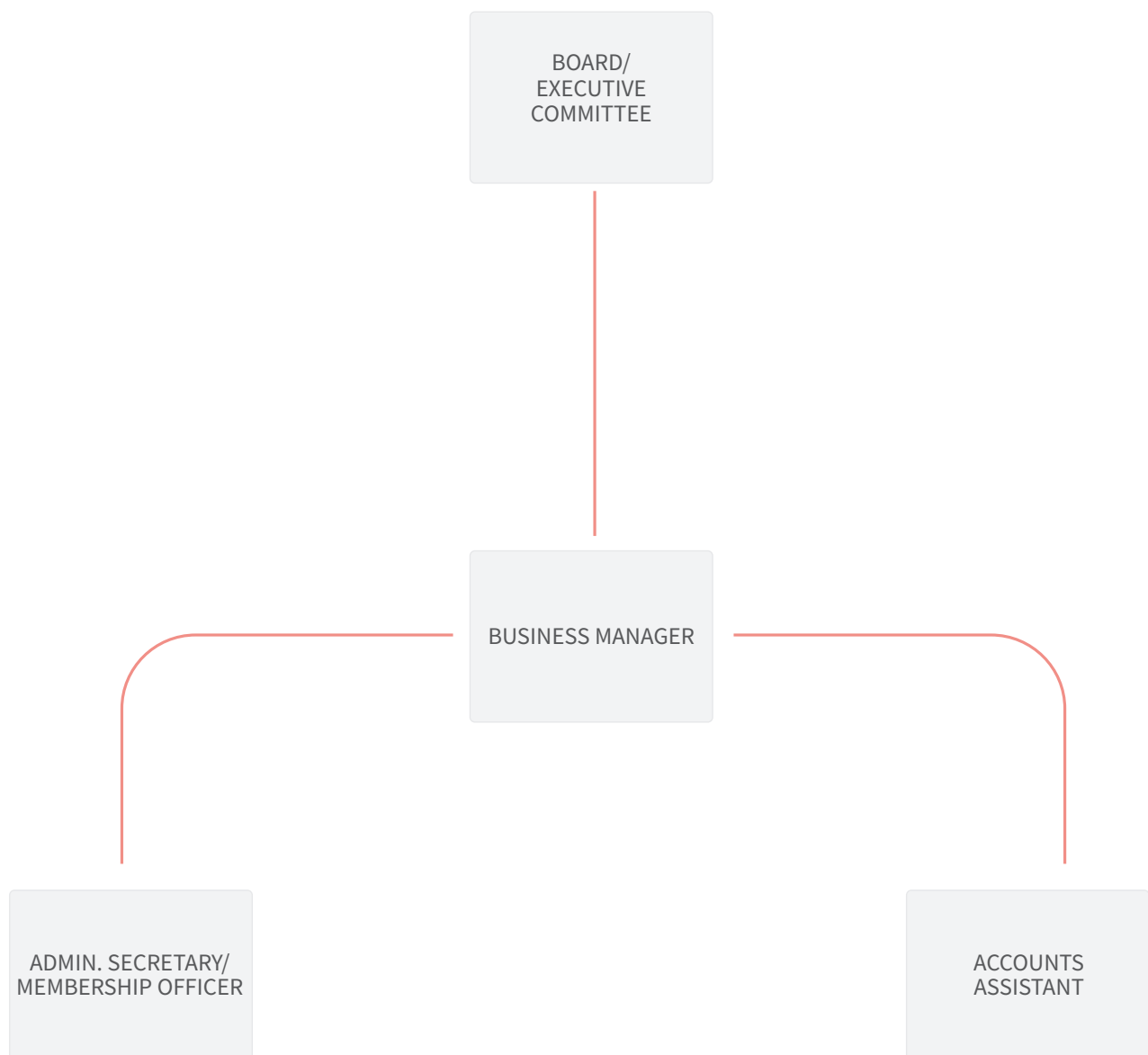
Strategic Objective	Strategic Initiatives	Respon- sible Actor(s)	Timeline												Deliver- able
			2020				2021				2022				
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
	4.2 Organise annual corporate social responsibility activities.														- CSR strategy And exe- cuted
	4.3 Organise radio/ TV talk shows on the role of insurance brokers.														- Number of shows on topical issues.
	4.4 Design and run adverts for the Asso- ciation in all media.														- Range of IBAU adverts
	4.5 Organise road shows for the Associ- ation.														- Annual road show.
	4.6 Organise aware- ness programmes in institutions of higher learning.														- Annual awareness pro- gramme.
	4.7 Develop and implement an internship program for students in institutions of higher learning.														- Annual internship pro- gramme under IBAU
	4.8 Placing of IBAU logo on member items.														- IBAU banners placed.
	4.9 Develop an Association monthly newsletter.														- Newslet- ter devel- oped.

Strategic Objective	Strategic Initiatives	Respon- sible Actor(s)	Timeline												Deliver- able
			2020				2021				2022				
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
	4.10 Develop IBAU branded items .														- Ranged of IBAU branded items produced.
	4.11 Adopt social media channels														- Range of channels adopted
5. To build a robust forum for enhancing knowledge sharing and active participation among members and for lobbying and advocating for a favourable business environment.	5.1 Organise a periodic/ online knowledge sharing platform to address industry and professional issues affecting members.														- Periodic/ and or online platform established.
	5.2 Design and implement an advocacy programme among key decision makers.														- A lobbying/ advocacy strategy implemented.
	5.3 Organise conferences, workshops and seminars for discussing key client initiatives and product development for stakeholders including hosting keynote speakers.														- Annual and periodic conferences, workshops and seminars conducted.
	5.4 Provide a forum for reporting and resolving business and professional disputes among members (included under code of conduct).														- Forum for addressing disputes established.

Strategic Objective	Strategic Initiatives	Respon- sible Actor(s)	Timeline												Deliver- able
			2020				2021				2022				
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
6. To increase the total mar- ket share of the associa- tion by 21.0% in the next three (3) years (from current 30.0% to 51.0% by close of 2022).	6.1 Develop inno- vative products ex- clusively offered by insurance brokers.														- Num- ber of innovative products developed.
	6.2 Conduct a differentiation of insurance policy for value addition (broker clauses).														- Differ- entiation proposal submitted and execu- ted.
	6.3 Sensitise mem- bers to develop strategies for retain- ing and selling more to current clientele.														- Sensitisa- tion work- shops/ seminars organised.
	6.4 Sensitise mem- bers to develop strategies for ventur- ing into new markets and segments.														- Sensitisa- tion con- ferences, workshops and seminars organised.
	6.5 Conduct periodic market research to provide insights into market dynamics and to inform busi- ness planning and decision making.														- At least one (1) annual market research conducted and dis- seminated.

	Achieved
	In Progress
	Not Achieved

Structure Of The Secretariat Of The Insurance Brokers's Association Of Uganda



Appendix A: List Of Current Insurance Brokerage Firms

The following have been identified and recognized as the key stakeholders of the association for which efforts must be invested at all times to maximize their support but minimize their possible adverse impact:

No	Insurance Broker	Chief Executive	Phone Contact	Email	Physical/Postal Address
1	Abacus Insurance Brokers (U) Ltd	Edward Kitumba (MD)	0772463503	abacusinsurance@gmail.com OR kotter_co@yahoo.com	2nd St. Industrial Area, Bugolobi; East African Chains Building.
2	African Risk and Insurance Services Ltd	Alnoor Velani	0706 939300	alnoor.velani@aris-world.com	Plot 88, Luthuli Avenue, Bugolobi; Fil Courts
3	Afrisafe Risk Consultants Limited	V.Partharansathi (Director) James Osumo (CEO)	0751934109 0752268229	james.osumo@afrisafe.co.ug	Ground Floor, Redstone House Bugolobi Plot 7
4	Assured Partners Insurance Brokers Ltd	Paul Twinamatsiko (CEO/PO)	0772458265	info@apinsurancebrokers.com OR operations@apinsurancebrokers.com	Plot 6C SMS House, 7th Street Ind area, P.O Box 11605 Kampala
5	Avenue Insurance Brokers Ltd	Godfrey Malende (CEO/PO)	0772310317 0752310317	gmalende@avenueinsurance.co.ug OR info@avenueinsurance.co.ug OR sngugi@avenueinsurance.co.ug	Plot 2058 New Portbell Road, Phidam House level 2 P O Box 37682, Kampala.
6	aYo Uganda	Allan Lwanga (CEO)	0772353545	gerhardt.vandermerwe@mmiholdings.co.za OR allan.lwanga@ayo.co.ug	Plot 16-18 Nyonyi Gardens 1st Floor Kololo Office block Wampewo Avenue, P O Box 25375, Kampala

No	Insurance Broker	Chief Executive	Phone Contact	Email	Physical/Postal Address
7	Ballpack Insurance Group Ltd	Paul Muhame (CEO)	0782483008	paul.muham@ballpackinc.com	Kitante Close – off Yusuf Lule Road, Plot 15
8	Bartlett Africa Ltd	Mark Twinamukye (MD)	0772441733 (office line) 0751631177	mtwinamukye@bartlettgroup.com wkago@bartlettgroup.com	Plot 1 Colville street 1st Floor Communication House; P O Box 33087, Kampala.
9	BTB Insurance Brokers (U) Ltd.	Frank Kizito (GM)	0754649113 OR 0772426516 OR 0414340141	administrator@btbuganda.com fkizito@btbuganda.com	Plot 6 Mackinnon Road P.O. Box 37162, Kampala.
10	BS Insurance Brokers Ltd	Mr. B. Chandrasekara Bharathy (CEO)	0702666633	ceo@bsinsurance.org	Plot 95/A, 6th Street Industrial Area, Tile Center P O Box 75578, Kampala.
11	Chancery Wright Insurance Brokers Ltd	Grace Ssekakomo Kiwanuka (ED)	0772411575	gkiwanuka@ug.chancerywright.com	Lumumba Avenue, Interservice House, 3rd Floor; next to Simba Coach
12	Clarkson Insurance Brokers Ltd	Charles Muhoozi (CEO)	0702711443 OR 0702107686	amakata@clarksonug.co.ug OR ckmuhoozi@clarksonug.co.ug OR info@clarksonug.co.ug	Plot 67 Luthuli Avenue Bugolobi P.O. Box 2308, Kampala.
13	Cover Mark Insurance Brokers LTD	Micheal Katende (CEO)	0792707979	mjkatende@covermarkgroup.com	Plot 20/24A Spring Rd BugolobiSia Amara Plaza P O Box 2779, Kampala.
14	Eagle Africa Insurance Services (U) Ltd	Phillip Rubega (ED)	0772248669 0772748688	bmworozi@eagleafrica.co.ug OR frutabuzwa@eagleafrica.co.ug OR info@eagleafrica.co.ug	Ground Floor, Interservice Tower, Lumumba Avenue P.O. Box 25672, Kampala.

No	Insurance Broker	Chief Executive	Phone Contact	Email	Physical/Postal Address
15	FAIBLE Courts Limited	Godwin Kamugisha (Director)	0772828175	gkamugisha@faiblecourts.co.ug	1F01 Green Land Towers Plot 30, Kampala Road P.O. Box 6563, Kampala
16	Five Star Insurance Services Ltd	Aarif Karim (MD)	0701878840 0754786015	admin@fivestarug.com OR md@fivestarug.com	Plot 1219, Namuli Road Bukoto P.O. Box 23035, Kampala.
17	Guardian Re-Insurance Brokers Ltd	Birungi Noor (GM)	0772407700 OR 0772947481	nbirungi@guardianrebrokers.co.ug	4th Floor Metropolitan House Plot 8-10 Entebbe Road; P.O. Box 24674, Kampala.
18	Highway Insurance Services LTD.	Daniel Kayiwa (MD)	0772436948	dkayiwa2@gmail.com	1st floor Jacob's building, Plot 392 Bombo Rd, Wandegaya. P.O Box 16238 Wandegaya
19	Hillcrest Company Limited	Peter Ngobi (ED) Geoffrey Obong (MD)	0772467648	gobong@hillcrestbrokers.com OR geoffrey_obong@yahoo.com OR info@hillcrestbrokers.com	1st Floor Amadinda House P O Box 3401, Kampala.
20	HS Jutley Insurance Brokers Ltd	Benjamin Mukasa (CEO)	0776516565	benjamin@hsjgroup.co.ke OR benjamin@hsjutley.com	Rwenzori Towers Room 6, 5th Floor, Nakasero Road, P O Box 73682, Kampala.
21	Hub Insurance Services Ltd	Farouk Gabula Nadiope (CEO)	0772212222 OR 0705120002	gabulaf@hubinsurance.co.ug	Plot 30, Bukoto street, Kamwokya P O Box 1897, Kampala.
22	Interlink Insurance (Africa) Ltd	Bernard Bangirana (MD)	0772947481	bbangirana@interlinkinsuranceafrica.com OR dmwesigwa@interlinkinsuranceafrica.com	The Village Building, Suite No: 013 3rd Floor Plot No: 224 Kisaasi-Kyanja Rd P.O.Box 21086, Kampala.

No	Insurance Broker	Chief Executive	Phone Contact	Email	Physical/Postal Address
23	Interstate Insurance Services Ltd	Daniel Ssali (CEO)	0772502579	interstate@utlonline.co.ug	Plot No. 4, Flat No. 1 Kimathi Avenue Opposite Kampala Casino P.O. Box 4999, Kampala.
24	Kenbright Insurance Brokers	Ernest Barusha (Director) Linah Sebunya (CEO)	0774951252 0772989308	lsebunya@kenbright.co.ug ebarusha@kenbright.co.ug	Trust Towers Kyadondo Road, Plot 4 Nakasero.
25	Kiboko Financial Services Ltd	Ramesh Babu (CEO) Indraneel Lahiri (GM) Samuel Kalinda (PO)	0716637963	indraneell@kiboko.co.ug OR kfs@kiboko.co.ug	Kiboko House, Coronation Avenue, Plot No. 288, 328, 348 UMA Show Grounds, Lugogo; P O Box 31376 Kampala.
26	Legacy Insurance Services Ltd	John Muthike (MD)	0776799268	info@legacyinsurance.co.ug OR johnmuthike@legacyinsurance.co.ug	Plot 24/26 Entebbe Road Shri Ganesh Plaza Level 2 Suite 4 & 5; P. O. Box 26476, Kampala.
27	Liaison Uganda Ltd	Sara Siryowe (Ag. GM)	0759801532	info@ug.liaisongroup.net	Liaison House Plot 44 Lumumba Avenue; P.O. Box 22607, Kampala.
28	Marsh Uganda Ltd	Alex Mukasa (MD)	0752647262	alex.mukasa@marsh.com	Plot 3-5 Port Bell Road Nakawa Business Park; P O Box 3190, Kampala.
29	Minet Ltd	Maurice Amogola (CEO)	0772362090	maurice.amogola@minet.co.ug OR doreen.muwulya@minet.co.ug	Clement Hill Minet house opposite Cotton House.
30	MIC Global Risks Uganda Ltd.	Josephine Kasekende (PO)	0772606501	jnkasekende@micglobalrisks.com	6th Floor, Redstone House Bugolobi, Plot 7
31	Murich Insurance Brokers Ltd	Latimer Wandera (CEO)	0772865260	latimer.wandera@murichinsurance.com	Office 31, 3rd Floor, Akamwesi Complex, Plot 112 Nakawa.

No	Insurance Broker	Chief Executive	Phone Contact	Email	Physical/Postal Address
32	Neon Inc. Limited	Kigemuzi Rashid. (GM)	0772592799	r.kigemuzi@neoninsurance.co.ug	Kanjokya Street, Kanjokya House 1st Floor Suite1-9; P O Box 4462, Kampala.
33	Octagon Insurance Brokers Uganda Ltd	Caroline Mubangizi (CEO)	0772536598	caroline.mubangizi@octagonafrica.com	4th Floor, Padre Pio House, Plot 32 Lumumba Avenue P.O.Box 36196, Kampala
34	Padre Pio Insurance Brokers Ltd	Irene Kego Oloya (CEO)	0777912334	admin@padrepioinsurance.com OR ikego@padrepioinsurance.com	Kamwokya – Tuffnell Drive Plot 12 A
35	Pentad Insurance Services Ltd	Geoffrey Kihuguru (CEO) Solomon Rubondo (TD)	0776811913 0776711953	geoffrey@pentad.co.ug OR srubondo@gmail.com OR solomon@pentad.co.ug	2nd Floor FEMA House Ntinda Trading Centre P O Box 36735, Kampala.
36	Radiant Insurance Brokers (2009) Ltd	James Doss (MD)	0752965575	ceo@radiantinsurance.co.ug	3rd Floor Spear House Room 26 Plot No. 22 Jinja Road; P O Box 7356, Kampala.
37	Shield Africa Insurance Broking LTD	Shamindra Kishore Bhattachary (CEO)	0759079779	ceo@shieldafricainsurance.com	Room 403, 4th floor, Plot 4 Hannington Road, kampala, Uganda.
38	Steward Group Ltd	Augustine Kateeba (PO)	0777912477	akateeba@stewardgroupug.com	Plot 90 Ben Kiwanuka P.O.Box 3781 Kampala.
39	Sun Africa Insurance Services Ltd	Kasaija Richard (PO) Partha Mukhopadhy Bhattacharya (CEO)	0773780906	dbhattacharya@sunafricainsurance.com	Plot14A, Martin Road P.O. Box 22781, Kampala.

No	Insurance Broker	Chief Executive	Phone Contact	Email	Physical/Postal Address
40	Sky Re-insurance Brokers Ltd	Ronald Batanda (CEO)	0772963995 OR 0703156135	jnankunda@sky-reinsurance.com; OR rbatanda@sky-reinsurance.com	4th Floor Office 30 Akamwesi Complex, Nakawa; P.O.Box 3036, Kampala.
41	Stallion Insurance Brokers Ltd	James Odera (MD)	0751365747	jodera@stallion.co.ug	Plot 11 Martyrs Lane, Ministers Village. Ntinda
42	The Intercontinental Insurance Brokers Ltd	Godfrey Masembe (CEO)	0701335128	iib@infocom.co.ug	Old Kiira Road Plot, 129
43	Universal Galaxy Insurance Brokers Ltd	Tejas Patel (CEO)	0750476371 OR 0785228587	universal@ugibl.com	Plot 8/9 Raja Chambers, Ground Floor Parliamentary Avenue P.O. Box 3236, Kampala.
44	Willis Towers Watson Uganda Ltd.	Ritah Mutesi (ED)	0772929302	ritah.mutesi@ug.willistowerswatson.com	1st Floor Studio House 5 Bandali Rise, Bugolobi P O Box 8781, Kampala.

Appendix B:

List Of Insurance Companies

	INSURANCE FIRM	CONTACT DETAILS	CATEGORY
1.	AIG Uganda Limited	4th Floor, AHA Towers Plot 7 Lourdel Road Nakasero P.O. Box 7077 KAMPALA. Tel. 0312-211311, 0417-211311 aiguganda@aig.com anna.othieno@aig.com www.aig.com	Non- Life
2.	Alliance Africa General Insurance Ltd	Plot 9 Yusuf Lule Road P O Box 7308 KAMPALA Tel. +256759079779 www.allinceug.com	Non-Life
3.	APA Insurance (U) Ltd.	Plot 7 Lourdel Road 5th Floor AHA Building PO Box 7651, KAMPALA. apa.uganda@apainsurance.org www.apainsurance.org	Non-Life
4.	Britam Insurance Co. (U) Ltd	1st Floor Course View Towers Plot 21 Yusuf Lule Road P O Box 36583 KAMPALA Tel. 0312-305600/ 0417-702600 Fax: 0414-232879 britam@britam.co.ug www.britam.co.ug	Non-Life
5.	CIC Africa Life Assurance (U) Ltd.	Plot 7, Lourdel Road 1st Floor AHA Building. P.O. Box 34975 KAMPALA Tel. 0392175046/ 0200900100 cic@ug.cicinsurancegroup.com www.cic.co.ke	Life
6.	CIC General Insurance (U) Ltd.	Plot 7, Lourdel Road 2nd Floor AHA Building. P.O. Box 34975 KAMPALA Tel. 0392175046/ 0200900100 cic@ug.cicinsurancegroup.com www.cicinsurancegroup.com	Non-Life
7.	Edge Micro Insurance Ltd	2nd Floor 2B, Kanjokya House, Kanjokya Street, Kamwokya Kampala. P.O.Box 2616, Kampala Uganda Tel. 0712500031 jndiho@gmail.com	Micro-Insurance
8.	Excel Insurance Co. Ltd.	1st, 2nd and 3rd Floor Crest House Plot 2D Nkrumah Road P O Box 7213 KAMPALA Tel. 0414-348595/6/7 Fax 0414-342304 excelins@infocom.co.ug www.excelinsurancecompany.com	Non-Life
9.	First Insurance Company Ltd.	Plot 1 Kyadondo Road P.O. Box 5245 KAMPALA Tel. 0414-342863/233750 Fax 0414-345923 Mobile 075 2660117 fico@fico.co.ug www.fico.co.ug	Non-Life
10.	GoldStar Insurance Co. Ltd	Plot 38, Kampala Road Crane Chambers, 6th Floor P.O. Box 7781 KAMPALA Tel. 0414-250110/1/0414-343704 Fax 0414-254956 goldstar@goldstarinsurance.com www.goldstarinsurance.com	Non-Life
11.	Grand Micro Insurance Ltd	Plot 576 Nsambya Road. (Behind The American Embassy) P O Box 22546 KAMPALA. Tel. +256781406559 & 0776 202444 Email: info@gmi.ug ronald.zake@gmi.ug jackie.kigozi@gmi.ug	Micro-Insurance
12.	ICEA General Insurance Co.Ltd	2nd Floor, Rwenzori Courts, P.O. Box 37834 Kampala Tel. 0414-347535/4232337/4250719 Plot 2&4A Nakasero Road. Fax 0414-347534 info@icea.co.ug www.icea.co.ug	Non-Life

	INSURANCE FIRM	CONTACT DETAILS	CATEGORY
13.	ICEA Life Assurance Co. Ltd	2nd Floor, Rwenzori Courts, Nakasero Road. P.O. Box 37834 Kampala Tel. 0414-347535/4232337/4250719 Plot 2&4A Nakasero Road Fax 0414-347534 life@icea.co.ug www.icea.co.ug	Life
14.	Liberty General Insurance Ltd	3rd Floor, Madhvani Building Plot 99-101 Buganda Road P.O. Box 22938 KAMPALA. Tel. 0414-232893/4/5 Dir. 232892 liberty@liberty.co.ug www.liberty.co.ug	Non-Life
15.	Liberty Life Assurance (U) Ltd	3rd Floor, Maribu House. Plot 17, Golf Course Road- Kololo PO Box 22938 Kampala. Tel. 0414-254708/233794 Fax 0414-232903 adminuganda@liberty.co.ug www.liberty.co.ug	Life
16.	Mayfair Insurance Co (U) Ltd	2B, 2nd Floor Plot 9 Yusuf Lule Road- Kitante. P.O. Box 34447 KAMPALA Tel. 0312-181950 info@mayfair.co.ug www.mayfair.co.ke	Non-Life
17.	Metropolitan Life Uganda Ltd	Plot 21 Yusuf Lule Road 7th Floor Course View Towers P. O. Box 2779 KAMPALA peter.semakulas@metropolitan.co.ug	Life
18.	MUA Insurance Co. Uganda Ltd.	9th Floor Northern Wing, Workers H'se. Pilkington Road. P.O. Box 70149 KAMPALA. Tel. 0414-349659/4349660/349662 info@mua.co.ug www.mua.co.ug	Non-Life
19.	NIC General Insurance Co Ltd.	NIC Building Plot 3 Pilkington Road P. O. Box 7134 KAMPALA Tel. 0414-258001 Fax 0414-259925 nic@nic.co.ug www.nic.co.ug	Non-Life
20.	NIC Life Assurance Co Ltd.	NIC Building Plot 3 Pilkington Road P. O. Box 7134 KAMPALA Tel. 0414-258001/5/0312-258001 Fax 0414-259925 niclife@nic.co.ug www.nic.co.ug	Life
21.	GA Insurance Co Ltd.	Plot 6, Mackinon Road, Nakasero. P. O. Box 24876 KAMPALA Tel. 0414-4232995 Fax 0414-4232996 info@paxinsurance.co.ug www.novainsurance.co.ug	Non-Life
22.	Pax Insurance Company Ltd	Plot 3 Colville Street Christ The King Platinum House P.O. Box 7030 KAMPALA Tel. 0414-233096/0414-233089 Fax 0414-233141 info@paxinsurance.co.ug www.paxinsurance.co.ug	Non-Life
23.	Prudential Assurance (U) Ltd	Plot 24-26 Kampala Road 2nd Floor Boulevard Building PO Box 2660, KAMPALA Tel. 0414- 343897/909 Fax 0417-726527 info@prudential.ug www.prudential.ug	Life
24.	Rio Insurance Company Ltd. Plot	20, RIO House Kampala Road P.O. Box 5710 KAMPALA. Tel. 0414-341264/341202 Fax 0312-261475 Telex: 62074 rio@rioinsurance.co.ug www.rioinsurance.co.ug	Non-Life
25.	Sanlam General Insurance (U)	Ltd. Plot2 Parklane Upper Kololo (Near Lugogo Indoor Stadium.) P. O. Box 24256 KAMPALA. Tel. 348289/0312-264720 Fax 0414-232903 generalinfo@sanlam.co.ug www.sanlam.co.ug	Non-Life
26.	Sanlam Life Insurance Co. Ltd	Plot 15, Princess Anne Drive Bugolobi P O Box 25495 KAMPALA Tel. 0417-726526 Fax 0417-726527 info@sanlam.co.ug www.sanlam.co.ug	Life

	INSURANCE FIRM	CONTACT DETAILS	CATEGORY
27.	Statewide Insurance Co. Ltd	Plot 1, Bombo Road Sure House P.O. Box 9393, KAMPALA Tel: 0414233120/234178/345996 0312-262119 Fax 0414-343403 swico@swico.co.ug swico@infocom.co.ug www.swico.co.ug	Non-Life
28.	The Jubilee Insurance Co. of Uganda Ltd.	2nd Floor Jubilee Insurance Centre Plot 14 Parliament Avenue P.O. Box 10234 KAMPALA Tel. 0414-332700, Direct Fax 0414-258539/347787 jicug@jubileeuganda.com www.jubileeinsurance.com	Non-Life
29.	The Jubilee Life Insurance Co. of Uganda Ltd.	Plot 14, Parliament Avenue Jubilee Insurance Centre, West Podium P.O. Box 7122 KAMPALA Tel. 041-4311702/1/0312-260899 Fax 0414-258539/347787 life@jubileeinsurance.com www.jubileeinsurance.com	Life
30.	TransAfrica Assurance Co. Ltd.	2nd Floor, Impala House Plot 13/15, Kimathi Avenue P.O. Box 7601 KAMPALA Tel. 041-4311702/1/0312-260899 Fax 0414-254511 taac@transafricaassurance.com www.transafricaassurance.com	Non-Life
31.	UAP Life Assurance U Ltd.	Plot 3-5, Nakawa Business Park Nakawa. P.O. Box 7185 KAMPALA Tel. 0414-332700, Direct Fax 0414-652388 uap@uapinsurance.co.ug www.uapinsurance.co.ug	Life
32.	UAP Old Mutual Insurance U Ltd	6th Floor, Block B, Nakawa Business Park Plot 3-5 Old Portbell Road Nakawa P.O. Box 7185 KAMPALA Tel. 0414-332700, Direct Fax 0414-256388 uapuganda@uap-group.com www.uap-group.com	Non-Life

Appendix C:

List Of Reinsurance Companies

	INSURANCE FIRM	CONTACT DETAILS	CATEGORY
1.	Africa Re-Insurance Company Ltd	Padre Pio House, 1st Floor Tel. 0783-315451 Email. tumuhaise.david@africa-re.com	Reinsurance
2.	Kenya Re-insurance Company Ltd	Redstone Hs, 1st Floor, Rm 2037, Plot 7, Bandali Rise. Tel. 0772-585817 Email. tnsbuga2000@gmail.com	Reinsurance
3.	Uganda Re-Insurance Company Ltd	Baskaville Rd, Lugogo P.O.Box 7371 Kampala, Uganda Tel. 0752-779977 Email. r.musoke@ugandare.com	Reinsurance
4.	Zep Re-Insurance Company Ltd	Lourdel Towers 5th Floor, Plot 1. Nakasero Tel. 256782312143 Email. masiimwe@zep-re.com	Reinsurance

Insurance Brokers Association of Uganda
IBAU BLOCK UMA Show ground, Lugogo – Jinja Road.
P. O. Box 36523, Kampala
Email: info@ibau.ug | Phone: +256 414 252 685 | Website: www.ibau.ug