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CELEBRATING PROFESSIONALISM IN AFRICA

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UGANDA

'Building a trusted profession in Uganda'

By **Saul Sseremba** Msc, PgDMF, BBA, CCG
Chief Executive Officer and Principal Insurance Training College

'Celebrating professionalism in Africa' is a pioneering series of case studies, published by the Chartered Insurance Institute, to showcase professional practice and innovation in insurance

BUILDING A TRUSTED PROFESSION IN UGANDA



By **Saul Sseremba** Msc, PgDMF, BBA, CCG
*Chief Executive Officer and Principal
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Progress towards professionalism in insurance practice and business has been a feature for decades. The insurance industry has continued to embrace training and professionalism as an avenue to create an industry that maximises learning but also bolsters achievement, resulting in an increase of both uptake and insurance premiums. With such progress, the Covid-19 pandemic poses a minimal threat to the industry. Insurance players are optimistic that, with more innovations emerging especially through virtual and digital training, the industry is quicker to respond to the insurance needs of the different businesses that have faced the wrath of the pandemic.

In the year 2019, Uganda's insurance sector posted positive industry results, with the gross written premium standing at UGX973.58bn (\$265.45m) compared to UGX859.8bn (\$234.5m) in 2018. According to the Insurance Regulatory Authority of Uganda (IRA), the results are beyond the initial target of UGX 950bn. This was made possible by the strong economic fundamentals, with inflation below 5% and GDP growth of 6.3%.

The Insurance Training College (ITC) has steered the wheel for a professional insurance sector since 1964. What started as the Insurance Institute of Uganda (IIU) representing and conducting courses for the College of Insurance Nairobi while coordinating and conducting revision classes for the Chartered Insurance Institute (CII) UK, has grown into a fully professional institution. Challenges used to include limited funding and low appreciation of professionalism, but these were addressed by the Insurance amendment Act (2011), which introduced the Insurance Training Levy (TL) on the gross direct written premiums of every insurer and Health Membership Organization (HMO) that is remitted remit to the College. In 2013, the institute received accreditation by NCHE to conduct training and certification for insurance and related programmes. Two years later, the institute started running homegrown programmes like Certificate of Proficiency (COP), Certificate in Insurance (CIU) and



Participants at the annual IIU/ITC International Insurance Conference in Kampala'

Diploma in Insurance (DIU), which produced the first 200 graduates that same year. Today, the college boasts more than 4,000 professional insurance graduates spread across the region. The steady growth of professionalism was further cemented by the Insurance Act (2017), which transformed the institute into the Insurance Training College.

The haste to professionalise the sector was somewhat disrupted by the pandemic, in particular ruling out social gatherings. On the other hand, it has amplified the importance of insurance in the economic resilience of businesses and individuals. In Uganda as elsewhere, digitalisation presents an opportunity to drive innovation through interacting with clients using digital-aided channels, shifting behaviour. In response to the changing landscape, ITC has evolved its training arena. For example, in June 2020 ITC partnered with many other organisations' to hold the first edition of the Joint Insurance Professional Training Institutions' Webinar, themed 'Insurance Professional Institutions - The Key Drivers in the Pandemic Recovery'. The webinar fuelled discussions around human capital skills development, ICT adoption, collaborations and partnerships, innovation and product development, and membership services. With the speed at which institutions continue to innovate and deliver new services, the webinar participants resolved to increase access to microinsurance through designing simplified insurance products and a frictionless customer journey.

With the quest for more initiatives, the College has strengthened its research arm, commissioning several research projects. During the last two years, the dissemination of research findings has been a key part of the agenda for the annual ITC International Insurance Conference. In 2020, ITC rolled out the 'Increasing Uptake of Insurance Services Using Digital Platforms Project' to further increase insurance uptake through the use of digital platforms by SACCOs and other financial service providers (FSPs) as distribution channels to reach the underserved and unserved market. Funded by aBi Finance Limited, the

goal is to give an opportunity to insurance practitioners who have been taken through inclusive insurance training under the ILO-ITC and FSDU project to design microinsurance products and use the digital platform as a channel of distribution through FSPs as intermediaries. This is just one of the many college partnerships and collaborations with fellow training institutions within the African region.

In August 2020, the college signed a memorandum of understanding with the Uganda Retirement Benefits Regulatory Authority (URBRA) to roll out a certified training programme for trustees in Uganda's pensions sector. The aim is to enhance trustee professionalism to the benefit of scheme members. Other target participants include fund managers, fund custodians, pension managers and others. The first batch of pension trainees will tee off in November 2020.

As exciting, the Chartered Insurance Institute recently approved the college as its accredited online examination center in Uganda. Previously, CII conducted exams twice a year (April and October) but with this development, Ugandans and other nationals pursuing CII qualifications can now apply and sit exams any time of the year through the ITC-CII examinations centre. This development adds to the CII's long-standing good relationship with the college, which allows ITC graduates to upgrade to the CII's professional qualifications.

To reinforce the commitment to professionalism, the college held the third John Ssebaana Kizito Memorial Lecture in commemoration of the work of a distinguished insurer. The lecture is an annual event to share ideas on trends in the insurance industry. This third edition was held virtually, with the theme of 'Business recovery and continuity amidst the pandemic: The insurer's role'. It focused on inclusive insurance — estimates suggest more than 500 million microinsurance users in developing countries, this widely attributed to the profession's commitment to building suitable products.

ITC's central place in insurance training in Uganda remains undiminished during these challenging times. The second half of 2020 includes important programmes covering cyber insurance, oil and gas, anti-money laundering and combating financing of terrorism, digital marketing, bancassurance and marine insurance. We remain more committed than ever to bolstering professional insurance training in the digital space for the benefit of insurance users and practitioners in Uganda and throughout the region. ■

1. the African Insurance Organization (AIO), Insurance Regulatory Authority of Uganda (IRA), Uganda Insurers' Association (UIA), Insurance Institute of South Africa (IISA), College of Insurance - Nairobi, College of Insurance and Financial Management - Nigeria and Chartered Insurance Institute of UK (CII) and Sanlam.



Insurance Training College, Uganda – at a glance

Purpose

Mission: To deliver highly competent human capital for the insurance sector

Vision: To be the premier insurance training college in the region

People

Ronald Zake

Chair, Governing Council

Saul Sseremba

Chief Executive Officer and Principal

Jonan Kisakye

Deputy Principal

2020-2021 activities

Membership interface days | International Certificate in Impact Insurance – A Focus on Microinsurance | Anti-money laundering and combating financing of terrorism training | Certified pensions training | Award in Bancassurance | Annual insurance industry sports gala | Annual research conference | Annual membership awards dinner | Certified Certificate and Diploma training programmes | Regular specialty short-term trainings | Third John Sebaana Kizito memorial lecture | Annual agents forum

Role	Professional membership body	Provider of educational services	Qualification awarding body
	●	●	●
Sector focus	General insurance	Life and protection insurance	Financial planning
	●	●	○



3,000+

Members



3,000+

Graduates



40+

Short training events



Status

Government agency (not for profit)

The final photograph on the front cover shows an ARiS staff training presentation in the ARiSe Hall.

FURTHER READING



[See the report >](#)

A Continent Of Promise: Celebrating the African insurance profession



[See the review >](#)

CII in Africa: Year In Review



[See the guide >](#)

CII membership guide



[See the guide >](#)

CII qualifications guide

This case study is one of a series which is published by the CII. To download other case studies, please visit www.cii.co.uk/africa/casestudies. This webpage also includes an important legal notice regarding the case study series.

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