



Uganda Revenue Authority
Developing Uganda Together

MOTOR VEHICLE THIRD PARTY INSURANCE

THE PAYMENT SYSTEM FOR MOTOR THIRD PARTY INSURANCE IN UGANDA



Insurance Brokers
Association of Uganda



THE REPUBLIC OF UGANDA

Ministry of Works and Transport

OBJECTIVES

- To enforce approved minimum rates of insurance premiums in respect of all classes of motor third party insurance policies.
- To establish a reliable source of data for statistical analysis and policy generation
- To curb down on forgeries of Motor third party Stickers
- To monitor and ensure that stamp duty and all the applicable Taxes on insurance policies are properly and timely accounted for by the insurance firms

OBJECTIVES Cont'd

- To provide a basis for planning, in respect of stamp duty revenue expected from insurance firms at specific points in time.
- Enforce Road safety standards by MOWT- No PSV/PMO licence without MTP
- Monitor All payments of Motor Third party across the company as and when they happen(Real Time)
- Break down of collected premium and applicable taxes
- Details of customer who has purchased Insurance- potential for Cross sell.
- Involvement of Traffic police to check authenticity by Vehicle registration Number(VRN)

Payment channels

- **Airtel money**
- **MTN mobile Money**
- **Banks i.e DTB, Centenary bank**
- **Pay way**



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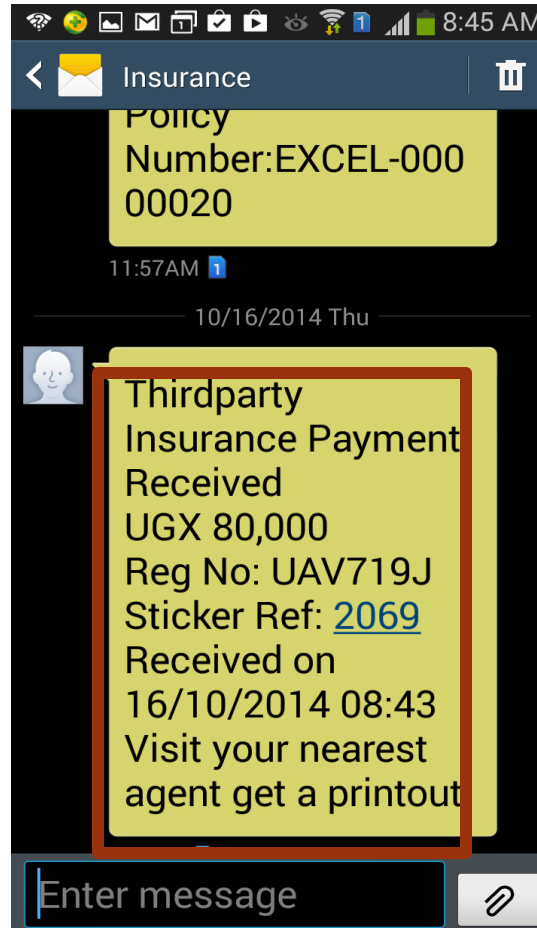
Airtel Money MENU

- Customer dials *185#
- Select (7) Financial Services
- Select (6) Insurance
- Select (1) Motor Third Party
- Customer is prompted to enter the car number plate
- The car details and Amount to be paid are returned, and the customer is prompted to enter PIN and approve the payment.
- Customer will receive a message with a sticker Reference Number.



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Message To The Client



The Client Presents the SRN to the Agent

- Customer presents the Sticker Reference Number (SRN) to any insurance Broker
- Insurance Broker verifies authenticity of the payment
- Insurance Broker prints sticker for the customer to display on their car



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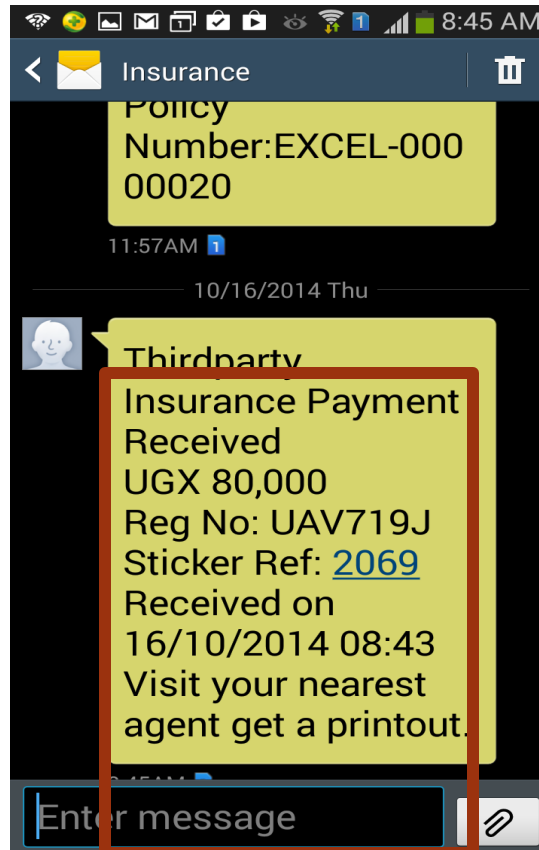
MTN Mobile Money Menu

- Customer dials *165#
- Select(4) Payments
- Select (5) Fees and Taxes
- Select(5) Motor 3rd Party
- Customer is prompted to enter the car number plate
- The car details and Amount to be paid are returned, and the customer is prompted to enter PIN and approve the payment.
- Customer will receive a message with a sticker Reference Number.



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Message To The Client



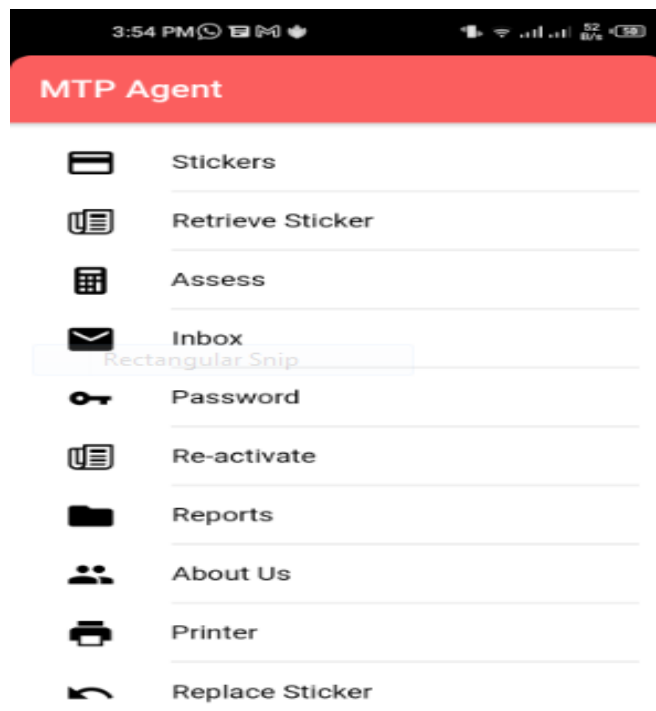
The Client Presents the SRN to the Broker

- Customer presents the Sticker Reference Number (SRN) to any insurance Broker
- Insurance broker verifies authenticity of the payment
- Insurance broker prints sticker for the customer to display on their car

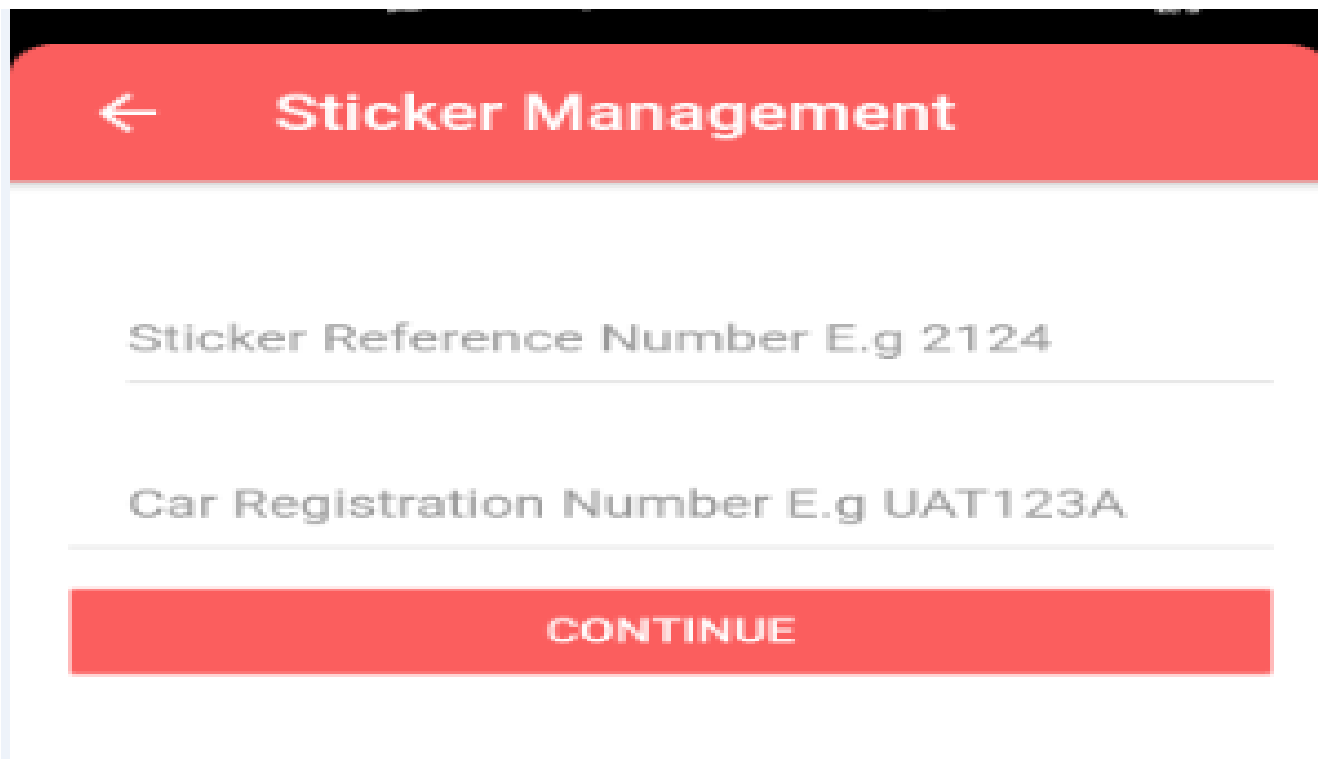


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HOW TO COMPLETE/PRINT BY A BROKER



HOW TO COMPLETE/PRINT BY A BROKER



← Sticker Management

Sticker Reference Number E.g 2124

Car Registration Number E.g UAT123A

CONTINUE



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HOW TO COMPLETE/PRINT BY A BROKER

3:55 PM

← Sticker Management

Sticker Reference Number E.g 2124
6222957

Car Registration Number E.g UAT123A
Uar583z

CONTINUE



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HOW TO COMPLETE/PRINT BY A BROKER

Sticker Details

UAR583Z - MRS LILIANE LONDO NDIHO

Sticker Reference	6222957
Registration Number	UAR583Z
Vehicle Make	TOYOTA
Vehicle Model	Kluger V
Seating Capacity	5
Gross Weight	1935
Chassis Number	ACU250006005
Engine Number	
Engine Capacity	2360
Transaction Date	2022-06-15 00:00:00
Payment Channel	Diamond Trust Bank
Payer Phone	256775490728
Payer Name	MRS LILIANE LONDO NDIHO
Amount paid	68,076
TransactionID/Payment Reference	001BPAT221660989
Printed	NOT PRINTED

PRINT



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HOW TO COMPLETE/PRINT BY A BROKER

Sticker Details

Gross Weight	1935
Chassis Number	ACU250006005
Engine Number	
Engine Capacity	2360
Transaction Date	2022-06-15 00:00:00
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Payer Phone	256775490728
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Amount paid	68,076
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Printed	NOT PRINTED

Payer phone (Change if different)

256775490728

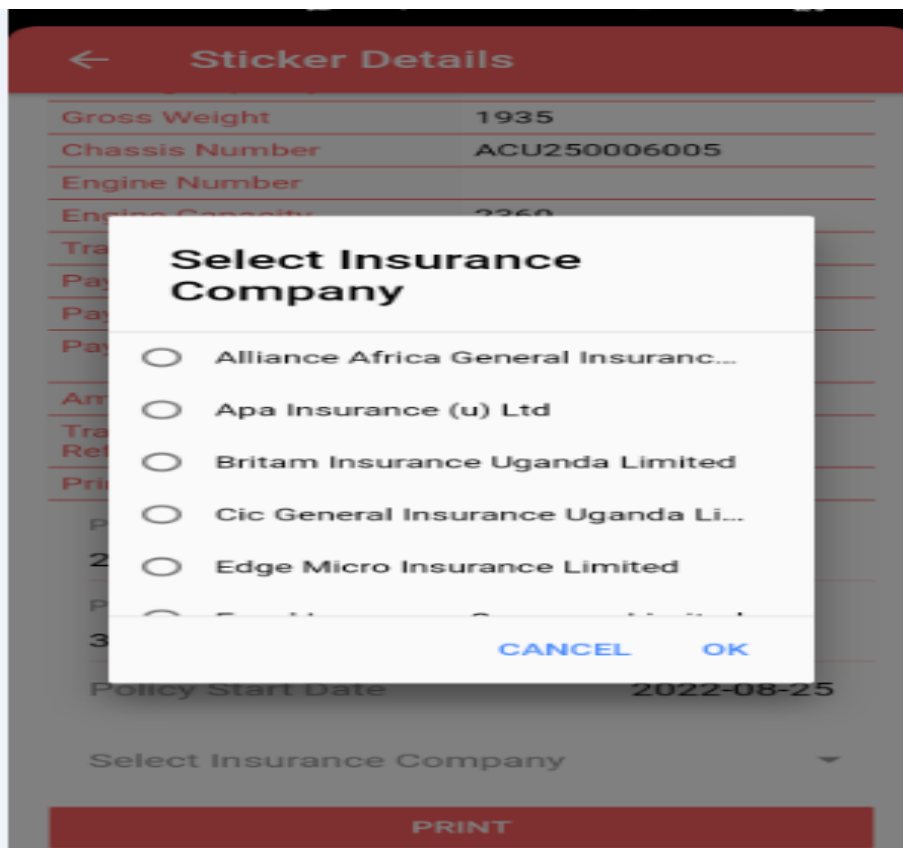
Physical Sticker Serial

Policy Start Date **2022-08-25**

Select Insurance Company ▼

PRINT

HOW TO COMPLETE/PRINT BY A BROKER



The screenshot shows a mobile application interface for 'Sticker Details'. A modal window titled 'Select Insurance Company' is open, displaying a list of insurance companies with radio buttons for selection. The background form contains the following details:

Field	Value
Gross Weight	1935
Chassis Number	ACU250006005
Engine Number	
Engine Capacity	2250
Tractor	
Pay	
Pay	
Pay	
Pay	
Am	
Tr	
Rel	
Pr	
2	
3	
Policy Start Date	2022-08-25
Select Insurance Company	

At the bottom of the form is a red button labeled 'PRINT'.



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HOW TO COMPLETE/PRINT BY A BROKER

← **Sticker Details**

Gross Weight	1935
Chassis Number	ACU250006005
Engine Number	
Engine Capacity	2360
Transaction Date	2022-06-15 00:00:00
Payment Channel	Diamond Trust Bank
Payer Phone	256775490728
Payer Name	MRS LILIANE LONDO NDIHO
Amount paid	68,076
TransactionID/Payment Reference	001BPAT221660989
Printed	NOT PRINTED

Payer phone (Change if different):
256775490728

Physical Sticker Serial
3000167899

Policy Start Date **2022-08-25**

Select Insurance Co... **Goldstar Ins...**

PRINT

UPLOADING COMPREHENSIVE AND THIRD PARTY ENHANCED

- The process for uploading comprehensive/third party enhanced is done by insurance company Admins
- A broker will just be required to fill in details in the template and share with the insurance company to upload.
- The vehicle will only appear in the system if the upload is done ,payment reference number generated(PRN) and payment is made against that PRN





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Any Questions

Thank you for Listening

