

**ROAD USERS' KNOWLEDGE,
PERCEPTIONS, AND EXPERIENCES OF THE
MOTOR THIRD-PARTY CLAIM PROCESS:
A CASE OF WAKISO DISTRICT,
UGANDA**

Prepared By



Uia Uganda
Insurers
Association

Promoting Insurance. Protecting Your Future

January, 2025



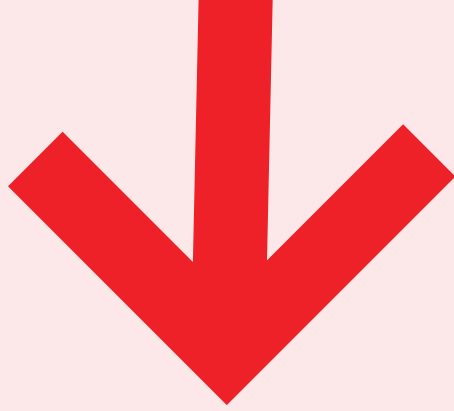


Table of Contents

Table of Contents	i
List of Figures	iii
List of Tables	iv
Acknowledgements	v
Abstract	vi
1.0 Introduction	1
1.1 Background	1
1.2 Problem Statement	1
1.3 Importance of the Study	2
1.4 Objectives of the Study	2
1.5 Methodology	2
<i>1.5.1 Sample Description</i>	<i>2</i>
<i>1.5.2 Data Collection Methods</i>	<i>3</i>
2.0 Findings	4
2.1 Respondent Characteristics	4
<i>2.1.1 Gender Distribution</i>	<i>4</i>
<i>2.1.2 Age Distribution</i>	<i>5</i>
<i>2.1.3 Municipality Distribution</i>	<i>5</i>
<i>2.1.4 Vehicle Ownership</i>	<i>6</i>
<i>2.1.5 Driving or Riding Habits</i>	<i>6</i>
<i>2.1.6 Primary Mode of Travel</i>	<i>7</i>
2.2 Knowledge Regarding Motor Third-party Insurance	7
<i>2.2.1 Knowledge Regarding Motor Third-Party</i>	<i>7</i>
<i>2.2.2 Knowledge of MTP by Location</i>	<i>8</i>
<i>2.2.3 Knowledge of MTP by Primary Mode of Transport</i>	<i>9</i>
<i>2.2.4 Knowledge of MTP by Age Group</i>	<i>10</i>
<i>2.2.5 Knowledge of MTP by Gender</i>	<i>10</i>
<i>2.2.6 Knowledge of MTP by Driving/Riding Status</i>	<i>11</i>
2.3 Comparison of MTP Awareness across Different Road User Groups	11
2.4 Perceived Benefits of Motor Third-Party Insurance	13
2.5 Strategies to Enhance Awareness and Understanding of MTPI Benefits	15
2.6 Perceived Usefulness of Motor-Third Party	16
2.7 Usefulness of MTP by Boda-boda Motorists	17
2.8 Usefulness of MTP by Public Transport (Taxi)	17

2.9 Usefulness of MTP by Private Car Users	18
2.10 Usefulness of MTP by Pedestrians	19
2.11 Usefulness of MTP by Cyclists	20
2.12 MTP Claims Process	20
<i>2.12.1 Understanding of MTP Claims Process</i>	<i>20</i>
<i>2.12.2 MTP Claims Process Clarity by Different Road Users</i>	<i>21</i>
2.13 MTP Claims Experience by Boda-Boda	22
2.14 MTP Claims Process Value and Experience of Private Car Users	22
2.15 MTP Claims Process Value and Experience of Public Transport Users	23
3.0: Discussion and Recommendations	25
3.1 Respondent Characteristics	25
3.2 Knowledge Regarding Motor Third-Party Insurance (MTP)	25
3.3 Perceptions of MTP across Road User Groups	26
3.4 Perceived Benefits of MTP	26
3.5 Strategies to Enhance Awareness and Understanding	26
3.6 Perceived Usefulness of MTP	27
3.7 Usefulness of MTP by Road User Group	27
3.8 MTP Claims Process	27
3.9 Recommendations	27
<i>3.9.1 Insurance Companies</i>	<i>27</i>
<i>3.9.2 Policymakers</i>	<i>28</i>
<i>3.9.3 Educational Institutions and Community Organizations</i>	<i>28</i>
References	30
Appendices	31
Appendix A: Questionnaire for road users	31



List of figures

Figure 1: Showing Gender Distribution	4
Figure 2: Showing the Age Distribution of Respondents	5
Figure 3: Showing the Location of the Respondent	5
Figure 4: Showing Vehicle Ownership Distribution	6
Figure 5: Showing Driving or Riding Status of the Respondents	6
Figure 6: Showing Primary Mode of Travel	7
Figure 7: Showing Distribution of Overall Knowledge Level Regarding Motor Third-Party Insurance	8
Figure 8: Showing Knowledge of MTP according to Location	8
Figure 9: Showing Knowledge of MTP by Primary Mode of Transport	9
Figure 10: Showing Knowledge of MTP according to Age	10
Figure 11: Showing Knowledge of MTP by Gender	10
Figure 12: Showing Knowledge of MTP by Driving/Riding Status	11
Figure 13: Showing Perceived Benefits of Motor Third-Party Insurance Benefits	13
Figure 14: Showing Perceived Usefulness of MTP	16
Figure 15: Level of Understanding of MTP Claims Process	20
Figure 16: MTP Claims Process Clarity by Mode of Study	21



List of tables

Table 1: Showing MTP Awareness among Different Road Users	12
Table 2: Showing Key Takeaways: Knowledge of Different Aspects of MTPI	13
Table 3: Showing Key Insights on Awareness of MTP Benefits from the Open Questions	14
Table 4: Showing Strategies to Enhance Awareness and Understanding of MTPI Benefits	15
Table 5: Detailed Insights of the Level of Usefulness by Boda-Boda Motorcyclists	17
Table 6: Detailed Insights of the Level of Usefulness by Public Transport	18
Table 7: Detailed Insights into the Level of Usefulness by Private Car Users	18
Table 8: Detailed Insights into the Level of Usefulness by Pedestrians	19
Table 9: Detailed Insights into the Level of Usefulness by Cyclists	20
Table 10: Perceptions of MTP Claims by Boda-Bodas	22
Table 11: MTP Claims Process Value Perceptions and Experience of Private Car Users	23
Table 12: MTP Claims Process Value Perceptions and Experience of Public Transport Users	24

Acknowledgements

Special thanks to the Uganda Insurers Association for sponsoring this research and to Kyambogo University for their role in implementing the project. The support and expertise provided were crucial to this study, which examined road users' knowledge, perceptions, and experiences of the Motor Third-Party claim process in Wakiso district.

To the study respondents, your valuable contributions through the feedback you shared greatly enriched the findings of this report.

To the research team led by Ms. Barbra Rukundo, an undergraduate student pursuing a Bachelor's degree in Microfinance, and the team of supervisors from the School of Management and Entrepreneurship of Kyambogo University, led by Associate Professor Mary Mukokoma, Dr. Peter Obanda, Dr. Michael Omeke, and Dr. Dan Ayebale, your commitment towards the timely completion of this research study is greatly appreciated.



Abstract

The study's main purpose was to examine the road users' knowledge, perceptions, and experiences of the Motor Third-Party claim process in Wakiso district, Uganda. The study adopted a mixed-methods research approach to collect quantitative and qualitative data from 272 respondents. Frequency and content analyses were used to analyze quantitative and qualitative data, respectively. The study reveals a moderate understanding of Motor Third-Party (MTP) insurance among respondents, with 51% demonstrating fair knowledge and 40% showing poor knowledge, highlighting a significant awareness gap. Awareness is generally low across user groups, though vehicle owners, particularly Boda-boda riders and private car users, display slightly higher knowledge levels. Perceptions of MTP's benefits vary, with Boda-boda riders recognizing its potential for accident compensation but expressing skepticism due to unfulfilled claims. Overall, 38.5% view MTP as "fairly useful," while 20.5% consider it "completely un-useful," reflecting uncertainty about its value. Boda-boda riders report mistrust and frustration with the claims process, citing its complexity and inequity. Critically, only 4% of respondents fully understand the claims process, underscoring the need for better education on MTP procedures. The study suggests possible recommendations to enhance the accessibility and effectiveness of motor third-party (MTP) insurance. Insurance companies are encouraged to simplify claims processes through dedicated hotlines and user-friendly mobile applications. At the same time, targeted campaigns can raise awareness, especially among Boda-boda riders and public transport users. Collaborations with associations and unions can facilitate tailored workshops, and policymakers are urged to integrate MTP education into driving school curricula and financial literacy programs. Promoting transparency through standardized claims timelines, annual audits, and publicly displayed processing times can foster accountability and rebuild trust. Community leaders and educational institutions should collaborate on awareness initiatives, including training Community Insurance Ambassadors and disseminating accessible visual aids. Practical workshops and early integration of MTP education into civic education can further enhance understanding and uptake. Finally, feedback platforms and Q&A sessions can improve communication and customer satisfaction, making MTP insurance more inclusive and user-centered.



1.0 Introduction

1.1 Background

Automobile use on public highways began in the 1880s, followed by the first auto insurance policy in the 1890s as a response to accident prevention challenges (Ellis, 1983). Motor insurance aims to compensate victims of road accidents and protect third parties from transport-related risks (Ibiwoye, Adeleke, & Aduloju, 2011). It offers financial security against losses related to vehicle damage, medical costs, and lost wages (Abdalla & Enaji, 2014; Gage, Bishop, & Morris, 2015). In developing countries, motor accident rates are up to eight times higher than in developed nations, and preventive efforts are often aided by data-driven programs from insurance firms, such as those led by the U.S. Insurance Institute for Highway Safety and Sweden's Folksam. Conversely, in developing countries, the absence of similar initiatives hampers efforts to enhance road safety and public understanding of Motor Third Party Insurance.

In the context of Uganda, mandatory motor third-party insurance (MTPI) was established in 1989 to mitigate accident risks. However, many road users often perceive it as merely a fee rather than a protective policy, highlighting limited understanding (Serap, 2009b). Persistent complaints about MTPI in Uganda reflect dissatisfaction with claim settlements, often due to delayed or denied compensation. Informal sector road users, such as those represented at a recent financial sector exhibition, voiced frustration over insurers' failure to fulfill claims under MTPI, exposing a critical issue in the insurance sector (Ssempijja, 2012).

Worth noting, the Ugandan insurance sector has evolved through legislative developments, beginning with the establishment of East Africa General Insurance Business Ltd in 1946. The 1996 Insurance Act and subsequent regulations aimed to protect customers by instituting industry standards enforced by the Uganda Insurance Commission (UIC), now superseded by the Insurance Regulatory Authority under the revised Insurance Act of 2017. Despite these efforts, statistical evidence from the IRA report (2023) shows that Uganda's insurance market remains underdeveloped compared to neighbouring countries, with a low insurance penetration standing at 0.88% and an uptake of 2%, respectively. Meanwhile, insurance penetration statistics in Kenya (6%), Rwanda (9%), and Tanzania (15%) are reported in the FinScope report (FSD Uganda, 2023).

Low public trust in insurance due to issues like unpaid claims underscores the need for increased public awareness and confidence-building measures (Tumuhaise, 2012b). Although the sector shows potential, substantial investment and mindset shifts are required to overcome prevailing challenges, including limited knowledge and unfavourable perceptions of insurance policies (Lutwama, 2014). This study aims to assess Ugandan road users' understanding, perceptions, and interactions with MTPI, in light of these ongoing sectoral challenges.

1.2 Problem Statement

Despite its mandatory nature, existing research evidence indicates that Motor Third-Party (MTP) insurance coverage in Uganda remains significantly low at less than half the total number of over 1.5 million eligible vehicles (IRA Report, 2020). In addition, a limited understanding of MTP insurance is recorded among Ugandan road users. Serap (2009b) noted that many view third-party insurance as merely a fee rather than a protective measure, revealing a knowledge gap. Similarly, the 2008 Access Insurance Initiative study highlighted low insurance awareness among Uganda's population, especially



among low-income groups. Tumuhaise (2012a) attributed several insurance-related challenges to this lack of awareness, as many individuals are unclear about the policy's benefits and reimbursement requirements. Additionally, Sebiyam (2005) found that most drivers primarily regard insurance as a means to pass police checkpoints smoothly. Generally, no wonder, the insurance market remains underdeveloped compared to neighbouring countries, with a low insurance penetration standing at 0.88% and an uptake of 2%, respectively (IRA report, 2023). In light of that, the study was geared towards examining the understanding, perceptions, and experiences of Ugandan road users regarding the motor third-party claims process.

1.3 Importance of the Study

The study findings hold significant value for players, policymakers, academics, and the public in the following ways:

- They provide valuable insights for insurance business players, enabling them to understand client requirements and expectations better and to respond more effectively to their needs.
- The study contributes to the existing body of knowledge on motor third-party insurance dimensions.
- The results offer guidance to policymakers in crafting more client-friendly policies related to motor third-party insurance.
- The study serves as a foundation for further research on motor third-party insurance processes and customer experiences.

1.4 Objectives of the Study

The specific objectives of the study include:

1. To determine the degree of knowledge about the motor third-party claim process among road users.
2. To ascertain Ugandan road users' perceptions about motor third-party insurance.
3. To find out road users' experience with the motor third-party insurance on claims status.

1.5 Methodology

The study adopted a cross-sectional research design and employed a mixed-methods research approach to collect quantitative and qualitative data. A mixed methods research approach allows triangulation, complementarity, compensatory effects, and expansion of adopted methods (Greene & Caracelli, 1997). In context, this study to examine road users' knowledge, perception, and experience of motor third-party insurance was conducted in Nansana and Kiira municipalities, Wakiso district, Uganda.

1.5.1 Sample Description

The study surveyed 272 road users in Wakiso District, Uganda, to assess their knowledge, perceptions, and experiences regarding motor third-party insurance. The sample included 34 vehicle owners, 34 motorcyclists, 68 passengers, and 68 pedestrians. Respondents were selected using convenience and simple random sampling techniques through road intercepts, at car parks/garages and washing bays, in the areas of Nansana and Kiira municipalities. On the other hand, an average of 6-8 taxi drivers, lorry drivers, and boda-boda riders were selected in the study area for the focus group discussions to collect qualitative data to complement the quantitative data.



1.5.2 Data Collection Methods

The study employed a questionnaire survey and interviews to gather quantitative and qualitative data, respectively. A pre-tested, semi-structured questionnaire was administered to collect quantitative data. Concurrently, the focus group discussion method was adopted and facilitated the collection of qualitative data from targeted research groups, including taxi and lorry drivers, as well as boda-boda riders.



2.0 Findings

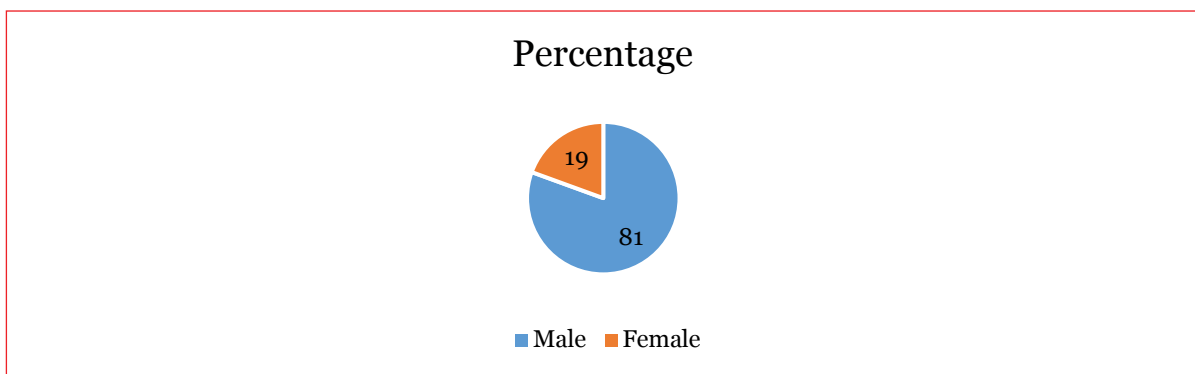
2.1 Respondent Characteristics

This section presents key characteristics of the respondents, including gender, age, distribution by municipality, property ownership, and primary mode of transportation.

2.1.1 Gender Distribution

Figure 1 below shows the distribution of male and female respondents within the study.

Figure 1: Showing Gender Distribution



Source: Primary Data, 2024.

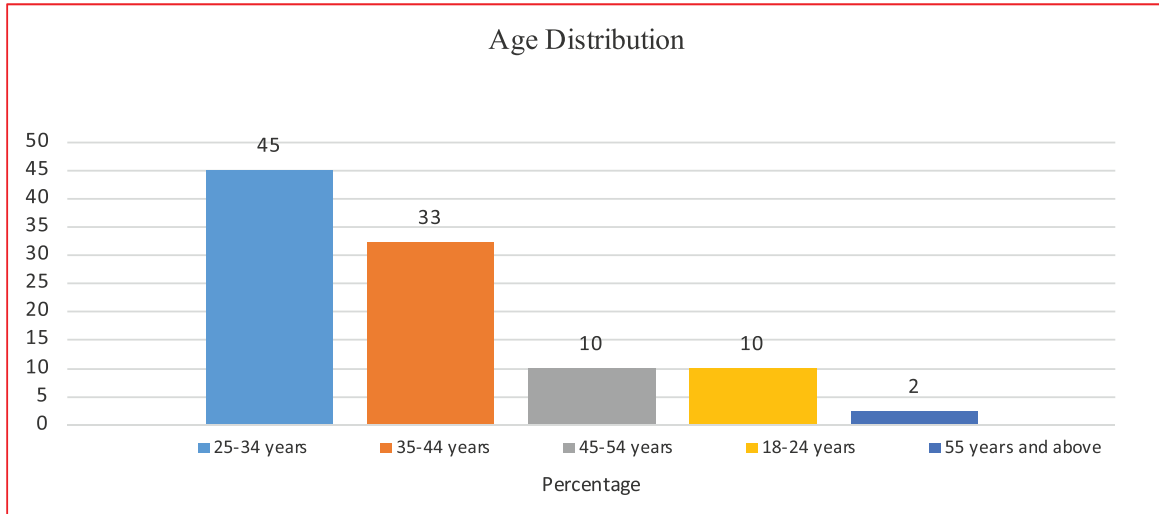
As shown in Figure 1 above, the gender distribution in the sample is notably skewed, with male respondents representing 81% and female respondents 19% of the sample. This imbalance likely reflects broader societal trends within the study context that influence vehicle ownership and driving patterns, especially among motorists. Given that the data was collected from car drivers and motorcyclists, this heavy male representation aligns with expectations, as motorcycle and public driving roles are predominantly held by men in this context.



2.1.2 Age Distribution

The age distribution in the sample is represented in Figure 2 below.

Figure 2: Showing the Age Distribution of Respondents



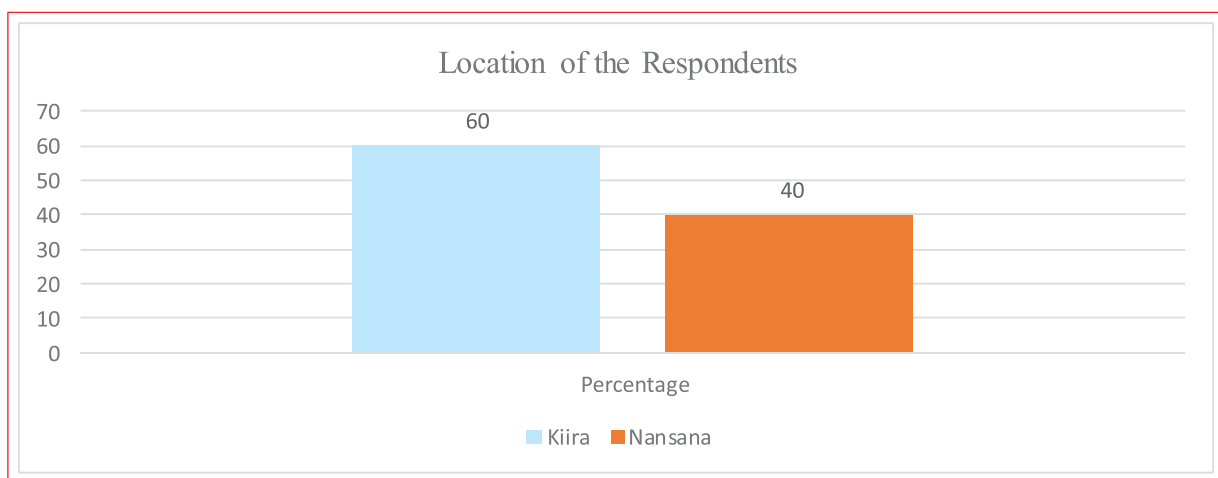
Source: Primary Data, 2024.

In the study as shown in Figure 2, the age groups 25-34 and 35-44 years made up the majority of the sample, with a combined total of 78%. The 45-54 and 18-24 age categories each represent 10% of respondents, ensuring a reasonable spread across other adult age groups, though lower compared to the central age groups of 25-34 and 35-44 years. Only 2% of respondents are in the 55 years and above category.

2.1.3 Municipality Distribution

In Figure 3 below, the distribution of the sample according to the location of the respondent is represented.

Figure 3: Showing the Location of the Respondent



Source: Primary Data, 2024.

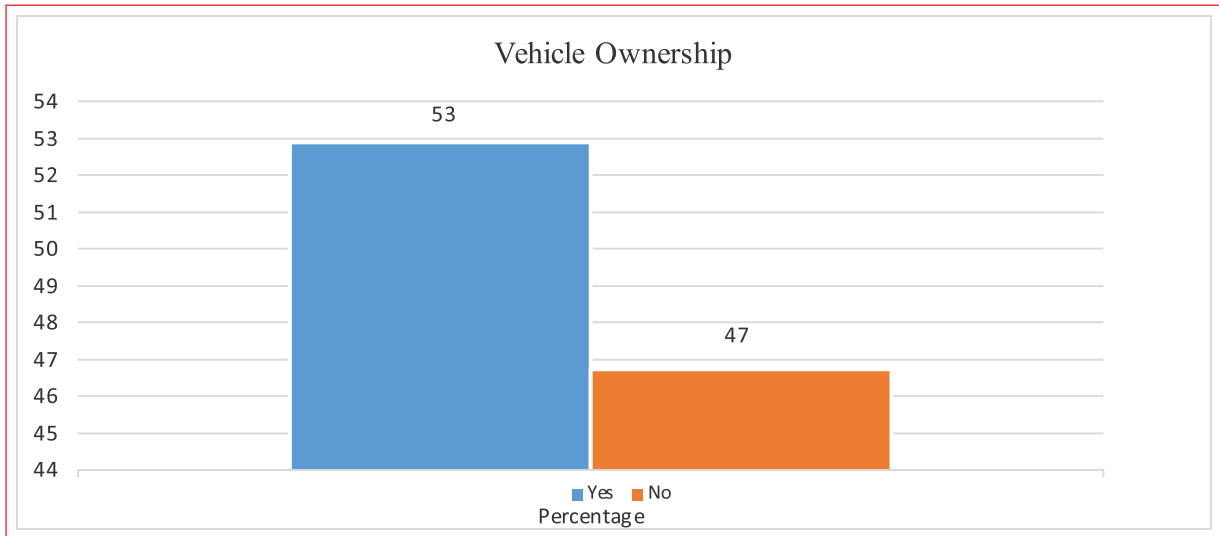
As shown in Figure 3 above, 60% of respondents are from Kiira. With 40% from Nansana municipality. The substantial representation from Nansana provides a strong basis for balanced insights between the two municipalities.



2.1.4 Vehicle Ownership

Figure 4 below gives the vehicle ownership distribution of those included in the sample.

Figure 4: Showing Vehicle Ownership Distribution



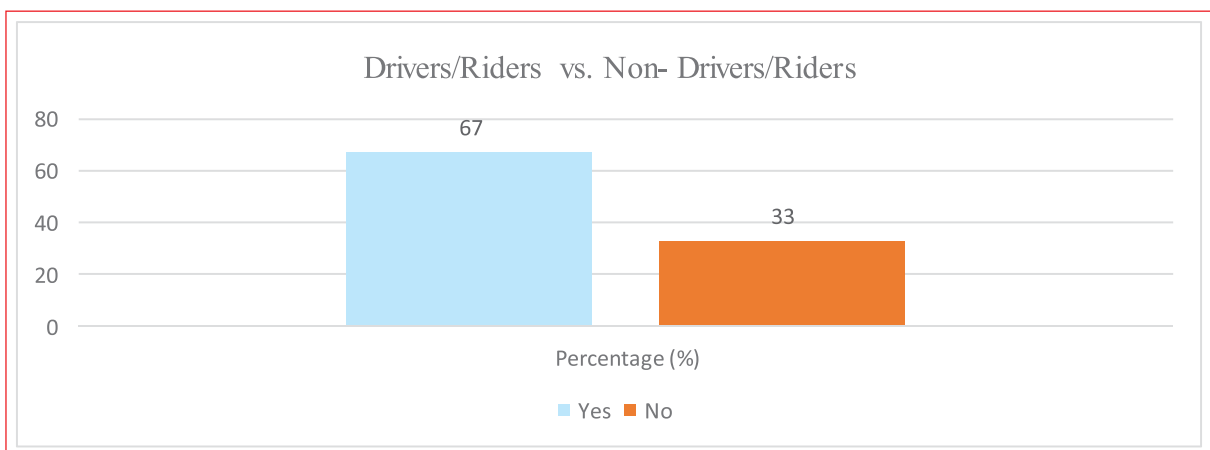
Source: Primary Data, 2024.

As shown in Figure 4 above, both groups that are those who own a car (53%) and those that don't (47%) were sufficiently represented in the sample, allowing insights into diverse road users.

2.1.5 Driving or Riding Habits

In this section, the distribution of the respondents regarding whether they were active drivers/riders or not is given in Figure 5 below.

Figure 5: Showing Driving or Riding Status of the Respondents



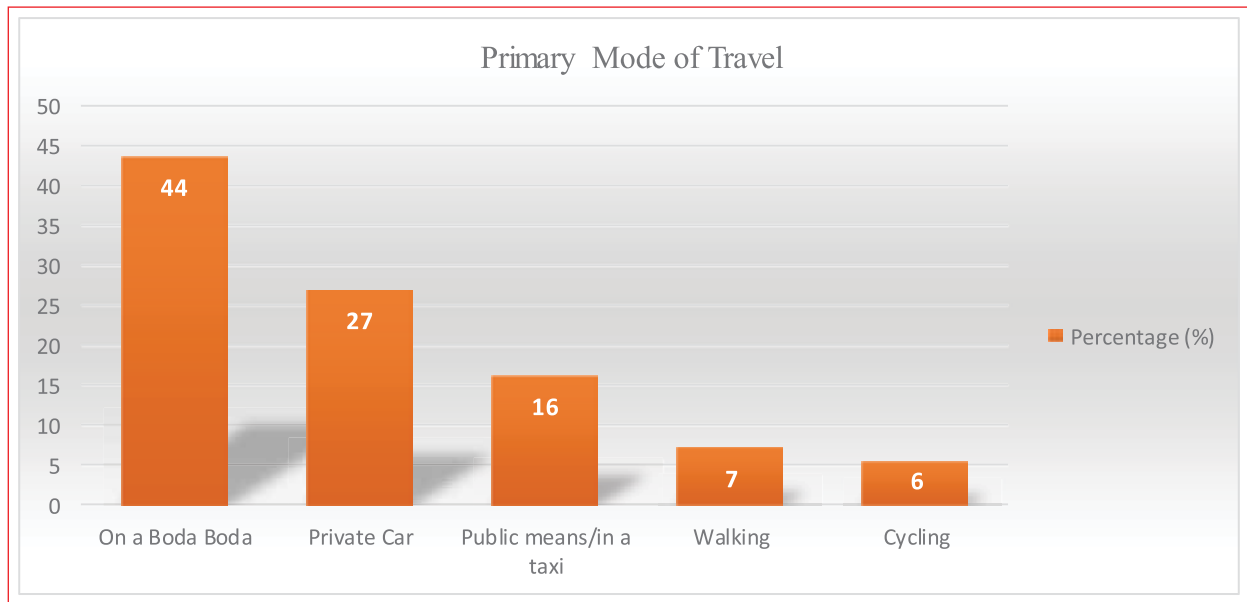
Source: Primary Data, 2024.

Figure 5 indicates that 67% of the sample comprises drivers or riders, while the remaining 33% are non-drivers, including pedestrians and passengers. With this distribution, the sample can offer solid insights into the diverse perspectives on insurance value, awareness, and satisfaction, shaped by each group’s level of direct engagement with road use.

2.1.6 Primary Mode of Travel

Figure 6 below presents the respondents’ primary travel mode travel.

Figure 6: Showing Primary Mode of Travel



Source: Primary Data, 2024.

Figure 6 above shows that the most common mode of transportation among respondents was Boda-Boda (44%), followed by private cars (27%). Public transport users comprised 16% of the sample, while pedestrians and cyclists made up 7% and 6% respectively. This distribution indicates a well-represented sample that includes diverse types of road users, allowing for a balanced view of MTP insurance-related understanding, challenges, and perceptions across different road user categories.

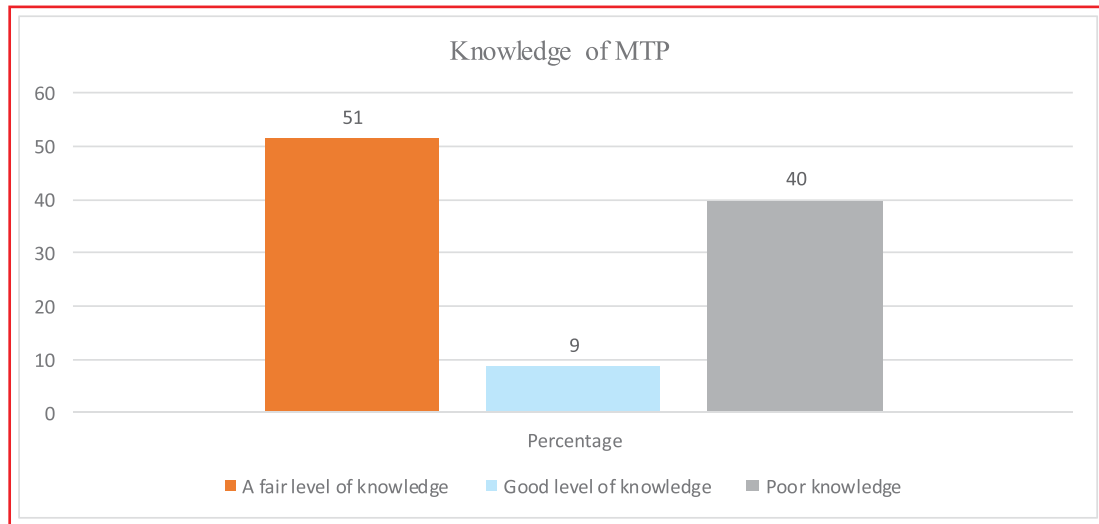
2.2 Knowledge Regarding Motor Third-party Insurance

This section presents an overview of Motor Third-Party Insurance knowledge, followed by an analysis based on respondents’ characteristics, including location, primary mode of transport, age, gender, and riding status.

2.2.1 Knowledge Regarding Motor Third-Party

In this section, the analysis of knowledge of MTP among road users surveyed is presented. Figure 7 below gives the frequencies of each knowledge level, along with corresponding percentages, which are displayed for comparison.

Figure 7: Showing Distribution of Overall Knowledge Level Regarding Motor Third-Party Insurance



Source: Primary Data, 2024.

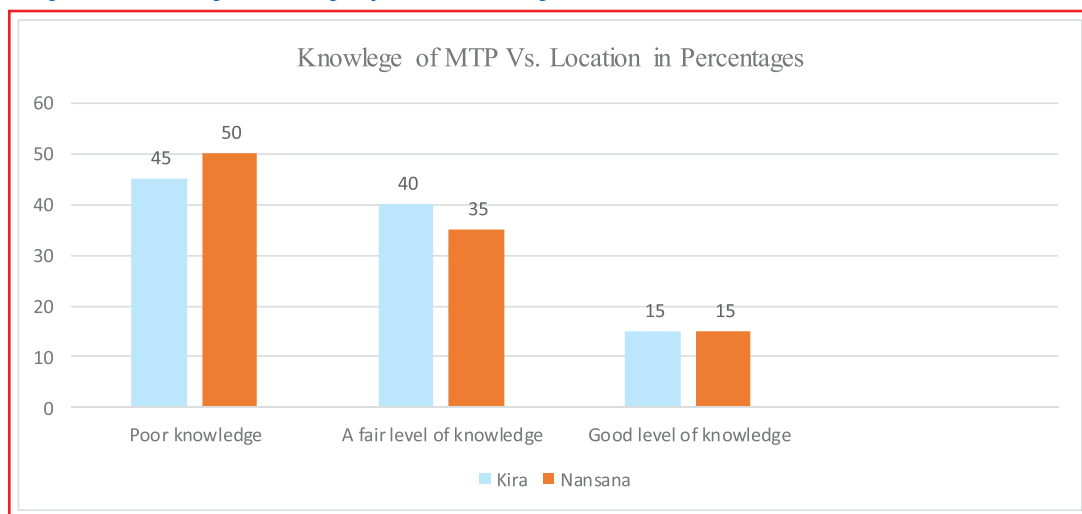
As demonstrated in Figure 7 above, most road users have a fair level of knowledge about MTP insurance (51%) indicating moderate knowledge. Following this, 40% exhibited poor knowledge of MTP insurance, suggesting a significant proportion of road users lack adequate knowledge of MTP insurance. A smaller group of individuals (9%) shows a good level of knowledge, indicating that a few road users have a high level of awareness regarding MTP insurance.

Overall, the results highlight that most road users do not have comprehensive knowledge about MTP insurance, as most individuals fall into either the poor or fair categories. This pattern suggests the need for targeted educational efforts to raise awareness and understanding, particularly aiming to shift more road users from poor or fair knowledge to a good level of knowledge. Such improvements in awareness could encourage better compliance and informed decision-making regarding MTP insurance.

2.2.2 Knowledge of MTP by Location

Figure 8 below provides the distribution of knowledge levels on Motor Third Party Insurance among respondents from two locations studied, that is, Kira and Nansana municipalities in Wakiso district.

Figure 8: Showing Knowledge of MTP according to Location



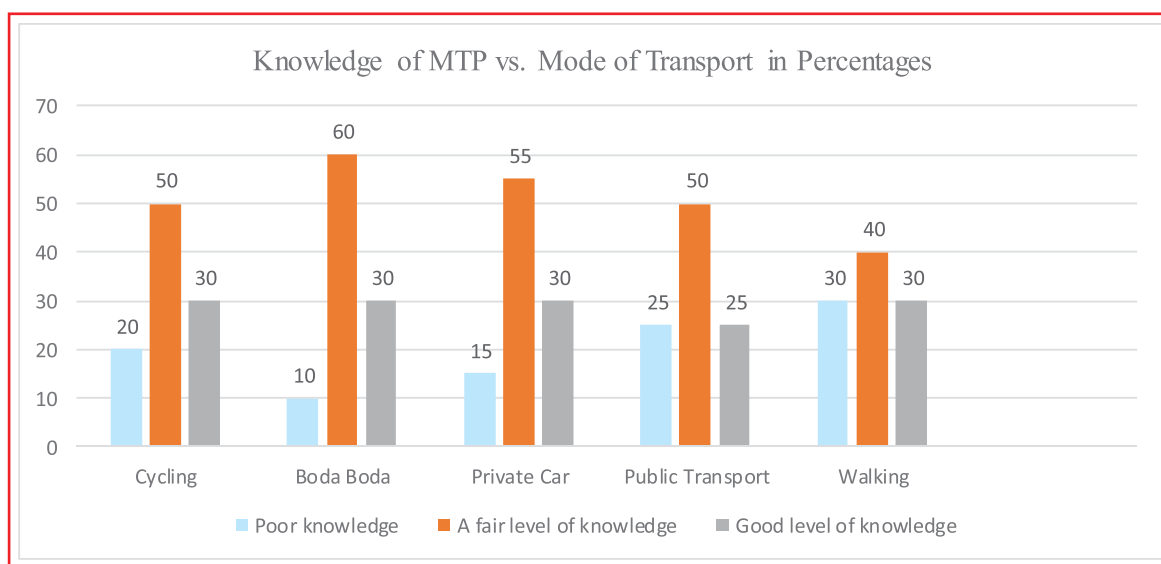
Source: Primary Data, 2024.

As shown in Figure 8 above, the distribution suggests that knowledge of Motor Third Party Insurance is generally low in both locations, with a significant portion of respondents displaying poor knowledge (50% for Nansana and 45% for Kira) or fair knowledge (40% for Kira and 35% for Nansana). The slight advantage in fair knowledge in Kira could indicate a slightly better awareness environment, although this gap is minor. These insights underscore the need for targeted educational efforts in both Kira and Nansana municipalities to improve the knowledge levels, with an emphasis on reaching those currently with poor knowledge.

2.2.3 Knowledge of MTP by Primary Mode of Transport

Figure 9 below presents the results of knowledge levels regarding Motor Third Party Insurance among respondents categorized by their primary mode of transport. The data is shown in percentages, classifying knowledge levels as Poor, Fair, and Good.

Figure 9: Showing Knowledge of MTP by Primary Mode of Transport



Source: Primary Data, 2024.

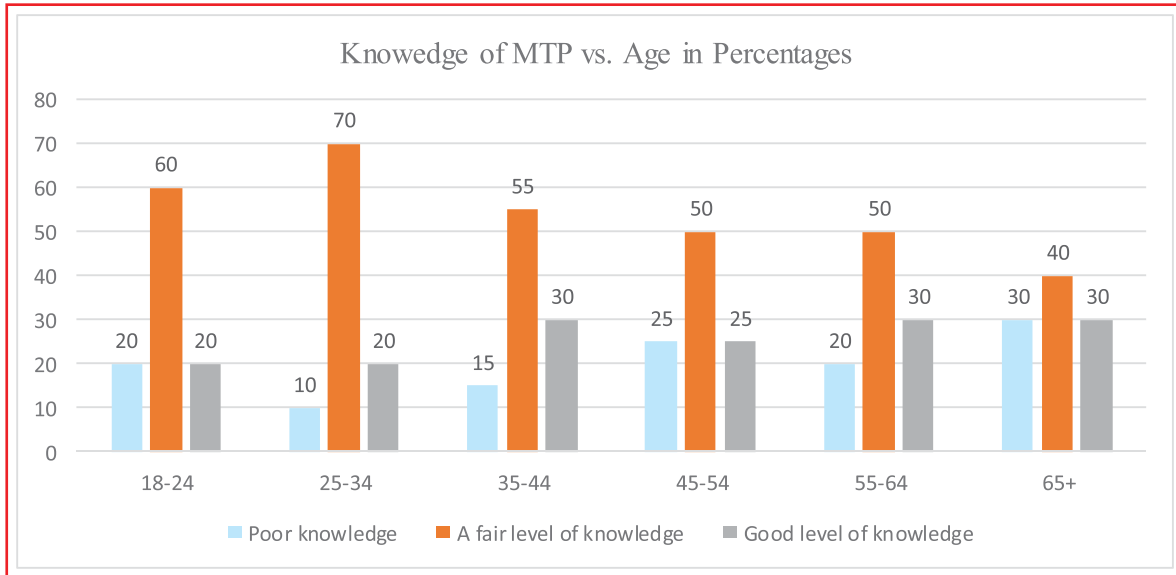
The results presented in Figure 9 above indicate that knowledge levels of Motor Third Party Insurance vary depending on the mode of transport. Users of motorized transport, particularly Boda-boda riders (60%) and private car owners (55%), demonstrate fair levels of awareness. However, even within these groups, only a limited percentage—between 25% and 30%—possess a strong understanding of the insurance. Notably, pedestrians demonstrated a high percentage point (30%) of lack of knowledge on MTP insurance. Overall, the findings highlight the need for targeted educational efforts aimed at improving knowledge of Motor Third Party Insurance across all transport modes, including pedestrians and cyclists.



2.2.4 Knowledge of MTP by Age Group

Figure 10 above, presents the distribution of knowledge levels on Motor Third Party Insurance among respondents from different age groups. The data, expressed in percentages, categorizes knowledge into poor, fair, and good levels for each age group.

Figure 10: Showing Knowledge of MTP according to Age



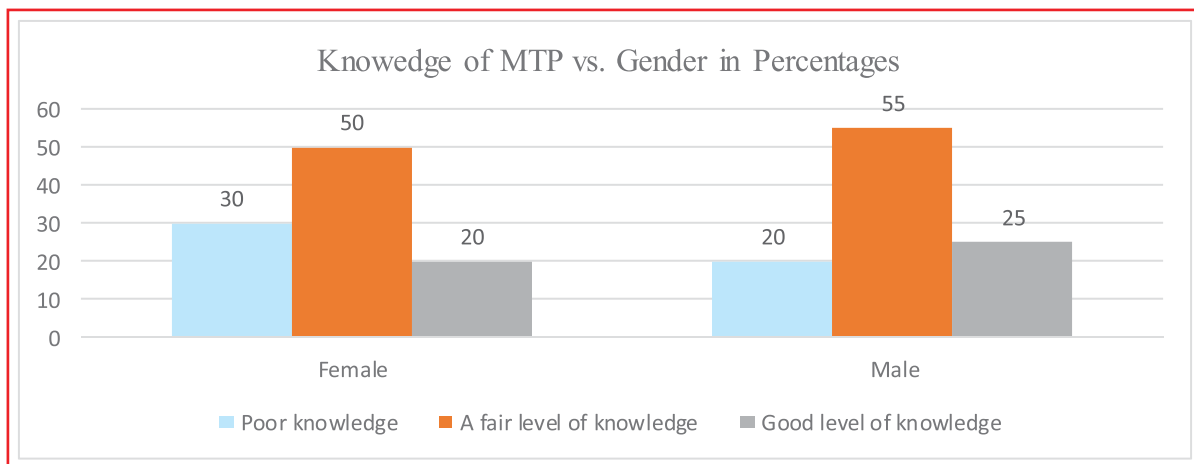
Source: Primary Data, 2024.

The results illustrated in Figure 10 reveal that younger adults (ages 25–34) exhibit the highest level of fair knowledge regarding Motor Third Party Insurance. In contrast, a greater prevalence of good knowledge is observed among middle-aged individuals (ages 35–44) and older adults (ages 55 and above). However, poor knowledge is most common among the older age groups, particularly those aged 45–54 and 65 and older. This pattern underscores an opportunity to enhance awareness and understanding of Motor Third Party Insurance across different age demographics.

2.2.5 Knowledge of MTP by Gender

In Figure 11 the results on gender and the percentage of respondents within each knowledge level of MTP are presented.

Figure 11: Showing Knowledge of MTP by Gender



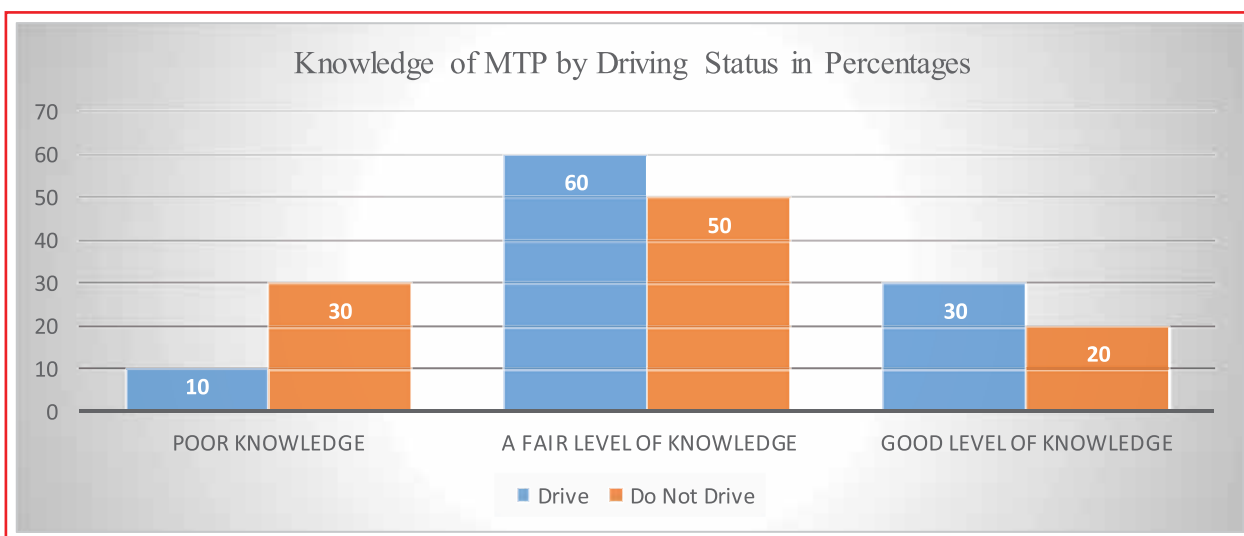
Source: Primary Data, 2024.

The results illustrated in Figure 11 reveal that both males and females possess a moderate level of knowledge regarding Motor third-party (MTP) insurance, with 55% of males and 50% of females demonstrating a fair understanding. However, it is important to note that a larger proportion of females exhibit poor knowledge compared to their male counterparts, who generally have a slightly stronger grasp of MTP insurance. This finding underscores the necessity for targeted awareness initiatives designed to address this disparity and foster a greater understanding of insurance among both genders.

2.2.6 Knowledge of MTP by Driving/Riding Status

Figure 12 below gives the results of the MTP knowledge by the driving/riding status followed by the interpretation.

Figure 12: Showing Knowledge of MTP by Driving/Riding Status



Source: Primary Data, 2024.

As revealed in Figure 12 above, as expected, drivers (90%) compared to non-drivers (70%) generally exhibited substantial knowledge of MTP insurance. However, a slightly higher percentage of non-drivers (30%) indicated a lack of knowledge of MTP compared to drivers (10%). In effect, there need for increased awareness and education of the populace on MTP insurance to maximize the knowledge levels among drivers and non-drivers.

2.3 Comparison of MTP Awareness across Different Road User Groups

This section presents a comparison of awareness regarding various aspects of Motor third-party (MTP) insurance among different categories of road users. The findings are based on respondents' answers to open-ended questions about their understanding of the different aspects of mandatory motor third-party insurance.

Table 1 below offers a breakdown of their responses, organized by emerging themes and displayed according to the different categories of road users, along with the corresponding percentages.



Table 1: Showing MTP Awareness among Different Road Users

Primary Mode of Travel	Awareness Level	Observations	Examples
Private Car Users	High	<ul style="list-style-type: none"> - 64% (50 out of 78) demonstrated detailed knowledge. - Specific annual rates mentioned ranged from 70,000 to 150,000 shillings. - Many were aware of payment schedules (annual payments) and benefits like accident coverage. 	<ul style="list-style-type: none"> - "I pay 80,000 per year." - "Comprehensive insurance rates are about 950,000 shillings per the value of his car, and it's paid every year."
Boda-boda Users	Moderate	<ul style="list-style-type: none"> - 28% (35 out of 126) had detailed knowledge. The rates mentioned varied from 20,000 to 140,000 shillings per year. - 47% (59 out of 126) did not know. - Some riders only paid MTP insurance at the time of purchase and did not renew. 	<ul style="list-style-type: none"> - "I pay 40,000 every year." - "He doesn't know because he paid once when he was buying a boda-boda."
Public Means/In a Taxi Users	Low	<ul style="list-style-type: none"> - Only 19% (9 out of 47) demonstrated detailed knowledge. - 47% (22 out of 47) had no knowledge. - Some associated MTP insurance with vehicle owners, not passengers. 	<ul style="list-style-type: none"> - "I pay 280,000 per year." - "I just hear about that third party, but who it benefits and how it benefits us, I don't know."
Walking	Very Low	<ul style="list-style-type: none"> - Only 5% (1 out of 21) had detailed knowledge. - 71% (15 out of 21) did not know. - Generally perceived insurance as relevant only to motor vehicle owners. 	<ul style="list-style-type: none"> - "Being a pedestrian, this I can't tell." - "Not aware."
Cycling	Very Low	<ul style="list-style-type: none"> - No respondents demonstrated detailed knowledge. - 56% (9 out of 16) did not know. - Some cyclists provided vague or incorrect information. 	<ul style="list-style-type: none"> - "Payments are per year and it's 40,000." - "I don't know anything."

Source: Primary Data, 2024.

As is revealed in Table 1 above, the findings reveal significant variations in awareness levels of mandatory motor third-party insurance (MTP) among different groups based on their primary mode of travel. Private car users exhibited the highest awareness, with 64% demonstrating detailed knowledge. Many are familiar with exact annual rates ranging from 70,000 to 150,000 shillings and understand payment schedules. This high awareness is likely due to their direct responsibility for vehicle ownership and the legal requirement to insure personal vehicles.

In contrast, Boda-boda users showed moderate awareness, with only 28% demonstrating detailed knowledge and 47% lacking awareness. The rates they mentioned varied widely, from 20,000 to 140,000 shillings, indicating inconsistent understanding. Some riders only paid MTP insurance at purchase and did not renew, suggesting a gap in awareness about annual obligations. This indicates a need for targeted education within the Boda-boda community to emphasize the importance of maintaining up-to-date insurance. Public means or taxi users had a low awareness level, with just 19% showing detailed knowledge and 47% having no knowledge. Many associate MTP insurance with vehicle owners, not realizing its broader impact on passenger safety and liability. Some are unsure about insurance details because their employers handle it, leading to detachment from the responsibility. Raising awareness among public transport users about how MTP insurance affects them could enhance overall road safety consciousness.

Walkers and cyclists had very low awareness levels. Only 5% of walkers demonstrated detailed knowledge, with 71% having no knowledge, often viewing MTP insurance as irrelevant since they do not own vehicles. There's minimal understanding of how MTP insurance could benefit them in accident scenarios involving motor vehicles, indicating that educational initiatives could help pedestrians understand their rights and the role of MTP insurance in protecting all road users. No cyclists showed detailed knowledge, and 56% had no knowledge, with some providing incorrect or vague details, reflecting confusion about MTP insurance applicability. Like pedestrians, cyclists may not see the relevance due to not owning motorized vehicles, highlighting the need to address misconceptions about ownership and Motor third-party insurance relevance.

Table 2: Showing Key Takeaways: Knowledge of Different Aspects of MTPI

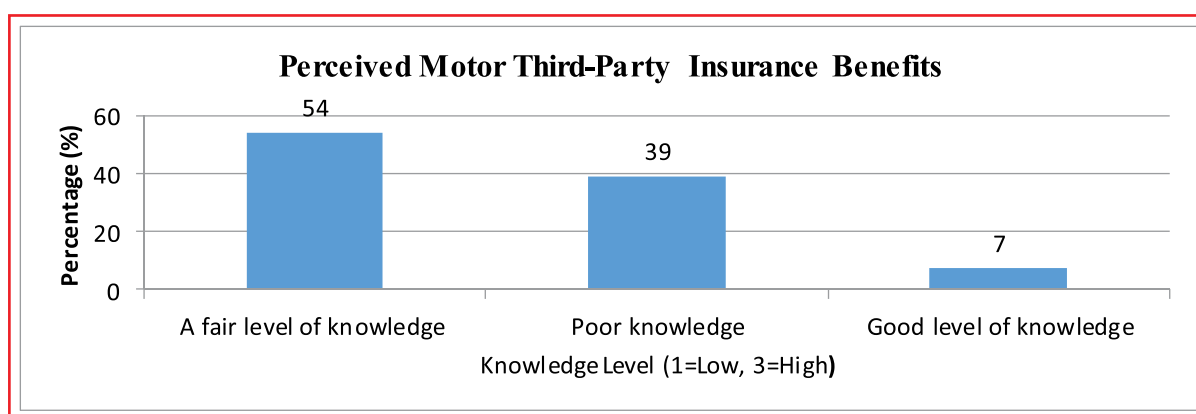
Key Insight	Description
High Lack of Awareness	Boda-boda riders and Cyclists are predominantly less informed or do not know about MTP insurance. Private Car owners generally have better awareness levels compared to other modes.
Knowledge of Payment Rates	Private Car owners are more likely to know the exact payment amounts. Public Taxi users exhibit some knowledge, but also show variability in rates. Boda-boda riders have mixed knowledge, with some knowing exact amounts and others having approximate or variable rates.
Payment Frequency	Annual payments are the norm across all modes of travel, indicating a consistent payment schedule.
Understanding of Benefits	Compensation for Injuries is the most recognized benefit across all modes. Comprehensive Coverage is rarely understood, especially among Boda-boda riders and Cyclists.
Negative Sentiments	A small percentage of Boda-boda riders perceive MTP insurance as too expensive or not beneficial.
Impact of Ownership	Non-owners of vehicles, especially in the Boda-boda and Public Taxi categories, show significantly lower awareness and understanding levels of MTP insurance.

Source: Primary Data, 2024.

2.4 Perceived Benefits of Motor Third-Party Insurance

In Figure 13, an analysis of the perceived benefits of MTP among road users is presented. Respondents were asked to rate their perceived knowledge of MTP benefits on a scale from 1 (low) to 3 (high), with results categorized into poor knowledge, fair level of knowledge, and good level of knowledge.

Figure 13: Showing Perceived Benefits of Motor Third-Party Insurance Benefits



Source: Primary Data, 2024.



As shown in Figure 13 above, most respondents (54%) reported a fair level of knowledge regarding the benefits of MTP insurance, suggesting that many had a basic understanding but may lack comprehensive knowledge. A substantial portion (39%) fell into the poor knowledge category, indicating a significant knowledge gap among road users about MTP insurance benefits. Only a small percentage (7%) of respondents indicated a good level of knowledge, emphasizing that few individuals likely have an in-depth understanding of MTP insurance benefits. Table 3 below provides detailed insights from open-ended questions about how different road users perceive the benefits of MTP insurance.

Table 3: Showing Key Insights on Awareness of MTP Benefits from the Open Questions

Travel Mode	Knowledge Level (f, %)	Examples of MTPI Benefits Mentioned
On a Boda-boda	Poor Knowledge (52, 41.27%)	<ul style="list-style-type: none"> - "I don't know." - "It's just a formality." - "It has no value. Since Police Ask for bribes" - "I just thought it helps one to bypass traffic police."
	Good/Fair Knowledge (74, 58.73%)	<ul style="list-style-type: none"> - "It helps the government to repair roads." - "Helps in compensation for accidents." - "Covers damages for the third party." - "It's mandatory for road users."
Private Car	Poor Knowledge (13, 16.67%)	<ul style="list-style-type: none"> - "I don't think it has any benefits." - "It's a useless payment."
	Good/Fair Knowledge (65, 83.33%)	<ul style="list-style-type: none"> - "It assists in claims." - "It helps in compensation in case of accidents." - "Protects me against liability." - "It's essential for compliance." - "There are delays"
Public Means/Taxi	Poor Knowledge (21, 44.68%)	<ul style="list-style-type: none"> - "It's just payment for using the road." - "No tangible benefits to users."
	Good/Fair Knowledge (26, 55.32%)	<ul style="list-style-type: none"> - "It's there to help in case of an accident." - "Compensation is provided when involved in an accident." - "Supports road safety initiatives." - "It's a legal requirement to avoid penalties."
Walking	Poor Knowledge (19, 90.48%)	<ul style="list-style-type: none"> - "I don't know anything about it." - Sparse responses unrelated to MTPI. - "I have never thought about it."
	Good/Fair Knowledge (2, 9.52%)	<ul style="list-style-type: none"> - "It benefits the insurance company." - "I was once assisted with compensation." - "It covers third-party claims." - "Ensures pedestrians are also considered in road safety."
Cycling	Poor Knowledge (7, 44%)	No responses given
	Good/Fair Knowledge (9, 56)	<ul style="list-style-type: none"> - "It's just payment for using the road." - "It tax payment to the government." - "Compensating road users in case of accidents." - "To help use a road because police may ask for it" - "To allow use the road."

Source: Primary Data, 2024.

From Table 3 above, the findings reveal significant variations in knowledge of Motor Third Party Insurance (MTPI) benefits across different travel modes. Among cyclists, 56% demonstrated good or fair knowledge, highlighting benefits such as compensation and legal compliance, but 44% exhibited poor knowledge, pointing to a need for targeted awareness campaigns. Boda-boda riders showed slightly higher knowledge levels, with 58.73% acknowledging benefits like road repairs and compensation. However, 41.27% lacked adequate understanding, indicating the necessity of engaging this group more effectively.

Private car users exhibited the highest knowledge levels, with 83.33% having good or fair knowledge, emphasizing claims assistance and liability protection. Only 16.67% showed poor knowledge, possibly due to disinterest or skepticism. In contrast, users of public means, such as taxis, presented a mixed picture, with 55.32% showing good or fair knowledge but 44.68% still lacking awareness. Their responses were less detailed compared to private car users, suggesting the need for more comprehensive public communication efforts.

Pedestrians displayed the lowest awareness of MTPI benefits, with only 9.52% having good or fair knowledge. A staggering 90.48% exhibited poor knowledge, reflecting a major gap in outreach to non-motorized road users. This group often feels disconnected from insurance benefits, underscoring the urgency of targeted campaigns. Overall, the data highlights that private car users are the most informed, while pedestrians and Boda-boda riders represent key demographics requiring focused educational initiatives to enhance their understanding and uptake of MTPI benefits.

2.5 Strategies to Enhance Awareness and Understanding of MTPI Benefits

In this section, the various strategies aimed at enhancing public awareness and understanding of Motor Third-Party Insurance (MTPI) benefits given in the open-ended responses of the respondents are analyzed as presented in table 4 below.

Each strategy is categorized by its approach, described concisely, and rated by its level of importance. This structured approach provides a quick overview of recommended actions that can be taken to improve knowledge and perception of MTPI benefits among different road users.

Table 4: Showing Strategies to Enhance Awareness and Understanding of MTPI Benefits

Category	Description	Importance Level
Mass Media Campaigns	Advertise and educate through radio, TV, and social media (TikTok, Facebook).	Very High
Door-to-Door Campaigns	Direct community outreach through visits, leaflets, and citizen engagement.	High
Educational Programs	Offer training sessions, seminars, and workshops on MTPI benefits.	High
Police and Traffic Officers	Involve the Police in awareness campaigns to educate road users.	High
Community Outreach	Use community leaders and associations (e.g., Boda-boda groups) to spread information.	High
Use of Technology	Develop mobile apps, toll-free numbers, and online platforms for information and claims.	Medium
Public Displays and Signage	Place billboards, posters, and vehicle stickers to promote MTPI benefits.	Medium
Incentivizing Education	Offer incentives or showcase benefits to encourage understanding and enrollment.	Medium
School Curriculum Integration	Introduce MTPI education in schools to build early awareness.	Low
Feedback and Interaction	Conduct Q&A sessions and feedback mechanisms to address public queries.	Medium
Transparency and Trust Building	Ensure insurance companies are transparent about claims and build public trust.	Medium
Addressing Corruption	Implement anti-corruption measures to enhance MTPI effectiveness.	Medium
Localized Language Communication	Use local languages (e.g., Luganda, Swahili) for broader outreach.	Medium

Source: Primary Data, 2024.



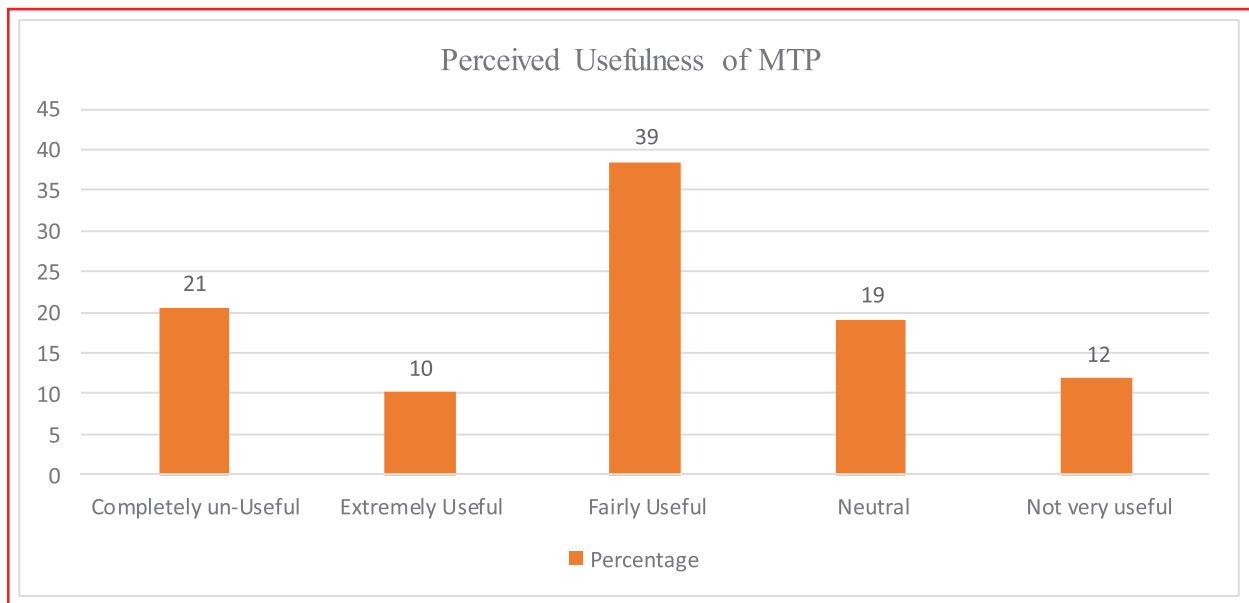
From the findings in Table 4 above, mass media campaigns and door-to-door initiatives are considered highly effective methods for reaching a broad audience, as they leverage common communication channels and direct engagement. Educational programs, police involvement, and community outreach are also rated highly, reflecting the importance of grassroots and authoritative influence in spreading awareness.

Medium-importance strategies such as the use of technology and public displays highlight innovative and supportive methods to engage citizens while incentivizing education and feedback mechanisms to focus on creating motivation and building trust. Notably, school curriculum integration is rated with lower importance, likely due to its longer-term impact, although it remains a foundational method for raising awareness among younger generations. Overall, these strategies suggest a multi-layered approach, combining immediate outreach with sustainable education and trust-building efforts, as the most effective path to fostering widespread understanding and acceptance of MTPI.

2.6 Perceived Usefulness of Motor-Third Party

In this section, the analysis of the road users' perceptions of the usefulness of Motor Third-Party Insurance (MTPI) is analyzed. The usefulness was examined on a scale from 1 to 5, where 1 indicates completely un-useful, and 5 represents extremely useful. In Figure 14 below, the percentage of responses is displayed for each rating level, providing insights into how road users view the value of MTPI as discussed below.

Figure 14: Showing Perceived Usefulness of MTP



Source: Primary Data, 2024.

Based on the findings in figure 14, it can be observed that most respondents (38.5%) found Motor Third-Party Insurance to be Fairly Useful, indicating moderate perceived benefits. A significant portion of respondents (20.5%) rate it as completely un-Useful, showing skepticism about its benefits. A smaller percentage (10.1%) considered MTPI to be extremely Useful, reflecting a strong belief in its value. Neutral responses (19.1%) and not very useful (11.8%) indicated mild doubt about the usefulness of MTPI. In tables 6 to 10 below, detailed insights regarding the level of usefulness of MTP from open-ended questions are also presented.



2.7 Usefulness of MTP by Boda-boda Motorists

In Table 5, the findings reveal significant challenges and negative perceptions among Boda-boda riders regarding MTP insurance, highlighting critical areas where insurance companies and regulators need to focus their efforts.

Table 5: Detailed Insights of the Level of Usefulness by Boda-Boda Motorcyclists

Theme	Description	Frequency
Lack of Awareness	Riders lack knowledge of MTP benefits and claims. Limited sensitization from insurers.	High
Ineffective Compensation	Claims are rarely compensated. The process is long and complex, deterring riders from claiming.	High
Trust Issues	Perceived corruption and favouritism reduce trust in insurance companies.	High
Benefit for the Wealthy	MTP is seen as mainly benefiting affluent individuals, with less support for everyday riders.	Medium
Regulatory Enforcement	Helmet and permit enforcement are prioritized over ensuring MTP benefits.	Medium

Source: Primary Data, 2024.

From the findings in Table 5 above, Boda-boda riders demonstrated a significant lack of awareness regarding Motor Third-Party (MTP) insurance, largely due to limited sensitization from insurers, which leaves many riders unaware of the benefits and claims process. This communication gap reduces insurance literacy and leads riders to view MTP insurance as less valuable, making them less likely to engage with it or see it as worth the investment. Furthermore, the perceived ineffectiveness of compensation processes — which riders see as long, complex, and often uncompensated — diminishes the appeal of MTP insurance. The resulting frustration and financial strain discourage riders from filing claims and erode trust in insurance providers.

Trust issues are further compounded by perceptions of corruption, as well as the belief that MTP primarily benefits wealthier individuals, offering little support to everyday riders. This sense of exclusion can deter riders from participating in MTP insurance, as they view it as a system designed for affluent users. Additionally, regulatory efforts focus more on enforcing safety practices, such as helmet use, rather than educating riders on the potential advantages of MTP insurance. A more balanced regulatory approach that includes MTP education could foster engagement and build trust, creating a stronger foundation for MTP adoption among Boda-boda riders.

2.8 Usefulness of MTP by Public Transport (Taxi)

Table 6 below gives several insights regarding accident compensation, awareness, process delays, usefulness and trust, and with the insurance process specific to Public Transport.



Table 6: Detailed Insights of the Level of Usefulness by Public Transport

Theme	Description	Frequency
Accident Compensation	MTP helps cover damages in accidents, providing financial support to passengers.	High
Lack of Awareness	Passengers have limited knowledge of MTP benefits; insurers fail to educate them adequately.	High
Process Delays	The slow claims process with bureaucratic delays reduces confidence in MTP.	High
Perceived as non-useful	Non-owners see minimal personal benefit from MTP.	Medium
Trust Issues	Doubts about whether insurance companies will fulfil claims, affecting trust in MTP.	High

Source: Primary Data, 2024.

As given in table 6 above, the findings reveal that public transport users acknowledged the protective role of MTP insurance in providing accident compensation, viewing it as a potential financial safeguard. This perception, however, is one of the few positive associations with MTP insurance, as passengers generally lack comprehensive knowledge about its benefits. This awareness gap suggests that insurers may not be effectively educating the public on the purpose and advantages of MTP insurance, limiting passenger engagement and support for it.

Furthermore, the claims process, perceived as slow and complex, further reduces confidence, often discouraging users from seeking compensation and lowering the insurance's perceived value. Passengers, particularly non-vehicle owners, felt disconnected from the direct benefits of MTP, seeing it as more applicable to vehicle owners, which insurers could address by emphasizing broader applicability. Trust issues compound these concerns, as passengers doubt that claims will be honored, underscoring the need for improved transparency, faster claims processing, and consistent communication to build trust and ensure MTP insurance is valued by all road users.

2.9 Usefulness of MTP by Private Car Users

In this section, the experiences of Private car users with accident compensation benefits, process challenges, trust levels in insurance providers, the legal compliance aspect, and personal experiences with claims are analyzed and presented as given in Table 7 below.

Table 7: Detailed Insights into the Level of Usefulness by Private Car Users

Theme	Description	Frequency
Compensation in Accidents	MTP covers damages and injuries for third parties in accidents.	High
Process Issues	The claims process is long and unclear, leading to frustration among car owners.	High
Trust in Companies	Mixed trust levels; some trust based on testimonials, while others doubt reliability.	High
Avoidance of Penalties	MTP helps avoid traffic penalties, reducing police interactions.	Medium
Limited Experience	Uncertain usefulness due to limited personal experience with claims.	Medium

Source: Primary Data, 2024.

Based on the findings presented in Table 7 above, it can be seen that car owners recognize the core benefit of Motor Third-Party (MTP) insurance in providing compensation for third-party damages and injuries in accidents. This high level of awareness underscores a general understanding of the financial support MTP offers. However, the claims process is often seen as lengthy and complex, causing significant frustration among users. This dissatisfaction indicates a need for a more transparent and efficient system to help reinforce confidence in MTP insurance. Additionally, mixed trust levels in insurance companies, where some rely on positive testimonials while others are skeptical, suggest that insurers could benefit from addressing negative perceptions to strengthen their reputation.

Car owners also acknowledge MTP insurance as a means to avoid fines and comply with legal requirements, although this compliance is often viewed as a secondary benefit to actual compensation. Limited personal experience with claims contributes to doubts about MTP's overall usefulness, as many have not observed successful claims either firsthand or through others. This lack of experience may lead some car owners to undervalue MTP insurance, especially if they are unfamiliar with its practical applications. Increasing awareness and showcasing successful claims could help address these uncertainties, emphasizing both the legal and compensatory value of MTP insurance.

2.10 Usefulness of MTP by Pedestrians

In this section, the analysis of the key themes and challenges experienced by pedestrians regarding Motor Third-Party (MTP) insurance is given. The results are presented in Table 8 below.

Table 8: Detailed Insights into the Level of Usefulness by Pedestrians

Theme	Description	Frequency
Lack of Compensation	Few pedestrians have received compensation, reducing MTP's perceived value.	High
Awareness Deficit	Low understanding of MTP among pedestrians, with no clear process for claims.	High
Process Complexity	The complex claims process discourages pedestrians from seeking compensation.	High
Perceived Inequity	MTP benefits appear to favor motorists over pedestrians.	Medium

Source: Primary Data, 2024.

The findings, as indicated in Table 8 above, reveal significant challenges pedestrians face with Motor Third-Party (MTP) insurance, beginning with a high lack of accident compensation. Few pedestrians report receiving compensation under MTP, which fuels skepticism about the insurance's protective value and undermines public trust. This issue is compounded by a general lack of awareness among pedestrians about MTP benefits and the claims process, suggesting a critical gap in information dissemination by insurers. Without sufficient knowledge of their eligibility or benefits, many pedestrians may never attempt to file claims, leaving them unprotected and unaware of available support.

Additionally, the complexity of the claims process further deters pedestrians from seeking compensation, as they find it lengthy and discouraging. Simplifying and clarifying this process could improve their engagement and willingness to utilize MTP benefits. Furthermore, a medium frequency of perceived inequity highlights that pedestrians feel MTP favors motorists, creating a divide in perceived value between road users. Addressing these challenges through increased awareness, simplified claims processes, and equitable benefits for all road users would enhance MTP's inclusiveness and effectiveness, especially for vulnerable pedestrian groups.



2.11 Usefulness of MTP by Cyclists

Table 9 below presents key findings related to the perceived usefulness of Motor Third-Party (MTP) insurance among cyclists.

Table 9: Detailed Insights into the Level of Usefulness by Cyclists

Theme	Description	Frequency
Limited Benefits	Few cyclists benefit from MTP, though coverage could help in accidents.	High
Lack of Awareness	Cyclists lack targeted information on MTP benefits from insurers.	High
Process & Trust Issues	The claims process is seen as lengthy and unreliable by cyclists.	High
Company Reliability	The perception that insurers prioritize their interests over cyclists', reduces trust in MTP support.	High

Source: Primary Data, 2024.

The findings, as presented in Table 9 above, reveal that Cyclists perceive Motor Third-Party (MTP) insurance as providing limited benefits, with few experiencing real support from the coverage in accident situations. This perceived lack of practical benefits suggests that MTP insurance may either be insufficient or not accessible in ways that meet cyclists' needs. Additionally, a high level of unawareness persists among cyclists regarding MTP insurance, particularly in terms of potential benefits. Insurers appear to have neglected targeted educational efforts, leaving cyclists less informed about how MTP coverage could protect them. This lack of awareness highlights a need for focused outreach and information campaigns to enhance understanding and engagement within this group.

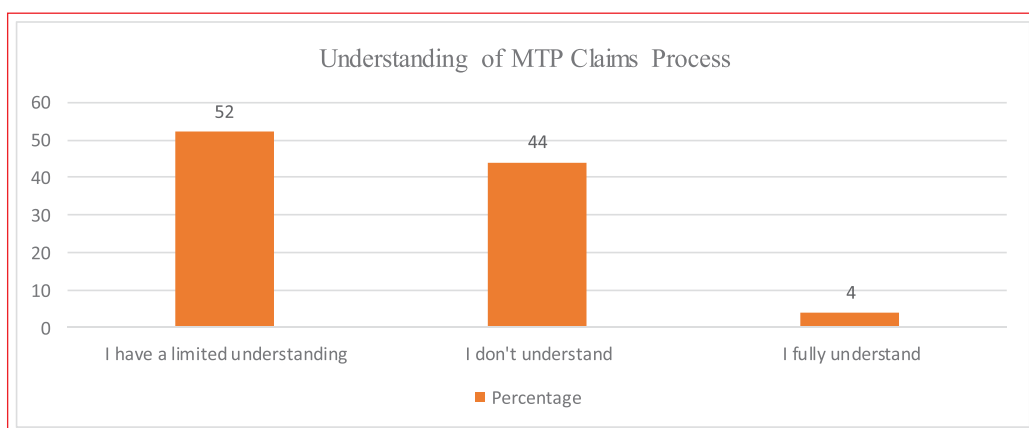
Further compounding the issue is the claims process, which cyclists widely view as lengthy and unreliable. Bureaucratic delays and complex requirements discourage many from pursuing claims, reinforcing a lack of trust in MTP insurance's effectiveness. Moreover, cyclists feel that insurance companies prioritize their own interests over the needs of cyclists, further diminishing trust in the system. This perceived bias suggests that insurers should adopt more transparent, cyclist-friendly practices to build credibility and encourage confidence in MTP coverage among cyclists.

2.12 MTP Claims Process

2.12.1 Understanding of MTP Claims Process

In Figure 15 below, the respondents' understanding of the Motor Third-Party (MTP) insurance claims process is illustrated. The figure categorizes their understanding into three levels: limited understanding, no understanding, and full understanding. It also highlights the percentage of respondents in each category.

Figure 15: Level of Understanding of MTP Claims Process



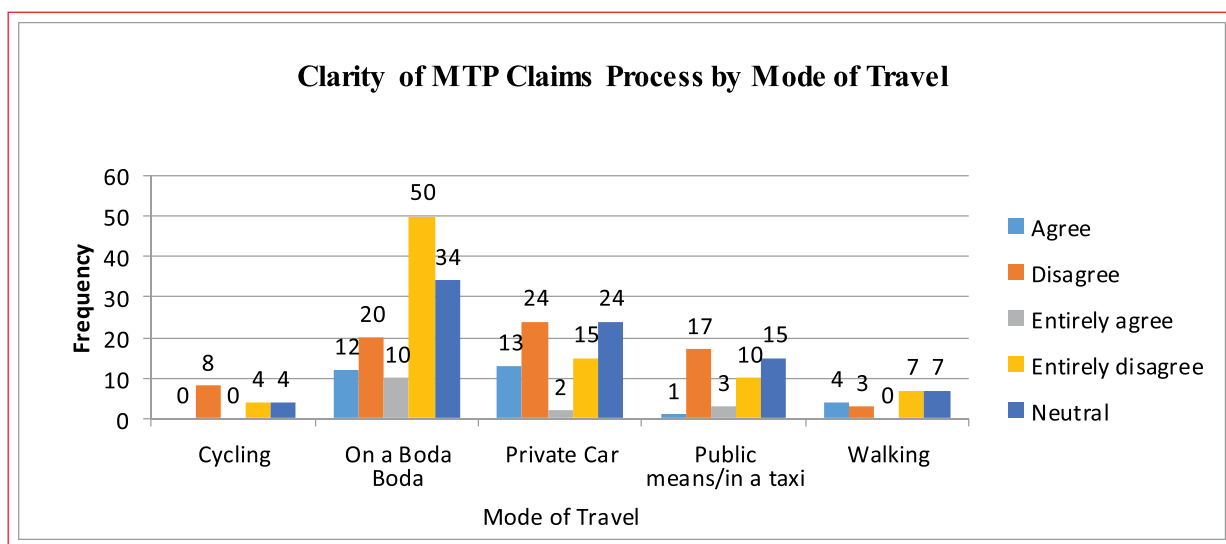
Source: Primary Data, 2024.

As can be seen in Figure 15 above, 52% of respondents had a limited understanding of the MTP claims process, while 44% did not understand it at all, highlighting a major knowledge gap. Only 4% fully understand the process, indicating that very few are confident in filing a claim. These findings suggest that most respondents lacked adequate comprehension of the claims process, which may limit their ability to access benefits. The high levels of limited and no understanding emphasize the need for targeted education to improve knowledge of the claims process, empowering more people to use their MTP insurance effectively and reducing distrust in the system.

2.12.2 MTP Claims Process Clarity by Different Road Users

Figure 16 below illustrates the relationship between respondents' modes of travel and their belief in the clarity of the Motor Third-Party (MTP) claims process. Responses are categorized into five levels of agreement: agree, disagree, entirely agree, entirely disagree, and neutral, showing varying perceptions of process clarity across different travel modes.

Figure 16: MTP Claims Process Clarity by Mode of Study



Source: Primary Data, 2024.

As shown in Figure 16 above, there are varying perceptions of MTP claims process clarity across travel modes. Among Boda-boda riders, 50 respondents (45%) entirely disagreed, and 34 respondents (30.6%) disagreed with the clarity of the process, indicating significant dissatisfaction.

Private car owners displayed more balanced views, with 25 respondents (42%) agreeing and 15 respondents (26%) entirely disagreeing. Public transport users showed similar mixed responses, with 10 respondents (24%) agreeing and 17 respondents (41 %) disagreeing, suggesting varied experiences. Cyclists and pedestrians mostly selected Neutral or Disagree, with 8 cyclists (33%) and 3 pedestrians (21%) disagreeing, which may reflect limited interaction with the claims process and general uncertainty or dissatisfaction.



2.13 MTP Claims Experience by Boda–Boda

Table 10 presents the perceptions and experiences of Boda–boda riders regarding the Motor Third-Party (MTP) insurance claims process, highlighting key themes and common statements shared by them.

Table 10: Perceptions of MTP Claims by Boda-Bodas

Theme	Indicative Statements	Frequency
Compensation and Financial Support	“It compensates in case of accidents.”, “Since accidents are inevitable for us, this can help us avoid losing our motorcycle.”	High
Lack of Awareness and Knowledge	“I am not well versed with MTPI.”, “Because I am not aware of the process and lack assistance.”	High
Process Complexity and Delays	“The process is too lengthy, so I don>t believe.”, “It>s not a fair process, since it takes a lot of time and money to get a claim.”	High
Police and Legal Implications	“It helps Boda–boda not to be disturbed by police traffic.”, “Some help in case of accident, but some don>t because they cater only to the rich who have money to bribe officers.”	High
Peace of Mind and Security	“It helps one have peace of mind, and reduces death rates.”, “In case of an emergency, one has peace of mind since he or she has backup.”	Medium
Skepticism about Effectiveness	“It>s not important because even if I get into an accident, I will not be helped. According to my friends, I have been in accidents.”, “I have never seen anyone who has been compensated.”	Medium
Encouragement for Education	“When people like me get to know this information, then we know our rights and how to pursue those who knock us and flee.”, “Yes, it would be good for us to understand how we can benefit from the hard-earned money we pay.”	High

Source: Primary Data, 2024.

As can be seen in Table 10 above, Boda–boda riders see MTP insurance as crucial financial support in accidents, with High ratings reflecting its value as a safety net. However, many riders (also High) lack awareness of MTP, especially around the claims process, limiting their ability to fully benefit from it. The claims process is also viewed as complex and costly (High), deterring riders from filing claims. Simplifying the process could boost their trust and engagement

While some riders gain peace of mind from MTP (Medium), skepticism about its effectiveness is widespread, with doubts about receiving support when needed. MTP is perceived as offering some police protection, yet riders believe it mostly benefits those with resources, leading to mistrust. Riders show a high interest in educational programs to better understand MTP rights and benefits, indicating that targeted outreach could empower them to use MTP insurance more effectively.

2.14 MTP Claims Process Value and Experience of Private Car Users

Table 11 gives MTP claims process value perceptions and Experiences of private car users from the open-ended questions regarding the claims experience. In the table below, the key themes and indicative statements from private car users about Motor Third-Party (MTP) insurance are given.

Table 11: MTP Claims Process Value Perceptions and Experience of Private Car Users

Theme	Indicative Statements	Frequency
Compensation and Financial Support	“It assists to compensate.” “It helps them avoid incurring unplanned expenses.”	High
Lack of Awareness and Knowledge	“Because I don’t have information about it.” “I don’t know about third-party insurance.”	Medium
Process Complexity and Delays	“It’s not a fair process, since it takes a lot of time and money to get a claim.” “The long process discourages them.”	Medium
Trust and Reliability Issues	“Because it’s not helpful.” “Some help in case of accident, but some don’t because they cater only to the rich who have money to bribe officers.”	Medium
Peace of Mind and Security	“The assurance of compensation after an accident rests one’s mind from the bother of unforeseen costs.”	High
Understanding Claim Procedures	“It helps us know how to claim compensation.”, “It will help me to be compensated if I know the procedures for asking for assistance.”	High
Reduction of Financial Burden	“Because it helps them avoid incurring unplanned expenses.” “It helps me to cover up costs in case of damages caused in an accident.”	High
Education and Awareness	“Frequent awareness messages and education are very good for us to understand and appreciate MTP Insurance.”	Medium

Source: Primary Data, 2024.

As seen in the results in Table 11 above, private car users highly value MTP insurance for its role in compensation and financial support, helping them avoid unplanned expenses in accidents (rated high). They also appreciate the peace of mind it provides, seeing it as a safety net during emergencies. However, a medium frequency of users reports a lack of awareness, especially around claims, highlighting an information gap that limits their full engagement with MTP benefits. Many also find the claims process complex and lengthy (rated Medium), which discourages them from pursuing compensation.

Trust issues are evident, as some car users feel MTP primarily serves those with influence, impacting their perception of its reliability (rated Medium). Nonetheless, respondents show a High frequency of understanding the importance of knowing claim procedures and see MTP as crucial in reducing financial burdens from accident costs. They also express a medium interest in educational efforts to help them better understand MTP benefits, suggesting targeted outreach could empower users to navigate MTP claims more effectively.

2.15 MTP Claims Process Value and Experience of Public Transport Users

Table 12 presents the value perceptions and experiences of public transport users regarding the MTP claims process, based on open-ended questions about their claims experience.



Table 12: MTP Claims Process Value Perceptions and Experience of Public Transport Users

Theme	Indicative Statements	Frequency
Compensation and Financial Support	“It helps us know how to claim compensation.” “It covers one in case of accidents.”	High
Lack of Awareness and Knowledge	“We are not informed at all.” “Information is not clear.”	High
Process Complexity and Delays	“The process is too lengthy, so I don>t believe.” “It’s not a fair process, since it takes a lot of time and money to get a claim.”	Medium
Police and Legal Implications	“Because police don>t normally listen... ask for bribes.” “It helps them avoid incurring unplanned expenses.”	Medium
Peace of Mind and Security	“It helps one have peace of mind, reduces death rates.”, “In case of an emergency, one has peace of mind since he or she is a backup.”	High
Skepticism about Effectiveness	“ MTP, according to me, is targeted for private vehicle owners rather than us, the public transport people.”	Medium
Education and Awareness	“Education is key for us to understand the MTP insurance process and claim very well”	Medium

Source: Primary Data, 2024.

Based on the findings in Table 12, it is evident that public transport users view MTP (Motor Third Party) insurance as essential for compensation and financial support in the event of an accident, with a high frequency of responses reflecting this sentiment. They appreciate the peace of mind it offers during emergencies and emphasize its perceived role in providing security.

However, a significant number of users report a lack of awareness about MTP, noting that information is neither readily available nor clear. This knowledge gap hinders their ability to fully utilize the benefits of MTP and highlights the need for improved outreach efforts.

Many users also find the claims process to be lengthy and complex, which is rated as medium in frequency. This discouragement leads to skepticism about the effectiveness of MTP, with a medium frequency indicating doubts about receiving adequate assistance when needed. Additionally, legal and police implications present further challenges; some users feel that MTP benefits are more accessible to those who can navigate legal barriers, including compliance with police demands.

A medium frequency of users expressed interest in receiving education about MTP, suggesting that targeted informational campaigns could empower them to make informed decisions and engage more confidently with the MTP claims process.

3.0 Discussion and Recommendations

3.1 Respondent Characteristics

The study's sample predominantly consisted of male respondents, accounting for 81% of participants. The gender imbalance aligned with societal norms in Uganda, where vehicle ownership and driving roles are more commonly occupied by men, especially in sectors like motorcycle transport. In terms of age, the majority of respondents fall within the 25-34- and 35-44-year age groups, which collectively make up 77% of the sample. This distribution highlights the relatively young demographic actively engaged in road use, with minimal representation from older age groups. The sample is also geographically divided, with 60% residing in Kiira and 40% in Nansana, allowing for balanced insights across these two municipalities.

Vehicle ownership among respondents shows that 53% own vehicles, while 47% do not, providing diverse perspectives from both owners and non-owners. Driving or riding habits further reveal that 67% of the sample are active drivers or riders, while 33% are non-drivers, including pedestrians. The distinction allowed for a comparative understanding of experiences between active road users and passive ones. In terms of primary travel modes, Boda-bodas were the most frequently used mode of transportation, representing 44% of respondents. Private cars were next, at 27%, followed by public transport (16%), with pedestrians and cyclists comprising a smaller proportion. The diversity in primary travel modes provided a wide spectrum of perspectives on road use and MTP insurance.

3.2 Knowledge Regarding Motor Third-Party Insurance (MTP)

The study revealed a moderate, limited understanding of Motor Third-Party (MTP) insurance among respondents. A majority, 51%, exhibited fair knowledge of MTP insurance, while 40% had poor knowledge, indicating a gap in comprehensive awareness. Knowledge levels varied by location, with both Kiira and Nansana displaying generally low awareness. Kiira showed a slight advantage in fair knowledge levels, hinting at regional differences in exposure to MTP information. Knowledge also differed according to primary mode of transport, with Boda-boda riders and private car users exhibiting higher levels of understanding than public transport users, pedestrians, and cyclists, who tended to have limited knowledge. This was vindicated by the qualitative results that arose from the FGD with Bod-Boda riders: -

"...we don't know about the third-party registration and claim process. Secondly, we do not understand how it works and what benefit it is to us. It seems to benefit the rich and educated people only. The insurance officers did not reach out to us to educate us on how it works..."

Age appeared to influence MTP awareness, with the younger adults aged 25-34 years exhibiting the highest fair knowledge. Middle-aged respondents tended to show a slightly higher prevalence of good knowledge, suggesting that life stage and experience may played a role in understanding MTP. Gender-wise, both males and females exhibited moderate knowledge levels, but a slightly higher proportion of females fell into the poor knowledge category, which insinuated disparities in access to MTP information. Driving status also affected MTP awareness, as active drivers generally displayed higher knowledge levels than non-drivers. The finding showed a need for targeted education for non-drivers on the potential benefits of MTP insurance.



3.3 Perceptions of MTP across Road User Groups

Awareness of MTP insurance was relatively low across all user groups, although those who owned vehicles, particularly Boda-boda riders and private car users, displayed a slightly higher level of knowledge. The vehicle owners were more likely to be aware of MTP insurance, likely due to their more frequent interactions with road safety and legal compliance issues. Cost concerns were particularly prevalent among Boda-boda riders, who viewed MTP insurance as costly relative to perceived benefits. This group expressed the most negative perceptions, as they often found the premiums unaffordable and felt the benefits were insufficient. As supported by the qualitative narratives from the boda-boda riders, who narrated that: -

“...the MTP insurance claim process is not easy at all. Only people with great positions, especially those in the government, are worked upon on time. It is very expensive and benefits only the traffic officers. The policy has no value to us because we have not seen many of our colleagues benefit from it.”

The impact of vehicle ownership on MTP awareness was significant. Non-owners, including pedestrians and cyclists, exhibited the lowest levels of awareness, underscoring a gap in outreach and education for these groups. The disparity highlighted the need for targeted campaigns that could address the unique needs of non-vehicle owners and ensured they understood the potential benefits of MTP insurance, particularly in cases where they might be involved in accidents as vulnerable road users.

As supplemented by the qualitative narration from Lorry drivers in Kireka Lorry park yard:

“We have little knowledge about MTP insurance. Let alone the process of claiming compensation in case of an accident is difficult for motorists like us, the lorry drivers. We always pay for it, not because we desire it, but because it is a government requirement for one to be on the road. It is like a tax by the government enforced by traffic officers. Also, insurance language is difficult to understand, and it is for educated people. We need to be educated and sensitized about how to claim compensation and its benefits, for us to appreciate them.”

3.4 Perceived Benefits of MTP

Perceptions of the benefits of MTP insurance varied across different road user groups. Boda-boda riders acknowledged MTP's potential value in providing accident compensation, but skepticism was high due to their experiences with unfulfilled claims. The lack of trust reduced their willingness to engage with MTP insurance, as they often felt that the claims process was unreliable. Private car owners, on the other hand, tended to appreciate MTP insurance for its financial protection and legal compliance benefits. However, they remained concerned about the delays and perceived inefficiency in claims processing, which affected their confidence in the system's reliability. As complemented by the qualitative anecdote below from the lorry drivers in Kireka lorry park yard:

“MTP insurance is good for motorists...In case of an accident, you can be compensated and avoid some unforeseen costs from the accident. However, we are told that the process of compensation is a very expensive, long, and difficult journey. The period of compensation is about 2-5 years, which is a long period of waiting. We have also heard that some insurance officers ask for money before you are finally compensated “enguzi”. All in all, we think insurance is a thing for rich people who can afford it.”

Public transport users placed a strong emphasis on MTP's role in ensuring legal compliance, as it helped them avoid police interference. Despite this, they were skeptical about timely and adequate compensation, which reduced their overall confidence in MTP's utility. Pedestrians and cyclists, meanwhile, saw limited benefits in MTP, perceiving it as primarily favoring vehicle owners. The group called for policies that provided more equitable protection for non-vehicle road users, addressing the perception that MTP insurance does not serve their needs effectively. Across all groups, there was a recurring misunderstanding that MTP insurance benefits vehicle owners, underscoring a need for more inclusive policies.

3.5 Strategies to Enhance Awareness and Understanding

The study identified several strategies with varying levels of importance to enhance public awareness and understanding of MTP insurance.

High-priority strategies included mass media campaigns, door-to-door outreach, educational programs, police involvement, and community outreach initiatives. These methods were seen as effective ways to reach a broad audience and directly engage with road users to build awareness of MTP insurance benefits. Medium-priority initiatives involved the use of technology, such as mobile applications, public displays, incentivized education, and feedback mechanisms. These approaches provided supportive avenues to improve engagement and foster understanding.

Low-priority strategies, like integrating MTP education into school curricula, were recognized for their potential to build long-term awareness among younger generations. While not immediately impactful, early education initiatives could create a foundation of insurance literacy, which could gradually enhance overall understanding of MTP as the young individuals eventually become future road users. The combination of immediate outreach efforts and long-term educational strategies suggested a multi-layered approach to fostering widespread acceptance and understanding of MTP insurance.

3.6 Perceived Usefulness of MTP

Perceptions of MTP's usefulness were mixed across the respondent pool. While the majority (38.5%) regarded MTP as "fairly useful," a substantial portion (20.5%) viewed it as "completely un-useful," reflecting ambivalence and uncertainty towards its benefits. This mixed perception appeared to be influenced by direct interactions with MTP benefits among different user groups. Boda-boda riders, public transport users, and private car owners each displayed varying levels of perceived usefulness, largely based on their experiences with the claims process and their understanding of MTP's financial protections.

3.7 Usefulness of MTP by Road User Group

Examining MTP's perceived usefulness by specific road user groups revealed notable challenges. Boda-boda riders reported high levels of mistrust and frustration with the claims process, which they found overly complex and inequitable. This

discouraged them from engaging with MTP, despite acknowledging its potential financial support in accidents. Public transport users appreciated the accident compensation benefits but struggled with low awareness and mistrust in the claims process due to perceived bureaucratic delays. This group, therefore, found MTP beneficial in theory but difficult to fully rely on in practice.

Private car users recognized MTP's value in offering financial protection for third-party damages but cited dissatisfaction with the claims process, which they often found tedious and unreliable. This negatively impacted their perception of MTP's usefulness. Pedestrians and cyclists reported minimal perceived benefits and expressed high levels of skepticism, viewing the system as geared towards vehicle owners. They felt excluded from the protections offered by MTP, which they perceived as a vehicle-centric system that lacked benefits for non-vehicle road users.

3.8 MTP Claims Process

The study revealed a significant gap in understanding of the MTP claims process. Only 4% of respondents reported full awareness of how to navigate claims, underscoring a need for improved education on the claim's procedures. General dissatisfaction with the clarity of the claims process was high, particularly among Boda-boda riders, who expressed frustration with perceived complexities and delays. Private car users, however, showed mixed responses, with some finding the process manageable and others echoing similar frustrations. The variability in claims experience highlighted the importance of enhancing communication and support across different road user groups to ensure that all individuals can confidently and effectively navigate MTP claims processes.

3.9 Recommendations

3.9.1 Insurance Companies

The complex and delayed claims process is a significant deterrent for many users, particularly Boda-boda riders. To simplify this, insurance companies should develop a dedicated claims assistance hotline and a streamlined mobile



application that allows users to submit claims with minimal documentation. To support users in navigating the claims process, a step-by-step guide in local languages could walk claimants through each stage, enhancing confidence and encouraging engagement. Setting clear response timelines and using SMS notifications to provide regular claim status updates would also help reduce the perception of abandonment, ensuring that users feel supported throughout.

Building trust is equally essential, especially since many road users, such as Boda-boda riders and public transport users, harbor distrust towards insurance providers. One effective way to foster transparency is through public claims day demonstrations, where companies can showcase successful claims and invite claimants to share their experiences. Open question-and-answer sessions during these events, preferably with community leaders present, can create a welcoming atmosphere for addressing public concerns.

Given the general lack of awareness about MTP benefits, targeted campaigns are critical. Insurance companies can partner with Boda-boda associations and public transport unions to organize workshops and information sessions tailored to these groups. Utilizing community radio and social media in local languages can make these sessions accessible and relatable, focusing on clarifying MTP benefits, accident compensation details, and typical payment rates. These targeted campaigns would go a long way in addressing the specific needs identified in the study, bridging the knowledge gap among key user groups.

3.9.2 Policymakers

To ensure long-term improvements in MTP awareness, it would be beneficial to integrate MTP education into driving school curricula, particularly targeting young adults and new drivers who are more likely to lack a comprehensive understanding of MTP. Requiring a brief seminar on MTP insurance as part of the licensing process would reinforce essential knowledge on benefits and claims, fostering a generation of informed road users.

The study highlights that non-vehicle road users,

such as pedestrians and cyclists, feel excluded from MTP benefits. Policymakers could address this by introducing basic coverage extensions that make non-vehicle users eligible for compensation if they are involved in an accident with an insured vehicle. This coverage could be minimally funded by adding a small fee to vehicle registrations.

Through the nation's current financial literacy programmes, policymakers and insurance industry players should step-up their customized mass media awareness campaigns about MTP operational and claim procedures, preferably in the different local languages for the benefit of the public.

A clear policy on digital financial literacy should be enacted to also cater for financial education in the insurance sector including MTP insurance business.

To ensure claims processes are fair and efficient, policymakers should establish standardized timelines for claims processing, with annual audits to maintain compliance. Displaying claims processing times publicly can increase accountability and reduce perceived corruption, ultimately restoring faith in MTP insurance.

3.9.3 Educational Institutions and Community Organizations

Community leaders are trusted voices, particularly in local Boda-boda associations and transport unions, making them ideal partners for increasing MTP awareness. Educational institutions and insurers could collaborate with these leaders, along with religious and municipal figures, to run MTP awareness campaigns. Establishing Community Insurance Ambassadors would further enhance this effort by training local community members to educate their peers about MTP insurance, dispelling myths, and bridging knowledge gaps.

To improve practical understanding, educational institutions and insurance companies should organize on-site training workshops at high-traffic locations like Boda-boda stages and bus stations. Real-life scenarios can illustrate MTP benefits, rights, and claims responsibilities in a relatable and interactive format. Visual aids, including posters and brochures in local languages,

can be distributed widely, reinforcing key messages and ensuring accessibility across literacy levels. For long-term impact, incorporating basic MTP education into school activities as part of civic education could help raise insurance literacy among young people. By teaching MTP benefits, costs, and claims processes early on, educational institutions can equip future road users with essential knowledge that encourages responsible engagement with insurance.

Finally, regular Q&A sessions and the establishment of online platforms for public feedback would help address the strong desire for clearer communication found in the study. By creating spaces where users can ask questions, report issues, and provide feedback, insurance companies can demonstrate their commitment to customer experience, fostering trust and making MTP insurance feel more user-centered.



References

1. Abdalla, S., & Enaji, A. (2014). The impact of motor insurance on road safety in developing countries. *International Journal of Transport Economics and Policy*.
2. Access to Insurance Initiative. (2008). *Insurance for low-income populations: Challenges and opportunities*. Access to Insurance Initiative.
3. Ellis, J. (1983). *The history of motor insurance*. London: Insurance Publishing Ltd.
4. Financial Sector Deepening Uganda (FSD Uganda). (2024). *FinScope Uganda 2023 Survey Report*. Kampala: FSD Uganda.
5. Gage, S., Bishop, M., & Morris, J. (2015). Financial security and motor insurance: A comprehensive analysis. *Journal of Risk and Insurance Studies*.
6. Greene, J. C., & Caracelli, V. J. (1997). *Advances in mixed-method evaluation: The challenges and benefits of integrating diverse paradigms*. Jossey-Bass Publishers.
7. Ibiwoye, A., Adeleke, I., & Aduloju, S. (2011). The determinants of motor insurance demand in Nigeria. *Journal of Finance and Accounting*, 2(3), 45-57.
8. Insurance Regulatory Authority of Uganda (IRA). (2020). *IRA Annual Report 2020: Performance of the insurance sector*. Kampala: IRA Uganda.
9. Insurance Regulatory Authority of Uganda (IRA). (2023). *IRA Annual Market Report 2023*. Kampala: IRA Uganda.
10. Lutwama, J. (2014). *Public perception of insurance services in Uganda*. Kampala: Makerere University Press.
11. Sebiyam, J. (2005). Perceptions of insurance policies among Ugandan drivers. *Journal of African Financial Services*, 12(3), 45-56.
12. Serap, B. (2009a). Challenges and misconceptions in mandatory motor insurance policies. *Journal of Risk and Insurance Studies*, 5(1), 89-102.
13. Serap, B. (2009b). Mandatory motor insurance and its effects on road safety. *International Journal of Insurance and Risk Management*, 4(2), 112-126.
14. Ssempijja, M. (2012). *Challenges in motor third-party insurance claims in Uganda*. Kampala: Uganda Insurers Association.
15. Tumuhaise, A. (2012a). Awareness and challenges in Uganda's insurance sector. *Journal of African Business*, 7(2), 67-82.
16. Tumuhaise, A. (2012b). Factors affecting public trust in insurance companies in Uganda. *Journal of African Business Studies*, 5(1), 78-89.

Appendices

Appendix A: Questionnaire For Road Users

Dear Respondent,

We appreciate your participation in this survey. The goal of this questionnaire is to learn more about the knowledge, perceptions, and experiences of road users about the motor third-party claim procedure. Your answers will be useful in pinpointing areas that need work and improving the whole process for road users who are parties to these kinds of claims. The data you provide will be handled in the strictest confidence and used only for academic reasons. Take some time and give a careful response.

Section A: Demographic Data

1. Gender

- a) Male
- b) Female

2. Age Range

- a) 18 to 24 years
- b) 25 to 34 years
- c) 35 to 44 years
- d) 45 to 54 years
- e) 55 to 64 years
- f) Aged 65 years and beyond

3. Municipality you stay in:

- a) Nansana
- b) Kiira
- c) Village name

4. Do you own a car or motorcycle?

- a). Yes
- b) No

5. How do you primarily travel on public roads (pick the most frequent means in a week)?

- a) Private Car
- b) Cycling
- C) Public means/in a taxi
- d) Walking
- e) On Boda-Boda
- f) Other (please specify)



Part 2: Knowledge Of Motor Third-Party Insurance

For all Participants

1. On a scale of 1 to 3, how would you rate your level of knowledge with Motor third-party insurance?
 - a). Poor knowledge
 - b). A fair level of knowledge
 - c). Good level of knowledge

2. On a scale of 1 to 3, how would you rate your level of knowledge of the benefits of Motor third-party insurance?
 - a). Poor knowledge of 10
 - b). A fair level of knowledge to 9
 - c). Good level of knowledge to 9

3. If rated 2 and 3 at 8, please tell me about the benefits of the MTPI that you know
.....

4. If rated 1 and 2 at 8, What can be done to improve your level of knowledge of the benefits of Motor third-party insurance?
.....

For Drivers/Boda Bodas:

5. Do you currently have a motor vehicle insurance policy? Ask if coded 1 at qn 5
 - a). Yes - continue
 - b).No - skip to 13

6. If yes, what kind of motor insurance coverage are you covered for? (Select any that suit)
 - a). Motor Third-Party Act Only to 14
 - b). Motor Third-party only/ enhanced third-party
 - c). Motor Third-party, fire, and theft
 - d). Comprehensive cover

7. If not at Q 11, please tell me, why don't you have a motor vehicle insurance policy?
.....

8. Are you aware of how often you should pay for MTPI insurance? Ask if coded A at Q12
 - a). Yes...1
 - b).No....2

9. If yes at q14, how many times?
 - a). Once every year
 - b). Every 2 to 3 years
 - c). 4 to 5 years
 - d). Over 5 years
 - e). Others specify

10. Do you know the extent of harm that the MTPI insurance will cover?

a) Yes--1

b) No--2

For All Participants:

11. Of the following, which one greatly explains your degree of understanding of the motor third-party claim process?

a). I don't understand the motor third-party insurance claim process

b). I have a limited understanding of the motor third-party insurance claim process

c). I fully understand the motor third-party insurance claim process

12. In your own words, what is your understanding of the purpose of third-party auto insurance.....

13. Briefly describe different aspects of motor third-party insurance that you are aware of (e.g., rates, classes, benefits, Schedule)

.....

14. Do you believe understanding the motor third-party claim process is important for road users like yourself?

Yes

No

Unsure

15. Why do you say so?.....

Part 3: Perception Of Motor Third-Party Insurance

16. In regards to motor vehicle third-party insurance, how much do you agree with the following statements on a scale of 1 to 5, where 1 represents entirely disagree and 5 represents entirely agree? ASK ALL

Statement	Entirely disagree	Disagree	Neutral	Agree	Entirely agree
Every motorist is required to pay MTPL insurance, which is a type of tax.	1	2	3	4	5
MTPL insurance is solely intended for serious incidents.	1	2	3	4	5
It is simple to file claims for compensation under MTPL insurance in the case of an accident	1	2	3	4	5
The MTPL claim process is clear	1	2	3	4	5
Motor third-party claims are paid on time	1	2	3	4	5
Insurance companies always honor the claims made under auto third-party liability coverage	1	2	3	4	5
Insurance is a luxury that wealthy individuals can afford	1	2	3	4	5





17. On a scale of 1 to 5, how reliable do you think motor third-party insurance companies are in general?
- a). Extremely Reliable
 - b). Relatively Reliable
 - c). Neutral
 - d). Relatively Unreliable
 - e). Extremely Unreliable
18. What is your opinion on the reputation of motor third-party insurance companies?
- a). Outstanding
 - b). Good
 - c). Average
 - d). Poor
 - e). Extremely Poor
19. In your opinion, how useful is motor third-party insurance for road users?
- a). Extremely Useful
 - b). Fairly Useful
 - c). Neutral
 - d). Not very Useful
 - e). Completely un-Useful

20. Please explain your reasoning for your answer to question 25

.....
.....

Part 4: Experience With Motor Third-Party Claims

21. Are you the victim of any traffic accidents on the road?
- a). In agreement
 - b). In disagreement
22. In case you agree, when was your most recent accident?
- a). This month
 - b). Within the last six months
 - c). A year back
 - d). Over a year back (please specify the number of years)
23. If yes, what was your role?
- a). Driver (car)
 - b). Passenger
 - c). Cyclist
 - d). Boda Boda rider
 - e). Pedestrian
24. In your most recent road traffic incident, who incurred the costs?
- a). The motorist
 - b). Myself
 - c). Relatives
 - d). Others.....



25. If you answered yes to question 14, did you or someone involved in the incident file a third-party insurance claim?

- a). Yes - Continue
- b). No - skip to 23

For Participants Who Filed a Third-Party Claim:

26. How contented were you with the overall reliability of the motor third-party claim process (e.g., timely processing, following through on promises)?

- a). Extremely Contented
- b). Somewhat Contented
- c). Impartial
- d). Somewhat Discontented
- e). Extremely Discontented

27. How pleased were you concerning the responsiveness of insurance companies involved in handling your claim?

- a). Extremely Responsive
- b). Moderately Responsive
- c). Impartial
- d). Relatively Unresponsive
- e). Extremely Unresponsive

27. What level of contentment did you have using tangibles in the claim process (e.g., clear communication, and helpful customer service)?

- a). Extremely Contented
- b). Somewhat Contented
- c). Impartial
- d). Somewhat Discontented
- e). Extremely Discontented

28. Briefly describe your experience with the motor third-party claim process. What aspects were positive or negative?

.....

Part 5: Conclusion

29. Are there any further remarks or recommendations you would want to make regarding motor third-party insurance or the claim process?

.....

Insurers House,
Plot 24 John Babiha (Acacia) Ave,
Kampala, Uganda

Tel: 0800105050
Email : info@uia.co.ug

www.uia.co.ug

 **Uganda
Insurers
Association**

Promoting Insurance. Protecting Your Future

