



Political  
Violence &  
Terrorism Cover



Retirement  
Planning



Group Life  
Insurance Cover



Insurance  
Uptake in  
Uganda

## **INSURANCE SOLUTIONS TO PROTECT WHAT YOU LOVE**

### *Our Mission*

To provide quality professional insurance brokerage services at affordable costs for the benefit of our clients, shareholders, staff and the Nation.

# Editor's Note



## PROTECT THINGS THAT ARE IMPORTANT TO YOU

Welcome to the Wright Newsletter- 25th Edition.

In this issue, we share with you on how to protect the things that are important to you. In our first article we discuss pension matters; the different plans available and how to access funds from a pension fund if need be. Remember the key to a secure retirement is to plan ahead. We encourage you, our readers to start saving for your retirement today. Our second article on health nuggets we share simple tips to make your diet healthier and also Health benefits of eating well.

From recent trends of political violence and protests that have led to destruction of property, we encourage our clients to consider the political violence and terrorism cover. This cover protects ones property and businesses from episodes of political violence that can cause damage and bring financial losses.

Also, in this issue we have articles on Group Life insurance, insurance uptake in Uganda and technological updates that will educate us on different matters. The last article, an inspirational article is one you do not want to miss out.

Let me take this opportunity to appreciate all our clients and business partners for your continued support. We are honoured that when you think of insurance you think of us.

Finally, we hope you enjoy reading the various articles in this newsletter and welcome you to share feedback and suggestions on other insurance matters you want us to cover in our next edition. Kindly send us an email on [chancerynews@chancerywright.com](mailto:chancerynews@chancerywright.com)

ENJOY!

### EDITORIAL TEAM

Georgina Ngina  
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When it comes to farming, there are things you can control, and things you just cannot. Nonetheless, you can diversify the risks.....

# GET AGRI-INSURANCE COVER TODAY





By Linda Njiru

Pension Administrator

# RETIREMENT PLANNING

## Pension Options and withdrawal of benefits

### THE GOOD NEWS IS THAT...

Majority of us are living longer than ever before. The bad news is that we will need to provide ourselves with an income in retirement for a longer period of time. In order to fund this additional retirement income, we will need to save more for retirement. The earlier and more you contribute, the more likely you are to achieve this financial objective. You need to start saving up for retirement as soon as you start working.

### BELOW ARE SOME BASICS OF PENSION.

**Individuals/persons eligible for saving for retirement.**

#### TYPES OF PENSION SCHEMES AVAILABLE

Anyone above the age of 18 years that is employed, has a business, or has disposable income is eligible to save for retirement.

- Occupational scheme
- The individual or personal pension schemes
- Umbrella scheme

There are different pension schemes in Kenya available to help you save up for retirement.



Protect the present, Secure your Future

### OCCUPATIONAL SCHEME

This is a scheme set up by a sponsor/employer for the benefit of the employees upon retirement or their dependents in the event of early death. A Board of Trustees manages the scheme. The trustees are the legal owners of the scheme and therefore are responsible for the overall management of the scheme. The scheme is registered by the Retirement Benefits Authority and Kenya Revenue Authority.

### INDIVIDUAL OR PERSONAL SCHEME

Which are for those in the informal sector. Moreover, there are different insurance companies that have these schemes and you can easily look them up for more information.

### UMBRELLA SCHEME

The Umbrella plan provides a solution to organizations that find setting up a Retirement Fund and continuously complying with the complex legal and statutory demands a challenge in both monetary and human resource cost. The plan also makes it possible to delegate the demanding role of trusteeship (with its legal and statutory liabilities) to a team of professionals at no additional cost while at the same time saving you the hassle of having to appoint new trustees whenever a trustee leaves.



## WITHDRAWAL OF BENEFITS

This may be either upon;

Early Retirement, Ill-health, Transfer, Death of a member Emigration to another country.

In this case, the member received 100% of the accumulated fund. (i.e. the employer and employee contributions plus accrued interest). Upon death of the member, the total accumulated benefit is paid to the nominated beneficiary.

### Withdrawal

When a member leaves the current employment before age fifty (50 years), for any other reason (resignation, retrenchment, redundancy, dismissal or any other reason) apart from the above (1) he/she is entitled to only his/her portion of the contribution and 50% of the employer's portion.

The other 50% employer's portion is withheld till a member attains the retirement age. The law allows a member of schemes to transfer the preserved benefit to any other registered scheme of his/her choice.

## Retirement

At retirement, if a member receives a third (1/3) of the total contributions as a lump sum and the remaining two-thirds (2/3) he purchases an annuity (regular income after retirement). In the provident fund, the retiree receives the total benefit as a lump sum

How about joining Chancery Wright personal pension scheme?



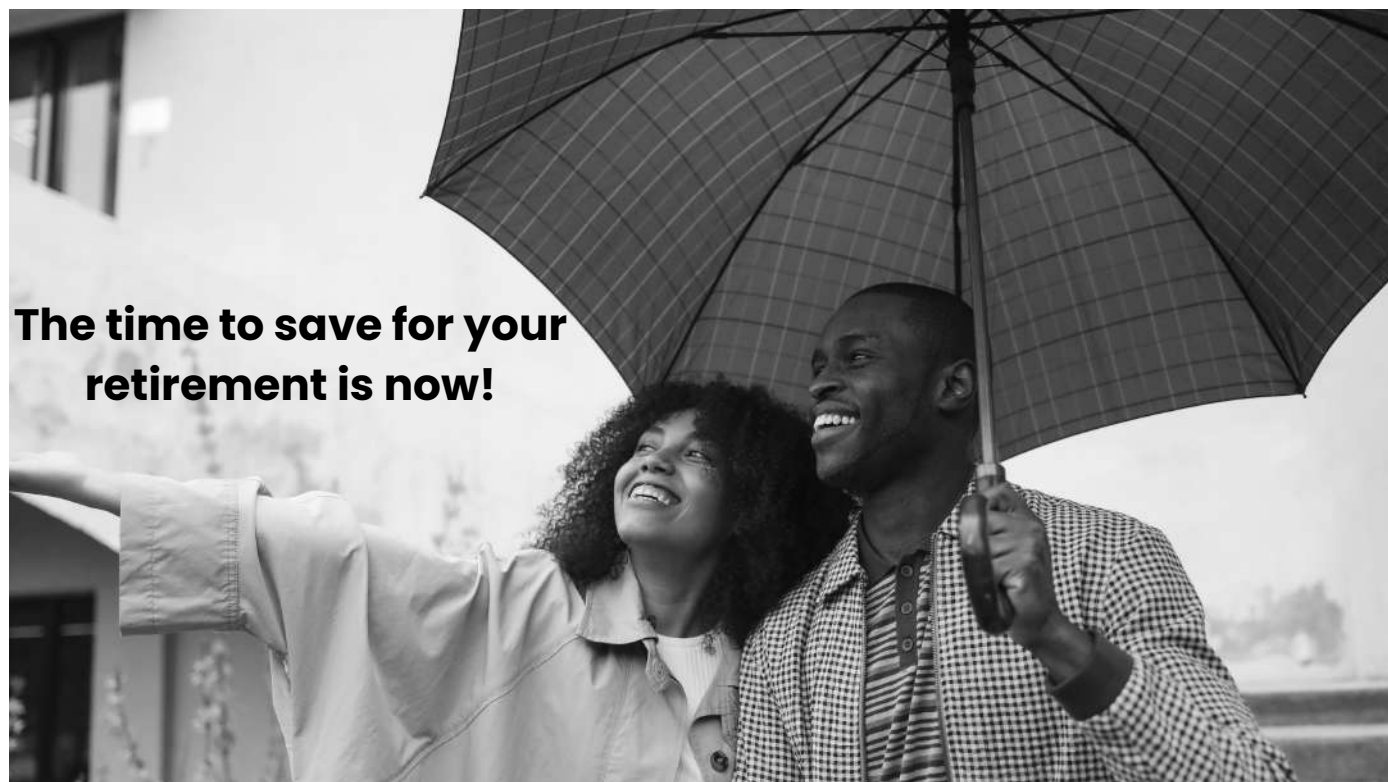
To sign up call us on

020 272 1555 / 0722 209547  
or SMS 22507

## Conclusion

Planning for retirement is like planning for a trip. It is easier to plan for the journey if you know your starting point. While gaining insight into how clients see their retirement lifestyle is important, knowing their current financial status is [a key] part of the process. It helps determine the ongoing strategy for saving and protection.

As business owners and employers, get your employees and yourself set up for the future.



**The time to save for your  
retirement is now!**

# TRIPLEOKLAW

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Going over & above  
...

**MERITAS**  
LAW FIRMS WORLDWIDE



# HEALTH & WELLNESS

## Healthy Eating Habits

By Slavy Muriungi  
Care Manager

### a) Get More Fruits and Veggies

Try to add one more of each to every meal. Store cut-up raw veggies in the front of the fridge and fruit on the counter where you'll see it. Keep healthy dips on hand, like hummus, peanut butter, and low-fat yogurt. Pureed options like butternut squash can thicken soup and add nutrients. Mix cauliflower puree in with mashed potatoes for a healthy boost.

### b) Cut Down on Fast Foods

Try to reduce fast-food temptations. Choose lower-calorie items like grilled chicken. Look for fruit or veggie options like a salad (watch the dressing) or a plain baked potato as a side. Order regular or small sizes, and avoid value meals. Sip water or diet soda instead of sugary soda.

### c) Choose Better Snacks

Work in one healthier snack a day. Trade cookies or chips for a small handful of nuts or trail mix, or low-fat yogurt. Find fresh fruit in season. Oranges are good because they take time to peel and eat. Try pretzels or a few whole-wheat crackers with low-fat cheese. Only snack when you're really hungry -- not just bored or stressed. Keep it to one serving.



### d) Eat at Home More Often

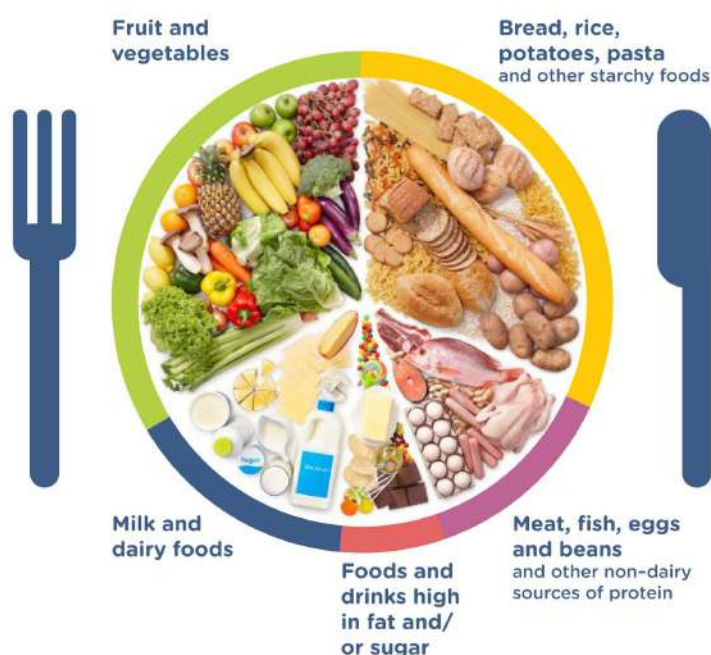
Plan every day so restaurants aren't your only option. Use a slow cooker so you have a hot, healthy meal ready and waiting when you get home at night. Cook more than you need, and freeze half. You'll have meals you can take out and heat up when you need them. Try an easy-to-fix healthy breakfast -- like oatmeal with fruit -- for lunch or dinner.

### e) Avoid Mindless Eating

Don't chow down unless you're hungry. Stop when you feel satisfied -- but before you feel full. It's OK to leave food on your plate. Don't sit in front of the TV or computer when you eat. When you multitask you're more likely to overeat. Stay in the moment. When you tune in to your appetite signals, you won't eat just because you're bored.

## The Eatwell Plate

Use the Eatwell Plate to help you get the balance right. It shows how much of what you eat should come from each food group.





### **f) Snack Less at Work**

Get unhealthy snacks out of your office -- or at least out of plain sight. You'll eat less if you don't have food within easy reach. If you tend to graze at work, don't keep food at your desk. Make sure it's at least 6 feet away from where you sit. That will give you time to think before you grab a bite. Take time for a real lunch break, away from your desk.

### **g) Eat Smart at Restaurants**

It's all in the planning. Order off the children's menu or ask for smaller portion sizes. Don't get so hungry that you overeat when you get there. Munch a healthy snack before you go. Start with a clear (not creamy) soup or a salad. Divide your meal in half and take the uneaten part home. Or split an entrée with a friend. Tell the waiter not to bring bread or tortilla chips to your table.



### **h) Cut Down on Sugar**

It's all in the planning. Order off the children's menu or ask for smaller portion sizes. Don't get so hungry that you overeat when you get there. Munch a healthy snack before you go. Start with a clear (not creamy) soup or a salad. Divide your meal in half and take the uneaten part home. Or split an entrée with a friend. Tell the waiter not to bring bread or tortilla chips to your table.

### **i) Eat Breakfast Every Day**

Don't give up because you're out of time. Create a healthy-eating plan for days when you work late or have errands to run. Keep nutritious snacks with you, like trail mix, whole grain cereal, or fruit. Store healthy foods in your freezer. Learn which restaurants and supermarket delis have salad, soup, or grilled chicken so if you have to get something "to go," you can choose wisely.

### **k) Eat Smart at Parties**

Have a healthy snack before you go. That way you won't hit the buffet too hard. When you get there, fill a small plate with at least half fruit and veggies. Opt for just a bite or two of desserts and high-calorie dishes. When you're finished, step away from the food. If you stay and chat around the buffet, you might be tempted to graze. Drinks can be high in calories, too. So whether it's alcohol or soda, use moderation.





## l) Keep Track of What You Eat

A food journal can help you pay attention to what you eat and how you feel. You may be surprised by your habits. You can write it out by hand or download an app for your phone or tablet. You don't have to track meals every day. Just do it one day a week or for a few days. That'll give you an idea of what and how you eat.

## m) Keep Track of What You Eat

Stay strong. The waiter might say that you can't have sauce on the side. You can. Your coworker might pressure you to try their homemade treats. Say no. Every bite adds up, so don't give in. Explain why you're saying no if you want to or just politely decline. You don't owe people an explanation. You do owe yourself good health.

## n) Stop Overeating

Trade your large plates and silverware for small ones. You'll eat less on a 10-inch than a 12-inch plate. Use a tablespoon, not a serving spoon, to dish out portions. Think about what you put on your plate to make sure you really want it. Serve from the stove instead of the table, so second helpings aren't right in front of you. Eat slowly so your body has time to tell your brain you're full.



## o) Get Support

It's easier to be strong when you have folks on your side. Ask a buddy or family member to eat healthy with you. Hold each other accountable. Don't try to go healthy while your family eats what they want. If you're all in it together and one of you is tempted to slip, the rest will be there for support. Or go high tech and download an app or find a website to keep you on track.





**By Daniel Kinuthia**  
General Manager-Broking

# POLITICAL VIOLENCE & TERRORISM COVER

We are just a few months to general election. The campaign has started in earnest by all political parties. During this time of campaign, and even after the elections, risk exposure is very high. We have experienced political violence in the past elections where properties were damaged, people injured and even some lost their lives. I would like to forget the worst political violence Kenya experienced in year 2007/2008.

There is a lot of instability in most of the countries surrounding Kenya. The instability in this countries expose Kenya to the risk of terrorism. It is still fresh in our minds the damages and loss experienced during Dusit terrorist attack.

Political Violence and Terrorism risks are real in Kenya. This is a risk which both corporate entities and individuals need to urgently address. All standard insurance covers exclude political violence and terrorism risks. Imagine the following scenarios:



a) Imagine a person is driving his vehicle in town. Suddenly members of two opposing political parties start fighting, throwing stones all over. The vehicle gets damaged in the process. The driver is also be injured. If that person had not bought political violence and terrorism insurance, he will not be compensated.



It is therefore important to consider buying political violence and terrorism insurance for your vehicle, and also personal accident insurance enhanced with political violence & terrorism extension.

b) Imagine one of your employees is going for an important meeting outside the office. On the way, he finds himself in the middle of a group of political campaign members who have disagreed on sharing some resources they have been given by a politician. They start fighting and your employee is injured. This necessitates the need to extend your Work Injury Benefits Act (WIBA) Insurance and medical insurance to include political violence and terrorism.

c) When the above two scenarios (a) and (b) happen, they could be happening just outside a business building. The members of political parties fighting can therefore damage the building. They can even break down or torch the building. The damage and loss in such a case can be huge. Remember, the risk of terrorism is also real. This necessitates the need to consider buying political violence and terrorism insurance for all properties.

We trust the 9th August 2022 general election will be peaceful. This is our prayers! However, as a business person, a corporate entity or as an individual, it is important to weigh keenly the political violence & terrorism risk exposure. It is better to be safe than sorry!





# TECHNOLOGY UPDATES

## Protect Against Phishing Attacks

By **Georgina Ngina**  
ICT Administrator



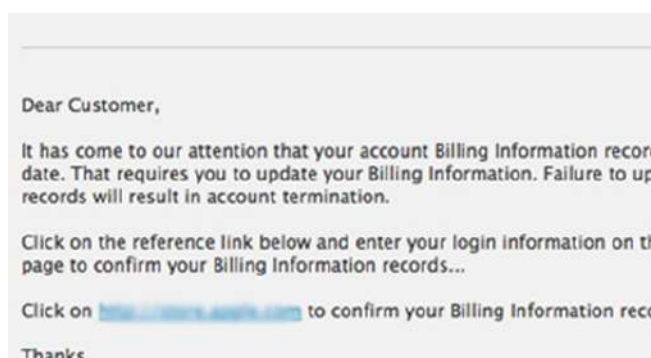
### PHISHING

Phishing is an old cyber-security attack that, to this day, remains No.1 cause of data breaches worldwide. Anyone can fall victim to a phishing attack, so it's essential to know how to recognize one.

By Definition, Phishing is a cybercrime that uses tactics including deceptive emails, websites and text messages to steal confidential personal and corporate information. Phishing is usually done through emails, ads, or by sites that look similar to sites you already use.

#### Ways to detect a phishing email

**1. Unusual Sender** – Whether it looks like it's from someone you don't know or someone you do know, if anything seems out of the ordinary, unexpected, out of character or just suspicious in general don't click on it!



#### 2. Uses a different domain

Phishing scams often attempt to impersonate legitimate companies. Make sure the email is sent from a verified domain by checking the 'sent' field. Check out for misspelled domain names and also emails that come from an address that isn't affiliated with the apparent sender, it's almost certainly a scam.

#### 3. Contains links that don't match the domain

A link may not be all it appears to be. Hovering over a link shows you the actual URL where you will be directed upon clicking on it. It could be completely different or it could be a popular website with a misspelling, for instance [www.bankofarnerica.com](http://www.bankofarnerica.com) – the 'm' is actually an 'r' and an 'n', so look carefully.

#### 4. Includes unsolicited attachments

If you see an attachment in an email you weren't expecting or that doesn't make sense, don't open it! They often contain payloads like ransomware or other viruses. The only file type that is always safe to click on is a .txt file.

#### 5. Is not personalized

Companies that do legitimate business – or whom you've shopped with previously – will know your name. And they will use it, rather than addressing you in a generic manner, such as "Dear Valued Member", "Dear Customer" or just "Hello".

#### 6. Tries to panic the recipient

Most phishing attacks try to panic the receiver with urgent, seemingly time-sensitive calls to action. The aim is to make recipients feel as if they're missing out on an urgent offer or reward, or nervous about the threat of punishment.

Below are some of the common phrases and tactics used by scammers to get you to urgently click on malicious links or attachments:

- We've noticed some suspicious activity or log-in attempts
- There's a problem with your account or payment information
- You must confirm some personal information
- You need to make a payment
- You're eligible to register or receive a refund
- Offering coupons for free products
- Issuing a fake order confirmation



## PREVENTING PHISHING ATTACKS

### Take advantage of Email Filters

Email filters should serve as the first line of your defense. Email filters can be set to protect against spam and phishing emails by assessing the origin of the message, the software used to send the message, and the appearance of the message to determine if it's spam. Occasionally, spam filters may even block emails from legitimate sources, so it isn't always 100% accurate

### Train users to identify phishing emails

Phishing attacks exploit human error to be successful. They don't try and bypass security technologies, instead, they rely on human mistakes, reusing passwords, and being too busy to check each email for signs of being a scam. A meaningful way to reduce the risk of phishing attacks is to make sure that users can tell if an email is phishing or not.

The diagram below shows Red flags that can help a user easily recognize a phishing email and delete it immediately from his/ her inbox





## FROM

- I don't recognize the sender's email address as someone I **ordinarily communicate with**.
- This email is from **someone outside my organization and it's not related to my job responsibilities**.
- This email was sent from **someone inside the organization** or from a customer, vendor, or partner and is **very unusual or out of character**.
- Is the sender's email address from a **suspicious domain** (like micorsoft-support.com)?
- I **don't know the sender personally** and they **were not vouched for** by someone I trust.
- I **don't have a business relationship** nor any past communications with the sender.
- This is an **unexpected or unusual email** with an **embedded hyperlink or an attachment** from someone I haven't communicated with recently.

## TO

- I was cc'd on an email sent to one or more people, but I **don't personally know** the other people it was sent to.
- I received an email that was also sent to an **unusual mix of people**. For instance, it might be sent to a random group of people at my organization whose last names start with the same letter, or a whole list of unrelated addresses.

## HYPERLINKS

- I hover my mouse over a hyperlink that's displayed in the email message, but the **link-to address is for a different website**. (This is a **big red flag**.)
- I received an email that only has **long hyperlinks with no further information**, and the rest of the email is completely blank.
- I received an email with a **hyperlink that is a misspelling** of a known web site. For instance, [www.bankofarnerica.com](http://www.bankofarnerica.com) — the "m" is really two characters — "r" and "n."



## DATE

- Did I receive an email that I normally would get during regular business hours, but it was **sent at an unusual time** like 3 a.m.?

## SUBJECT

- Did I get an email with a subject line that is **irrelevant or does not match** the message content?
- Is the email message a reply to something I **never sent or requested**?

## ATTACHMENTS

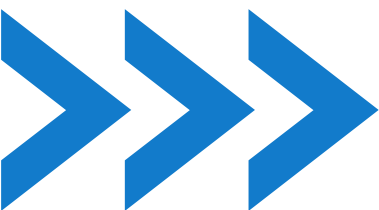
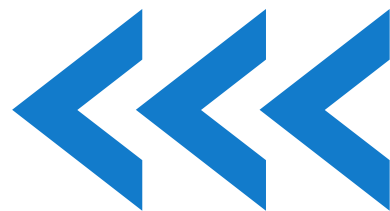
- The sender included an email attachment that I **was not expecting** or that **makes no sense** in relation to the email message. (This sender doesn't ordinarily send me this type of attachment.)
- I see an attachment with a possibly **dangerous file type**. The only file type that is **always safe to click on is a .txt file**.

## CONTENT

- Is the sender asking me to click on a link or open an attachment to **avoid a negative consequence** or to **gain something of value**?
- Is the email **out of the ordinary**, or does it have **bad grammar or spelling errors**?
- Is the sender asking me to click a link or open up an attachment that **seems odd or illogical**?
- Do I have an **uncomfortable gut feeling** about the sender's request to open an attachment or click a link?
- Is the email asking me to look at a **compromising or embarrassing picture** of myself or someone I know?

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**DID YOU  
KNOW?**



Phishing is successful because it relies on the natural human tendency to trust others. People assume the password update or wire transfer request is legitimate because they recognize the source and believe they are acting in the best interests of themselves and others.



# PICTORIAL







# GROUP LIFE INSURANCE

**Protect Your Crew**

**By Dancan Kamau**  
Marketing Executive



## WHAT IS GROUP LIFE INSURANCE?

Group life insurance is a type of life insurance in which a single contract covers an entire group of people. Typically, the policy owner is an employer or an entity such as a labor organization, and the policy covers the employees or members of the group. Group life insurance is often provided as part of a complete employee benefit package. In most cases, the cost of group coverage is far less than what the employees or members would pay for a similar amount of individual protection. So if you are offered group life insurance through your employer or another group, you should usually take it, especially if you have no other life insurance or if your personal coverage is inadequate.

As the policy owner, the employer or other entity keeps the actual insurance policy, known as the master contract. All of those who are covered typically receive a certificate of insurance that serves as proof of insurance but is not actually the insurance policy. As with other types of life insurance, group life insurance allows you to choose your beneficiary.

Term insurance is the most common form of group life insurance. Group term life is typically provided in the form of yearly renewable term insurance. When group term insurance is provided through your employer, the employer usually pays for most (and in some cases all) of the premiums. The amount of your coverage is typically equal to one or two times your annual salary.

Term insurance is the most common form of group life insurance. Group term life is typically provided in the form of yearly renewable term insurance. When group term insurance is provided through your employer, the employer usually pays for most (and in some cases all) of the premiums. The amount of your coverage is typically equal to one or two times your annual salary.

Group term coverage remains in force until your employment is terminated or until the specific term of coverage ends. You may have the option of converting your group coverage to an individual policy if you leave your employer. However, most people choose not to do this because these conversion premiums tend to be much higher than premiums for comparable policies available to individuals. Typically, only those who are otherwise uninsurable take advantage of this conversion option.

# What Does Individual Life Insurance Mean?



Individual life insurance is a policy that is paid by one person and covers a single person. It is distinguished from group life insurance, which covers employees of a company or members of an organization.

This insurance is intended to meet the financial needs of a surviving spouse or family members in the event of the insured's death.

Individual life insurance is more expensive than group life insurance. Since the risk is concentrated in a single person, the policyholder cannot take advantage of the savings that come when risk is distributed among a group.

Individual life insurance, however, has more flexibility in terms of coverage, allowing the policyholder to choose the coverage they want. With a group life insurance, on the other hand, the insured has to settle with the coverage that is offered. Those insured by a group policy do, however, have the option to expand coverage by paying additional premiums.

Individual life insurance has a death benefit for the named beneficiary. This benefit is aimed to easing the burden of survivors who must cope with the financial loss associated with the insured's death.

Two of the more popular individual life insurance policies are term life insurance and whole life insurance.

## BENEFITS

**Group life insurance can be beneficial because it features:**

- Income tax-free death benefit.
- Minimal or no medical underwriting.
- The potential to add additional coverage for dependents.

However, it can be a one-size-fits-all type of policy. Depending on the plan, the amount of coverage may be fixed, you probably can't choose the insurer and the type of policy is limited. You typically get the same policy as any co-worker in your company. The differences with an individual life insurance policy are that you purchase a policy designed for your needs and budget from a company of your choice.

Working with your financial professional, you can apply for individual life insurance protection that gives you the amount of coverage necessary to help protect your family. While both types of insurance have their benefits, it is also important to understand the differences.

### Portability

With group life insurance, you don't "own" your policy. If you were to resign or become terminated from the company, the group life insurance policy may not go with you. Once employment is terminated, typically so is the insurance.

With an individual life insurance policy, you are the owner. If you transfer jobs or retire, the life insurance can continue as long as the premium is paid.

### Maximum limit

Group life insurance often has a low set coverage amount, which may not adequately cover your life insurance needs. Depending on the plan, additional coverage may be available up to set plan limits. Most individual life insurance carriers base their maximum coverage limits on a multiple of one's income. The amount will often exceed what is obtainable through a group plan.



## What are the advantages of group life insurance policies?

Group life insurance policies are generally opted by professional associations, business groups, banks, and housing societies. Essentially, a group life insurance plan provides life insurance coverage benefits to a large number of people, regardless of their age, occupation, gender, and socioeconomic status. Simultaneously, the premium amount payable under a group plan is significantly lower than that for various individual life insurance plans purchased for the same number of people.

## Advantages Of Having a Group Life Insurance Plan

In today's day and age, group life insurance plans have become a preferred form of life insurance protection for employees and employers alike. A group life insurance plan can provide term insurance coverage, annuity benefits, health insurance protection, and liability protection. Here are different advantages of having a group life insurance policy

### For employees

#### 1. Low Premiums

Generally, the premiums payable under a group life insurance policy are paid by the employers. Instead of purchasing individual life insurance plans, employers can significantly lower their expenses by opting for group insurance plans to cover the same number of employees.

#### 2. High Employee Retention

Having the protection of a group life insurance policy as incentives, employers can reduce the employee attrition rate while increasing employee retention and boosting loyalty.

#### 3. High Morale Among Employees

The security and peace of mind provided under a group life insurance policy helps keep employees stress-free and enables them to focus on the essential tasks at hand.



## NEW APPOINTMENTS



Slavy Muriungi

Slavy Muriungi Joined Chancery Wright in September 2021 as a Care-Manager with flawless experience in medical services as a nurse having worked in the hospital and insurance industry.

She has a bachelor's of science degree in nursing. Currently, she is persuing COP



Susan Vugutsa

Susan Vugutsa Joined Chancery Wright as a front office admin. She has experience in customer service and business development having worked in several microfinance organisations.

She has done a (COP) Certificate Of Proficiency in insurance, she has Diploma in (ATD) Accounting Technician Diploma and Diploma in procurement from the Kenya Institute Of Management.

## UPCOMING EVENTS

**JULY** KAG-CHURCH ANNUAL GENERAL  
**11th - 15th** COUNCIL BISHOPS CONFERENCE

**JULY** AGRI-INSURANCE & CLIMATE SMART  
**21st - 22nd** AGRICULTURE SUMMIT 2022

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When you have insurance you know that you are secured against any unforeseen events in life, and this gives you complete peace of mind

*Hffco Tokio*

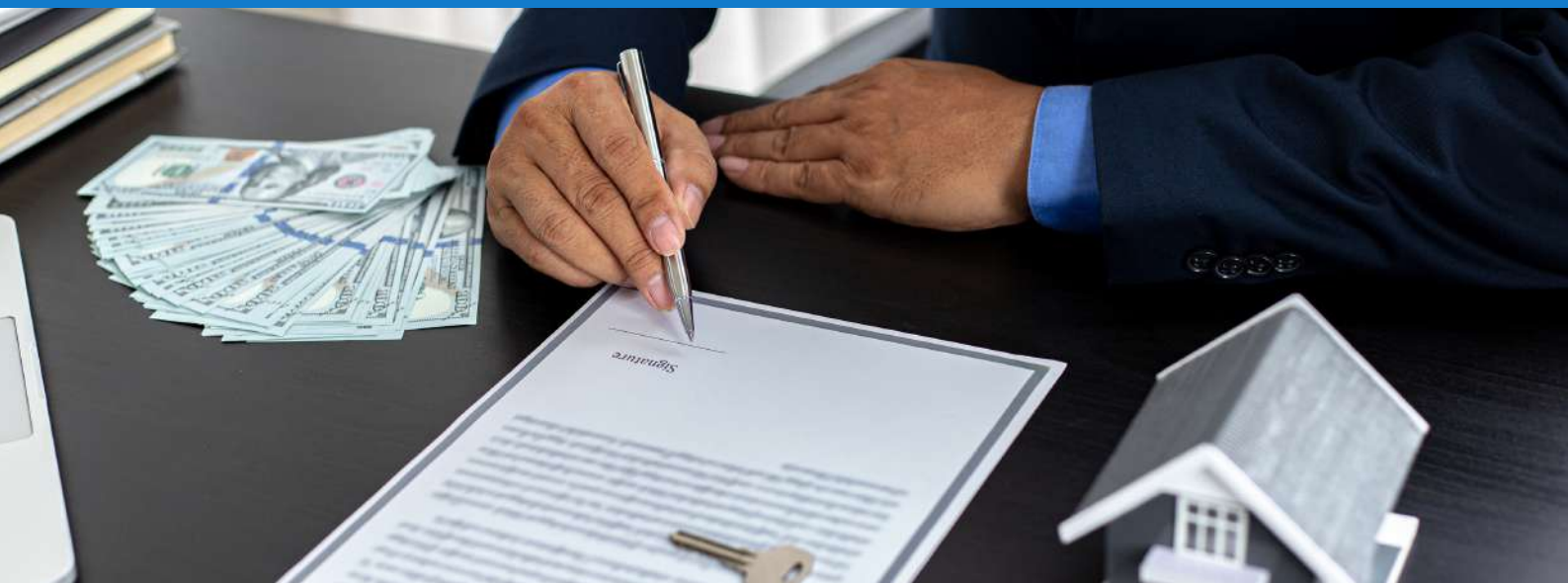
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**By Sseruwagi Edgar**  
Broking Assistant

# FACTORS IMPACTING INSURANCE UPTAKE IN UGANDA



The Insurance Industry in Uganda continues to grow thanks to the efforts by the Insurance Regulatory Authority of Uganda who have championed the recovery following the hard effects of COVID-19

However, even with the effort, the sector uptake is still low and Several factors were identified during the survey that are considered to affect the performance of the industry.

There is a general "Negative perception and mistrust of insurance industry by the public. The public believes that insurance is more of a gamble or even close to a betting circus. Most do not see the actual benefits they can get from the insurance regardless of the efforts to publish the billions of shillings paid out in claims.

The Insurers also made it hard when it came to the payment of claims, by way of reluctance to pay claims to the insured when the risk insured occurred a fact viewed by the public as trying to limit their cash outflow considering they were writing low business.

Constrained individual budgets have also affected uptake. Medical insurance performed well in the later stages of 2020 though the results were way below what would have been expected considering the health risks posed by the pandemic. With many people out of daily work and the rest on temporary employment, Insurance as a whole went down on the list of expenditure. The high taxes in VAT, stamp duty and training levy notwithstanding

Limited investment in Research & Development by Insurer. Clients have presented with unique situations calling for unique products. For instance, individuals would request for Motor Insurance on a drive only basis, or short term limited cover. In most cases, the market is not able to respond and yet the client cannot afford a full-blown annual package well aware that they won't drive their vehicle that regularly.

There was also an issue with inadequate enforcement on the mandatory insurance policies i.e Workers Compensation and Motor Third party. If these are pushed further and ensuing that support is given in times of trouble, then the public will acknowledge the relevancy of insurance and be forced to find out more that is offered.

Key to note is that Motor Third party is now centralized with the Traffic police system. So what awaits is seeing insurers interested whenever a road traffic accident is reported. Carry policy yet people need credit and others as depicted in Table 2 below.

According to Maslow's hierarchy of needs, the need for safety and security only arises once physiological needs have been met. This may not be easily achieved but for now all is being done by concerned parties to post better.



**By Gladys Kiambi**  
Claims Manager

# HOW TO ADAPT IN STORMY TIMES

The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenges and controversy!.... Martin Luther, JR.

*No wonder the wise author of Proverbs wrote:*

If thou faint in the day of adversity, thy strength is small....**Proverbs 24: 10** And the prophet that prophesied the coming of our savior Jesus Christ also wrote;

When the enemy comes in like a flood, The Spirit of the Lord will lift up a standard against him. **Isaiah 59; 19.** The point is that you are not supposed to faint or be discouraged but to rise up and respond to the storm. Inside You, there is a You that is the Real You! And unless this real You is manifested, you will always feel discouraged, and may fail. Difficulties happen to bring you to the reality of the real you. You will never find gold on the surface. So when difficulties appear, dig deeper! Our mind is a gold mine. Dig deep! "Michael Bassey Johnson.

Your victory is right inside you! Stop running, pause and start excavating the gold inside you that will eventually give you answers to the stormy waves!

When Jesus was woken up by His disciples in the middle of stormy winds, He addressed the storm from the same position he was in when he was asleep. Know who you are and believe in yourself! Unless you discover the You, you will never manage the stormy winds.

Remember the winds already know who they are and they will blow towards you, even harder, because that is their nature. Unless you know that you are stronger and firmer than the storm, you will always run away from the storm. The storm will have more space to attack you because when you run away you create space and a favorable atmosphere for the storm to operate. When you stop your motion, the stormy winds will be broken by your presence. But don't stand doing nothing, that's dangerous!

A storm is like a strong wind. It tears away from us all but the things that cannot be torn so that we see ourselves as we really are...Arthur Golden

Storms come to make us and humble us. We need to embrace the storm and seek to understand what the storm came to do to our lives. Learn to control your speech in the storm.... A gentle answer turns away wrath, but a harsh word stirs up anger. The tongue of the wise adorns knowledge, and the mouth of the fool gushes folly....**Proverbs 15: 1-2**

The wider the surface area, the more effective the power to stop the storm! Create more resistance by uniting yourselves to fight the storm. Even the creator of the universe confessed!

*And the LORD said, "If they have begun to do this as one people speaking the same language, then nothing they devise will be beyond them. **Genesis 11:6***

**IN A STORM STOP, LEARN, RESIST, MAINTAIN CALMNESS UNITE AND DIG DEEPER!**





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By **Jotham Rua**  
Broking Assistant

# FUN ZONE

## WORD PUZZLE

X F S J G C P R O T E C T I O N E V O R H W T W  
L Z G Y C E L E B R I T I E S U M G F L E E O L  
V O D E V N N N B H J V V Q P F F M M C K D G V  
U M S Y M A V G R H I T S R H C Z O N D M Z B Q  
U W O S C G T F O Q Z Z D T Z X C A Q F U U E V  
Y S X G K T Z M K D Q V V S J W R V G W I I F Z  
H S P F C F L Y E M H L Z S T U O U B Y M O B D  
Y V S A P I C W R S O J V P S K C C C I E P V S  
D A B E I Y P C U E L F R N A B N I U G R R U W  
S Y J L P V I D F M C S I Q Z L L N M C P T G I  
C O M P A N Y T J I T A W O C O X C A R A C Y I  
S F T E D A G X Z U N Y E Z P X F G Q O L Q U H  
S S Q X S Q G U L V A X N T G A Y K Q A B T W K  
Z R V X X F O G S W T Q L G E H X Y I W N O P D  
M U G T Z Q K O C H L Q W W C V E M P K N W F G  
W F W N G L E F G J U Z M L M O S U U L F Q G B  
Q L I F B V V Z Q Q S E P C B K I B S O Y W M R  
Z P O S B D X T M F N C D D H A B B I B U I V J  
D A A T O L V W H U O M T T Y E D O O O X F S U  
C J A R N W K I X V C L R D L D U N O O N N Q E  
G S N X N T V V P X J J W L D M U P D X O H V I  
M P A Q V G H F N A E L U G R W U L O W A B J T  
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M O V M Q Q U F B X P F N C E H K T I Z V X X O

Protection  
Loss  
Claims  
Insurance  
Premium  
Consultant  
Celebrities  
Policy  
Company  
Broker

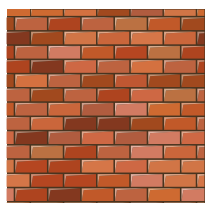


1. I don't call it life policy but  
Love policy because I protect  
future life of my family.

2. I hit the Gym today but I  
quickly drove away because I  
don't have car Insurance.



3. the life policy pays out in case  
of accidental death, or if you can  
make it.

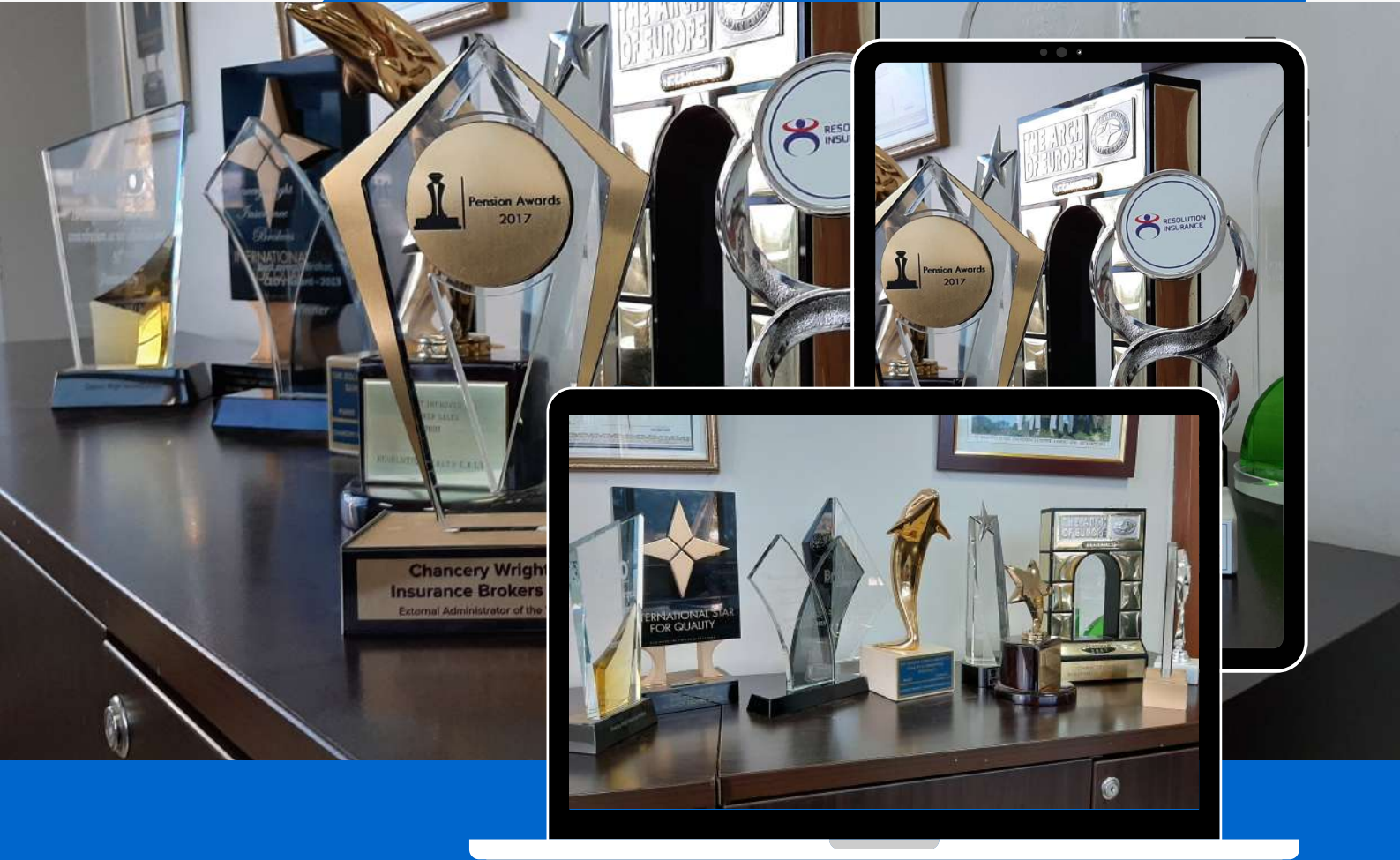


4. Since you have a brick house  
your huffing and puffing rates are  
away down.

5. I don't have life Insurance because I am  
going out of this world the way I came into  
it----as a burden to your family.







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