

## **INSURERS RENEWED COMMITMENT TO SETTLE MOTOR THIRD PARTY INSURANCE CLAIMS.**

In November 2019, Insurance companies through their mother organization Uganda Insurers Association relayed their renewed commitment to the public to settle Motor third Party (MTP) Insurance claims. This was as result of the reviews from the public that citizens were not benefiting from this type of Insurance and the continued perception that this MTP insurance is a “Tax”.

The execution of this commitment has been mainstreamed by Insurers in Uganda through creation of partnerships to be able to deliver. In its mandate as the Uganda Insurers Association and also to ensure a successful execution of this project, it has broadened its horizon and created extended partnerships with a number of Institutions and stakeholder to include Nkozi, Kawolo, Mulago National Referral Hospital, ST. Francis Hospital Nsambya, Kiruddu National Referral Hospital and Naguru Hospital Ministry of Health Department of Emergency Services and a major partner HOVITA (Hope for Victims of Traffic Accidents). HOVITA a Non-government organization dedicated to the promotion of road safety Education and Advocacy and alleviation of the plight of individuals, and families affected by road crashes have been instrumental in creating that independent execution of this project and also assessment of progress this far.

The renewed commitment is primarily anchored in the principles of social protection, designed to redeem and reduce vulnerability that may be caused by road accidents. It promotes an efficient system for compensation against injuries caused by road accidents that would otherwise expose the injured to the rigors of disability and incapacity. And whilst it is mandatory by law to have this insurance by every vehicle owner, as an industry we continue to showcase this as a social protection virtue rather than the compelling aspect of the law. The project through HOVITA is aimed to bridge the gap between Insurers, police, hospitals, judiciary and road crash victims to ensure that victims access compensation from Insurance Companies and Justice from the Judiciary.

We adopted a three-prong approach for more efficiency;

1) **Hospital approach** where road crash survivors admitted to hospitals are assisted by trained social workers to process their claims with Insurance companies and get compensated. In addition to this our commitment was extended to support hospitals in terms of equipping them to be able to handle accident victims. This pilot project is being implemented in 6 Hospitals, 4 of which are in Kampala Metropolitan (Mulago National Referral Hospital, ST. Francis Hospital Nsambya, Kiruddu National Referral Hospital and Naguru Hospital), and Two hospitals along highways of Jinja and Masaka (Kawolo general hospital and Nkozi hospital respectively).

- a) **Achievements this far.** We have this far supported 3 out of 7 hospitals which include; Nkozi Hospital, Kawolo and Kiruddu Hospitals. It is worth noting that the impact of the naval corona virus has hampered our success in completing the hospitals since the plan was to complete this by mid-2020.
- b) **Sensitization, Training /Workshops.** One of the project’s objectives was to sensitize road crash victims /survivors about their rights. On this front, over 300 participants were sensitized through workshops that were held at partner hospitals. The beneficiaries of this training included hospital staff, community members and other interest groups.

2) **Police approach.** Since these are usually the first on scene and offer immediate emergency services to victims we started and continue to empower them with necessary information on how to process Motor Third Party Insurance compensation. This knowledge they will share with the road crash victims.

a) **Achievements this far.** 3 Trainings of Police traffic officers. One in Kibuli Police training school on Motor Third Party Insurance and 2 in Natete at the Police headquarters on Road Crash Investigation.

3) **I know my rights approach.** This approach applies to those who know their rights and are well informed of the steps to take in processing Motor Third Party Insurance and are therefore able to seek compensation on their own with minimal assistance.

a) **Achievements this far:** Our continued sensitization drives on motor third party in the different platforms such as Print media, radio, Tv campaigns as well as social media continue to grow with such citizens.

It is worth noting that the project has met some challenges which include;

- The cost of a traffic police report is an exorbitant (UGX, 80,000) to a victim who has been admitted and hospitalized for a long period. In addition, there is an extra cost (50,000) of vehicle inspection which must be attached to the police report.
- Lack of trauma counseling services.
- Low compensation benefits. The payouts from insurance compensation are not reflective of the current Inflation levels hence the need to review the operative law since we are still operating with the 1989 Act.
- The costs of processing the claims in terms of transport, document processing Legal fees and other costs are high.

According to the Police Annual Crime Report 2019, Kampala Metropolitan the business hub of the country registered in aggregate 5,241 out of the 12,858 accident crashes that occurred in 2019. Out of these, 736 were fatal, 2,543 were serious and 1,962 were minor. With these alarming statistics, the Uganda Insurers Association together with HOVITA have taken a firm Pre and Post-accident campaign that will promote prevention awareness of road carnage and empowerment to ensure insurance claims are processed and attendant benefits provided.

**Photo Gallery.**



**CSR KAWOLO.**



**CSR KIRUDDU**



***UIA & HOVITA at meet up with Ministry of Health.***



***Police Training.***