EXPLORING THE BARRIERS TO MOTOR THIRD PARTY INSURANCE CLAIMS AMONG TAXI DRIVERS IN KAMPALA, UGANDA

BY

MUHWEZI JESPER

2300711741

23/U/11741/PS

A DISSERTATION SUBMITTED TO DR RUTH MPIRIRWE

IN PARTIAL FULFILMENT FOR THE AWARD OF

BACHELOR'S DEGREE OF ACTUARIAL SCIENCE OF MAKERERE UNIVERSITY

JULY, 2026

Declaration

I, Muhwezi Jesper, hereby declare that this dissertation submitted to the School of Statistics and Planning is my own original work and that it has not been submitted for any degree at any other university. All sources of information have been duly acknowledged.

Signed: _____ Date: 30/07/2026

23/U/11741/PS

2300711741

CamScanner

Approval

This is to certify that this dissertation of Muhwezi Jesper has been approved as partial fulfillment of the requirements for the award of the degree of Bachelor of Science in Actuarial Science of Makerere University.

Signed: _____ Date: 05.08.2026

Dr Ruth Mpirirwe
School of Statistics and Planning,
Makerere University

CamScanner

Dedication

I dedicate this dissertation to my parents who have provided me with the encouragement and financial support through my academic journey. I also dedicate it to my lecturer Dr. Ruth Mpirirwe who has assisted and guided me while compiling my dissertation. I appreciate all the work that has enabled me reach this far.

Acknowledgement

First, I am grateful to God for the good health, life, family and the opportunities that are presented to me each day.

My sincere gratitude goes to Makerere University for giving me the opportunity to undertake my bachelor's degree from the prestigious university.

I would also like to thank lecturers and my research supervisor Dr. Ruth Mpirirwe at School of Statistics and Planning for her commitment and guidance rendered through my dissertation writing.

I would like to appreciate my parents for their sacrifice and giving me all the necessary support and undying effort during this period. My appreciation also goes to my siblings for their encouragement and support through my academic journey.

Finally, to all my friends that have stood with me through this academic journey, I thank you so much for the friendship and support; you have motivated me to become a better person and reach this far.

Table of Content

Declaration ..... **Error! Bookmark not defined.**
Approval ..... **Error! Bookmark not defined.**
Dedication i
Acknowledgement ii
List of Abbreviations v
List of Tables vi
List of Figures vii
Abstract viii
Chapter One: Introduction 1
1.0 Introduction 1
1.1 Background 1
1.2 Problem Statement 2
1.3 Main Objective 2
1.4 Specific objectives 2
1.5 Research Questions 3
1.6 Scope of the study 3
1.7 Significance of the study 4
Chapter Two: Literature Review 5
2.0 Introduction 5
2.1 Theoretical Framework 5
2.2 Awareness and Understanding of Legal Rights and Claims Procedures 8
2.3 Attitudes and Perceptions Toward Insurance Providers and the Claims Process 9
2.4 Structural and Procedural Barriers to Lodging Claims 10
2.5 On-the-Spot Cash Settlements and the Bypassing of Formal Claims 11
2.6 Summary and Research Gap 12
Chapter Three: Methodology 14
3.0 Introduction 14
3.1 Research Design 14
3.2 Study Area and Population 15
3.3 Sample Size and Sampling Technique 15
3.4 Data Collection Methods and Instruments 16
3.5 Data Collection Procedure 17
3.6 Data Quality Control 17
3.7 Data Analysis 18
3.8 Ethical Considerations 19

3.9 Limitations of the Study 20
Chapter Four: Research Findings 21
4.0 Introduction....21
4.1 Demographic and Background Characteristics of Participants....21
4.2 Awareness and Understanding of Legal Rights and Claims Procedures....22
4.2.1 Theme 1: MTP insurance misunderstood as a regulatory tax. 22
4.2.2 Theme 2: Ignorance of claims procedures....22
4.2.3 Theme 3: Absence of Training. 23
4.3 Attitudes and Perceptions Toward Insurance Providers and the Claims Process....24
4.3.1 Theme 4: Deep Distrust and Perceptions of Exploitation. 24
4.4 Structural and Procedural Barriers to Lodging Claims 25
4.4.1 Theme 5: Length and Difficulty of the Claims Process....25
4.4.2 Theme 6: Not Knowing Where to Start. 26
4.4.3 Theme 7: Institutional Friction with Police and Claims Administration. 26
4.5 On-the-Spot Cash Settlements and the Bypassing of Formal Claims 27
4.5.1 Theme 8: Universality and Mechanics of Cash Settlements. 27
4.5.2 Theme 9: Speed and Avoidance of Vehicle Impoundment as Motivators. 28
4.5.3 Theme 10: The Role of the Police in Facilitating Informal Settlement. 28
4.5.4 Theme 11: Conditions Under Which Drivers Would Consider a Formal Claim. 28
Chapter Five: Summary, Conclusion and Recommendations....30
5.0 Introduction....30
5.1 Summary of Findings....30
5.2 Discussion of Findings....31
5.3 Conclusion....35
5.4 Recommendations....36
5.5 Areas for Further Research 38
References 40
Appendix A : Interview Guide 42
Appendix B:Participant Information Sheet and Consent Form. 46
Appendix C: Research Introduction Letter....66

List of Abbreviations

IRA — Insurance Regulatory Authority of Uganda

MTP — Motor Third Party (Insurance)

MTPI — Motor Third Party Insurance

TPB — Theory of Planned Behavior

UGX — Ugandan Shilling

UPF — Uganda Police Force

UTOF — Uganda Taxi Operators Federation

UTODA — Uganda Taxi Operators and Drivers Association

List of Tables

Table 4.1: Characteristics of Participants 21

List of Figures

Figure 2.1: Conceptual model linking the study's antecedent constructs, behavioral intention, and behavior, with the four specific objectives mapped onto the relevant constructs. 7

Abstract

Motor Third Party (MTP) insurance is a compulsory form of motor insurance intended to provide compensation to third parties who suffer injury, death, or property damage arising from road traffic accidents. Despite its mandatory nature, formal utilization of MTP insurance claims remains low in Uganda, with a significant gap existing between the occurrence of road traffic accidents and the number of claims submitted. This study explored the barriers influencing the pursuit of MTP insurance claims among commercial taxi drivers operating from the Old and New Taxi Parks in Kampala.

The study adopted a qualitative phenomenological research design to examine the lived experiences and perceptions of taxi drivers regarding MTP insurance claims. Data were collected through semi-structured interviews with ten (10) taxi drivers operating from the Old and New Taxi Parks in Kampala and analyzed using thematic analysis. The study was guided by the Theory of Planned Behavior (Ajzen, 1991) and Trust Theory (Mayer et al., 1995), which provided a framework for understanding how attitudes, subjective norms, perceived behavioral control, and institutional trust influence decisions to pursue formal claims.

The findings revealed four interconnected barriers affecting MTP claim utilization. First, awareness and understanding of MTP insurance were critically low, with most participants perceiving the policy primarily as a government tax requirement rather than a right to compensation, while nearly all reported having received no sensitization on claims procedures. Second, participants expressed deep distrust toward insurance providers, frequently describing insurers as dishonest and associating them with non-payment of claims. Third, structural and procedural barriers, including lengthy claims processes, excessive documentation requirements, limited accessibility of claims information, language barriers, and financial costs, discouraged both the initiation and completion of formal claims. Fourth, informal on-the-spot cash settlements had become a dominant alternative, driven by the need for immediate resolution and avoidance of income losses associated with prolonged claims procedures.

The study contributes to existing literature by providing a qualitative account of MTP insurance experiences among commercial taxi drivers, a group whose perspectives have received limited attention in previous Ugandan research. Two novel findings emerged from the study: the

identification of English-only claims documentation as a potential accessibility barrier and the perceived role of police officers in encouraging informal accident settlements. The study concludes that improving MTP claim utilization requires more than increasing awareness; it requires coordinated reforms aimed at strengthening insurance literacy, improving trust in insurers, simplifying claims procedures, enhancing accessibility of claims information, and promoting institutional support for formal compensation mechanisms.

Keywords: Motor Third Party insurance, insurance claims, taxi drivers, insurance literacy, trust, informal settlements, Kampala, Uganda.

Chapter One: Introduction

1.0 Introduction

This chapter introduces the study on the barriers to Motor Third Party (MTP) insurance claims among taxi drivers in Kampala. It sets the foundation for the research by providing the background, defining the problem, and establishing the research objectives and questions that guide the inquiry. Furthermore, it outlines the scope of the investigation and explains the significance of the findings for policy makers, insurance practitioners, and the taxi industry in the Kampala Metropolitan Area.

1.1 Background

Road traffic accidents remain a significant public health and development concern, particularly in low and middle income countries where the burden of fatalities is disproportionately high. In Uganda, this burden is especially severe. According to the Uganda Police Force Annual Crime Report 2023, reported road crashes increased by 16 percent from 20,394 in 2022 to 23,608 in 2023, recording 4,179 fatal crashes and 24,728 total casualties. By 2024, this had worsened further, with 5,144 Ugandans dying in traffic accidents, translating to 14 deaths every day. To manage the liability arising from this persistent carnage, all motor vehicle owners in Uganda are required under the Motor Vehicles Insurance (Third Party Risks) Act, Cap 214 (2000) to hold at minimum an MTP insurance policy, intended to compensate victims of road traffic accidents.

Despite this legal obligation, both coverage and claims utilisation remain alarmingly low. Insurance Regulatory Authority data show that only 700,000 vehicles are currently insured out of an estimated 1.8 million motor vehicles in Uganda. Even among the insured, formal claims are rarely filed. Kitunzi et al. (2016) established that 8 out of 10 motorists in Kampala did not understand MTP insurance, with 95.3% having no knowledge of their rights as policy holders, and that the majority of those involved in accidents never made claims to their insurers for compensation. This is primarily because the vast majority of motorists view MTP insurance not as a mechanism for compensation, but as a compulsory annual tax or a mere tool to satisfy traffic police compliance.

Kampala, Uganda's capital and largest city, sits at the centre of this crisis. It hosts over 40% of the country's registered motor vehicles (Uganda Bureau of Statistics, 2023), with taxis and special hire vehicles forming the backbone of urban mobility for millions of residents daily. Commercial taxis are persistently identified in UPF annual traffic reports for the period 2020–2024 as commonly

involved vehicles in road crashes, yet the formal MTP claims filed remain disproportionately few. For the commercial taxi sector, this situation is further complicated by the unique, high-pressure, and informal nature of their work. Despite being one of the most exposed groups of road users, the specific systemic, social, and procedural barriers that hinder taxi drivers' ability to access formal MTP compensation remain critically under-researched, leaving a significant gap in understanding how this high-risk population interacts with and perceives their legal obligations and rights.

1.2 Problem Statement

Although MTP insurance is legally mandatory for all motor vehicles in Uganda, its utilization as a compensation mechanism remains critically low. (Kitunzi et al., 2016) established that over 80% of motorists in Kampala view the policy merely as a regulatory requirement rather than a right to compensation, and that approximately 68% of those involved in accidents never file claims with their insurers. This points to a deep knowledge action gap that leaves many accident victims uncompensated despite having legal recourse.

What remains poorly understood, however, is how this gap manifests specifically among commercial taxi drivers a group that operates under unique occupational pressures, informal employment arrangements, and daily road traffic exposure that set them apart from the general motorist population. No study to date has qualitatively examined the specific barriers that prevent taxi drivers in Kampala from accessing formal MTP compensation. This study therefore seeks to explore those barriers, with the aim of generating evidence that can inform more targeted policy and insurance practice interventions for this high risk group.

1.3 Main Objective

To explore barriers to Motor Third Party Insurance claims among taxi drivers in Kampala.

1.4 Specific objectives

- To assess taxi drivers' awareness and understanding of their legal rights and the procedures for initiating a Motor Third Party Insurance claim in Kampala.
- To examine the attitudes and perceptions of taxi drivers toward insurance providers and the legitimacy of the formal claims process.
- To identify the structural and procedural barriers that taxi drivers encounter when attempting to lodge a claim in the Kampala metropolitan area.

- To investigate how the prevalent norm of on-the-spot cash settlements influences taxi drivers' decisions to bypass formal MTP insurance claims.

1.5 Research Questions

- What is the level of awareness and understanding among taxi drivers regarding their legal rights and the procedures for initiating an MTP insurance claim?
- What attitudes and perceptions do taxi drivers hold towards insurance providers and the formal MTP claims process?
- What structural and procedural barriers do taxi drivers encounter when attempting to lodge an insurance claim in Kampala?
- How do prevalent on-the-spot cash settlements influence taxi drivers' decisions to bypass formal MTP insurance claims?

1.6 Scope of the study

Geographical Scope

This study is confined to commercial taxi drivers operating within the Old and New taxi parks in Kampala. These sites were selected because they represent the primary informal operational structures where insurance related decisions among taxi drivers are negotiated and where the majority of Kampala's commercial taxi activity is concentrated.

Content Scope

The study focuses on the barriers that prevent taxi drivers from utilizing formal MTP insurance claims. It is limited to the perspectives of taxi drivers, examining their lived experiences, awareness, attitudes, and perceptions regarding formal insurance procedures and the claims process. The study does not cover private car owners or public service vehicles outside the taxi industry, nor does it quantify insurance market performance data, focusing instead on the qualitative aspects of driver behavior and institutional trust.

Time Scope

The study will be conducted over a period of one week in 2026. Data will be collected through qualitative methods, specifically semi-structured interviews, within this timeframe.

1.7 Significance of the study

This research holds significant value for four primary stakeholders:

- **Policy and Regulation:** It provides the Insurance Regulatory Authority (IRA) with ground-level insights into why current awareness campaigns fail to reach commercial drivers, helping to shape more inclusive, evidence-based policies.
- **The Insurance Industry:** The study identifies the trust and procedural gaps preventing insurance companies from successfully penetrating the informal transport market, offering them a roadmap to design more accessible, transparent, and user-friendly products.
- **The Taxi Community:** It gives a formal voice to taxi drivers and their leadership, illuminating the specific social and administrative hurdles they face. This provides a foundation for advocacy, helping to bridge the divide between their current reliance on informal mediation and their legal rights to formal compensation.
- **Academic Significance**: This study contributes to the limited body of literature on MTP insurance utilization among commercial transport workers in Uganda. By focusing on the lived experiences of taxi drivers, it fills a notable gap in local research that future quantitative studies can build upon. For researchers and students in public health, transport policy, and insurance studies, it provides a contextualized evidence base for understanding how informal occupational settings shape legal awareness and institutional trust within Uganda's transport sector.

Chapter Two: Literature Review

2.0 Introduction

This chapter reviews existing literature relevant to MTP insurance claims, with particular attention to the Ugandan context and the experiences of commercial taxi drivers. The review is organized thematically in line with the study's specific objectives: awareness and understanding of legal rights and claims procedures, attitudes and perceptions towards insurance providers and the formal claims process, structural and procedural barriers to lodging claims, and the influence of on-the-spot cash settlements on formal claims behavior. The chapter further presents the theoretical framework underpinning the study and concludes with an identification of the gaps in the existing literature that this study seeks to address.

2.1 Theoretical Framework

This study is anchored on two complementary theories: the Theory of Planned Behavior (TPB) and the Trust Theory.

The Theory of Planned Behavior, developed by (Ajzen, 1991) states that an individual's behavior is determined by behavioral intention, which is in turn shaped by three constructs: attitude toward the behavior, subjective norms, and perceived behavioral control.

In the context of this study, a taxi driver's decision to pursue or abandon an MTP insurance claim can be understood as a behavioural outcome shaped by three key factors. These include his attitude toward insurance companies, that is, whether they are perceived as fair or exploitative; the subjective norms prevailing within the taxi park, where peers and park leadership may discourage formal claims in favour of negotiated cash settlements; and his perceived behavioural control, which refers to the extent to which he believes he has the knowledge, time, and capacity to navigate the formal claims process.The theory has been widely applied to insurance-related behavior in developing-country contexts, where it has helped explain the gap between the legal requirement to hold insurance and the actual willingness of policyholders to engage with formal compensation mechanisms.

The Trust Theory, advanced by (Mayer et al., 1995) explains how an individual's willingness to depend on an institution is shaped by perceptions of that institution's ability, benevolence, and integrity.

This theory is particularly relevant to the present study because it has been used in recent Ugandan research to demonstrate that perceived trust mediates the relationship between insurance literacy and insurance inclusion, suggesting that even well-informed individuals may avoid formal insurance channels if they distrust the institutions involved. For taxi drivers, who often operate within a highly informal and self-regulating transport sector, trust in insurance companies, the police, and the broader formal justice system is likely to be a decisive factor in whether a road traffic accident is reported and pursued through formal MTP channels, or settled informally at the roadside.

Taken together, these two theories provide a framework for understanding why awareness of legal rights alone may be insufficient to drive formal claims behavior: attitudes, social norms within the taxi industry, perceived control over the process, and institutional trust all interact to shape the final decision of whether to pursue a claim.

These four constructs will guide all stages of this study. At the data collection stage, the semi-structured interview guide will be organised around attitude, the on-the-spot cash settlement norm, perceived behavioral control including structural and procedural barriers drivers face and institutional trust. During coding, responses will be thematically categorised under these constructs. At the interpretation stage, the constructs will help explain why, even where awareness exists, taxi drivers in Kampala may still choose informal settlement over formal MTP claims.

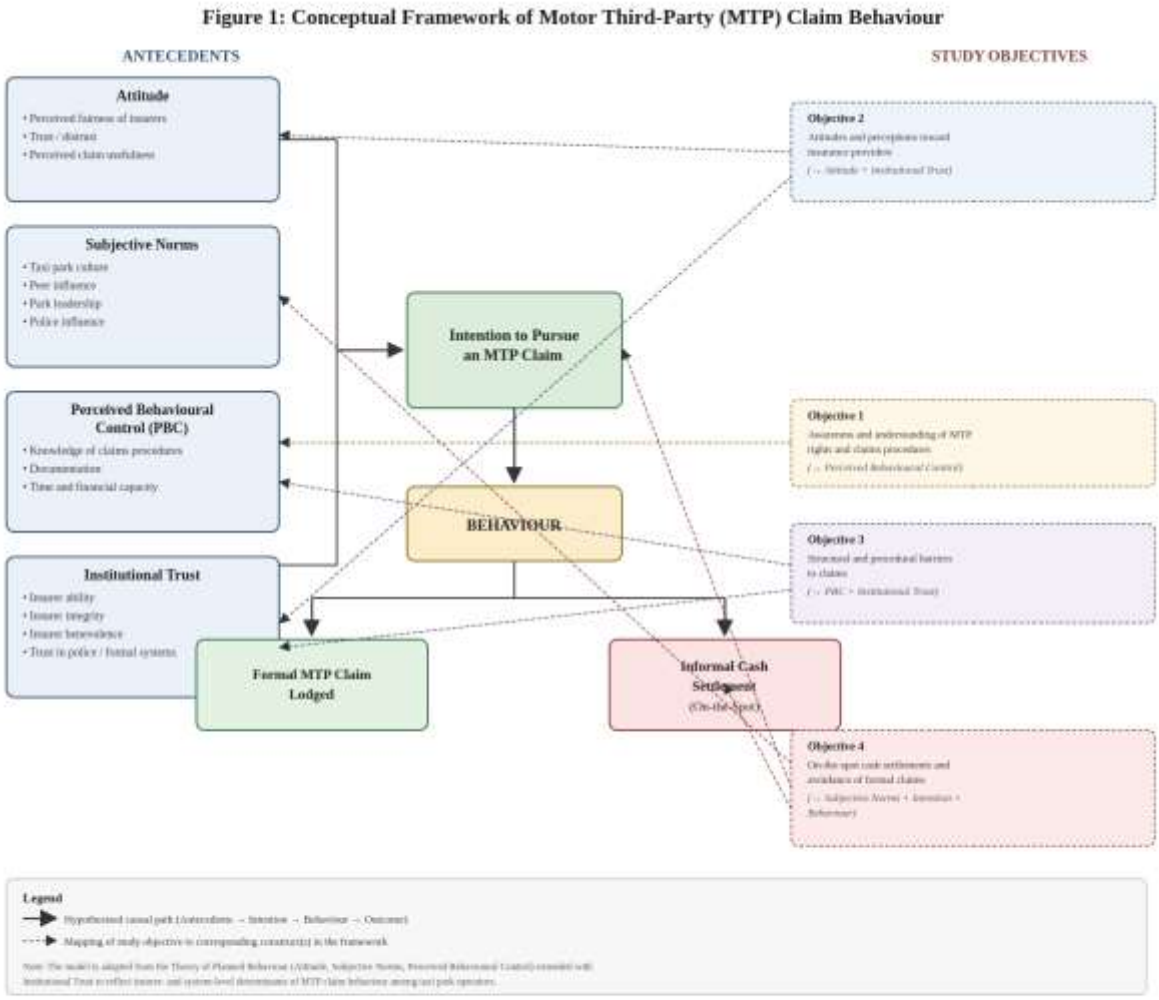


Figure 2.1: Conceptual model linking the study's antecedent constructs, behavioral intention, and behavior, with the four specific objectives mapped onto the relevant constructs.

Study Objectives Mapped to Framework

Objective 1 → Awareness and understanding of MTP rights and claims procedures (Perceived Behavioural Control)

Objective 2 → Attitudes and perceptions toward insurance providers (Attitude + Institutional Trust)

Objective 3 → Structural and procedural barriers to claims (Perceived Behavioural Control + Institutional Trust)

Objective 4 → On-the-spot cash settlements and avoidance of formal claims (Subjective Norms + Intention + Behaviour)

The conceptual framework proposes that taxi drivers' decisions to pursue formal Motor Third Party insurance claims or rely on informal cash settlements are influenced by the interaction of four key antecedents: attitude toward insurers, subjective norms within the taxi industry, perceived behavioural control over the claims process, and institutional trust. These constructs shape drivers' intentions, which subsequently influence their behavioural choice between lodging a formal claim and accepting an informal settlement. The framework integrates the Theory of Planned Behavior (Ajzen, 1991) and Trust Theory (Mayer et al., 1995) and aligns each construct with the study objectives.

2.2 Awareness and Understanding of Legal Rights and Claims Procedures

A substantial body of evidence indicates that awareness of MTP insurance among Ugandan motorists remains critically low. A cross-sectional study conducted in Kampala district, drawing on a sample of 384 motorists, found that eight out of ten motorists did not understand motor third party insurance, with the overwhelming majority having no knowledge of their rights as policyholders, and concluded that awareness of MTP significantly influences its usage because knowing what to do following an accident is more important than merely knowing that the policy exists (Kitunzi et al., 2016).

Similarly, an assessment of the level of awareness and perception of MTP insurance in Kampala established that most motorists were unaware of the procedures required to seek compensation, and that very few of them actually approached insurance companies following an accident, a pattern attributed in part to a general lack of insurance knowledge among the population and to the cumbersome nature of compensation procedures (Namukasa et al., 2017).

This awareness gap is not unique to Uganda. A systematic review of life insurance uptake challenges across Sub-Saharan Africa identified low insurance literacy, low confidence in the insurance sector, and a high rate of informal employment as primary barriers to insurance uptake across the region, suggesting that the Ugandan experience reflects a broader regional pattern in

which informal sector workers, such as commercial taxi drivers, are particularly disadvantaged in terms of access to insurance information (Pascal et al., 2024).

More recent regulatory efforts appear to acknowledge this gap directly. The IRA has specifically targeted taxi drivers through sensitization engagements with the Uganda Taxi Operators Federation (UTOF), with IRA officials explaining how MTP insurance works, how stickers are obtained, and the procedure for reporting accidents to the police before filing a claim with the insurer (Insurance Regulatory Authority of Uganda, 2025). The fact that such targeted interventions were considered necessary as recently as 2025 lends support to the proposition that the awareness gap among taxi drivers, the specific population at the center of this study, has persisted despite decades of the MTP requirement being in force.

2.3 Attitudes and Perceptions Toward Insurance Providers and the Claims Process

Closely linked to the awareness gap is a deeply rooted negative perception of MTP insurance among Ugandan motorists. (Kitunzi et al., 2016) found that the majority of motorists regard the compulsory MTP policy not as a mechanism for victim compensation but as a regulatory tax or a tool to avoid harassment from traffic police, a perception that fundamentally undermines the purpose for which the policy was established under the Motor Vehicle Insurance Third Party Risks Act of 1989.

This negative perception appears to be reinforced by experiences of victims who do attempt to claim. Reporting on the practical operation of MTP insurance in Uganda, an investigative account documented that insurance companies often decline claims where supporting documentation is incomplete, that fake insurance stickers are common, and that many accident victims simply do not know the correct procedures for lodging a claim, a situation that has eroded public trust to the extent that insurers themselves acknowledge the need to proactively seek out claimants rather than wait for them to come forward (Nakabugo, 2022).

At a regional level, research on insurance literacy, perceived trust, and insurance inclusion in Uganda found that perceived trust significantly mediates the relationship between insurance literacy and insurance inclusion, and that limited trust often arises not from a simple lack of information but from negative prior experiences with insurance service delivery (Kiwanuka & Sibindi, 2025). This finding is significant for the present study because it suggests that even

targeted awareness campaigns aimed at taxi drivers may be insufficient unless they are accompanied by demonstrable improvements in the fairness and reliability of the claims process itself.

Further afield, a broader review of insurance penetration across Africa similarly identified trust in insurance companies and trust in insurance agents as key determinants of insurance-related decisions, alongside perceived service quality and insurance literacy, reinforcing the view that perception and trust operate as a distinct barrier separate from, though related to, awareness (Malambo, 2023).

2.4 Structural and Procedural Barriers to Lodging Claims

Beyond awareness and attitudes, the literature identifies a range of structural and institutional barriers that complicate the MTP claims process in Uganda. A government-commissioned study on the factors affecting the settlement of motor third party claims, which surveyed non-life insurance companies, the Uganda Police Traffic Department, the Uganda Taxi Operators and Drivers Association (UTODA), the Uganda Bus Operators Association (UBOA), and hospitals. The study identifies institutional inefficiencies, documentation requirements, and coordination failures between insurers, police, and medical facilities as central obstacles to the timely settlement of claims (Insurance Regulatory Authority of Uganda, 2012).

A further structural concern relates to the legal framework itself. A critical analysis of the Motor Vehicle Insurance Third Party Risks Act observed that the statutory compensation limits remain low relative to the actual costs associated with serious injury or death, that Section 39 of the Act prevents third parties from claiming directly against insurers, and that government vehicles are exempted from the mandatory insurance requirement altogether, creating what the author described as a discriminatory legal framework that may itself discourage victims from pursuing formal claims (Kinobe, 2021).

For the taxi sector specifically, an additional structural barrier arises from the classification of drivers under existing policies. It has been reported that taxi and bus drivers are often treated as first parties rather than third parties under MTP insurance, meaning that drivers injured in the course of their work may not be compensated under MTP cover at all, while compensation for drivers and conductors instead falls under motor comprehensive insurance, a product that is far

less commonly held in the commercial taxi sector (Nakabugo, 2022). This distinction is particularly relevant to the population at the center of this study, since it suggests that taxi drivers may face a structural barrier to compensation that is qualitatively different from that faced by private motorists or passengers.

Evidence from the broader East African region similarly points to systemic barriers in informal-sector insurance access. A scoping review of factors influencing enrolment in community-based health insurance schemes in East Africa found that enablers of enrolment included consumer awareness, trust in scheme governance, affordability of premiums, and social capital through community networks, while the absence of these factors constituted significant structural barriers to participation among informal workers (Lubajo et al., 2026). Although this review focused on health insurance, its findings on the structural exclusion of informal workers from formal risk-protection mechanisms are directly relevant to the MTP context for taxi drivers in Kampala.

2.5 On-the-Spot Cash Settlements and the Bypassing of Formal Claims

A recurring theme in the literature is the prevalence of informal, negotiated settlements at the scene of an accident as an alternative to the formal MTP claims process. While much of the documented evidence on cash settlements originates from more developed insurance markets, where insurers themselves offer formal cash in lieu of repair settlements as a contractual option (Moonstone Information Refinery, 2025) the underlying principle remains relevant to the Ugandan context. The principle that a monetary payment made directly and immediately can substitute for a drawn out formal process, resonates strongly with the informal roadside negotiations reported anecdotally among Kampala's taxi community.

The findings of (Kitunzi et al., 2016) indicate that approximately 68% of motorists involved in accidents in Kampala do not lodge formal compensation claims with their insurers, a statistic that points to a substantial gap between the incidence of road traffic accidents and the volume of formal claims activity. While this study did not isolate on the spot cash settlements as a specific cause, the scale of the gap is consistent with the existence of an alternative, informal compensation channel operating outside the formal insurance system.

The Uganda Insurers' Association has itself acknowledged the scale of this gap. It notes that in a recent year, insurance companies collected a total of UGX 160 billion in motor vehicle premiums

but paid out only UGX 60 billion in claims across both MTP and comprehensive motor insurance. Industry representatives attribute this disparity partly to victims' lack of awareness of the correct claims procedures (Nakabugo, 2022).

For the commercial taxi sector in particular, the high-pressure and time-sensitive nature of the work means that every hour a vehicle remains off the road represents an immediate loss of income. Consequently, drivers have a strong incentive to resolve disputes quickly through direct negotiation rather than endure the doc umentation requirements, police reports, and waiting periods associated with a formal MTP claim. This dynamic has not, however, been the subject of dedicated qualitative inquiry among Kampala's taxi drivers, which is precisely the gap that the present study seeks to address.

2.6 Summary and Research Gap

The reviewed literature establishes that low awareness of MTP insurance procedures, negative perceptions of insurers rooted in real and perceived institutional unfairness, structural and legal barriers embedded in the ("Motor Vehicle Insurance (Third Party Risks) Act," 1989), and a substantial unexplained gap between accident incidence and formal claims volume are all well documented at the level of Ugandan motorists in general (Kinobe, 2021; Kitunzi et al., 2016; Nakabugo, 2022; Namukasa et al., 2017).

However, the existing studies are overwhelmingly quantitative in design and treat motorists as a relatively homogenous population, without disaggregating the specific experiences of commercial taxi drivers, who occupy a uniquely informal, high-exposure, and economically pressured position within Kampala's transport sector. Where taxi drivers are mentioned, it is typically in passing, such as the observation that drivers may be classified as first parties rather than third parties under MTP cover (Nakabugo, 2022), or as the target population of recent awareness campaigns whose effectiveness has not yet been independently evaluated (Insurance Regulatory Authority of Uganda, 2025).

No identified study has used qualitative methods to explore, from the perspective of taxi drivers, how awareness, attitudes, structural barriers, and the norm of on-the-spot cash settlements interact to shape the decision to pursue or abandon an MTP insurance claim. It is this gap, the lived

experience and decision making process of taxi drivers operating within Kampala's Old and New taxi parks, that this study seeks to fill.

Chapter Three: Methodology

3.0 Introduction

This chapter presents the methodology that was used to conduct the study. It describes the research design, study population, sample size and sampling techniques, data collection methods and instruments, data quality control, data analysis procedures, ethical considerations, and the limitations of the study.

3.1 Research Design

This study adopted a qualitative research design, employing an exploratory case study approach. A qualitative design was considered most appropriate because the study sought to explore and understand the lived experiences, perceptions, and decision making processes of taxi drivers in relation to MTP insurance claims, rather than to measure the prevalence of these experiences numerically. This approach is consistent with similar studies in the East African context, where qualitative and mixed-methods approaches have been found to better surface factors such as trust, cultural norms, and informal practices that quantitative designs tend to underrepresent (Lubajo et al., 2026). A mixed-methods design was however not adopted for this study, as the research aim was fundamentally interpretive rather than measurement based. The study sought to understand how and why taxi drivers navigate the MTP claims process, including their reasoning around trust, informal settlements, and interactions with formal institutions, rather than to quantify how often these experiences occur. Adding a quantitative strand would have shifted the focus toward prevalence and generalizability, which was not the study's purpose, and would have introduced additional complexity in instrument design and data integration without a corresponding benefit to the depth of understanding sought.

The exploratory case study approach was deemed suitable because the specific barriers faced by commercial taxi drivers in Kampala's Old and New Taxi Parks have not previously been the subject of dedicated qualitative inquiry, despite the existence of broader quantitative evidence on motorists in general (Kitunzi et al., 2016). Semi-structured interviews were selected as the primary data collection tool because they allowed respondents to speak freely about sensitive experiences such as accident settlements and distrust of formal institutions, while still keeping the conversation guided by the study's objectives. For taxi drivers specifically, this method was particularly appropriate as it accommodates varying levels of literacy, allows for probing of informal practices

such as on-the-spot cash settlements, and creates a conversational environment in which respondents were more likely to share honest accounts of their interactions with the formal claims process.

3.2 Study Area and Population

The study was conducted in the Old Taxi Park and New Taxi Park in Kampala, the two largest informal hubs for commercial taxi operations in the Kampala Metropolitan Area. These two sites were purposively selected because they represent the primary stages where insurance-related decisions, including the negotiation of on the spot settlements following accidents, are made and discussed among drivers.

The study population comprised of commercial taxi drivers operating from these two parks. Drivers were considered the most appropriate population for this study because they are the direct stakeholders whose lived experiences and decisions the research questions seek to understand.

3.3 Sample Size and Sampling Technique

Given the qualitative and exploratory nature of the study, a relatively small sample size was deemed appropriate, with an emphasis on depth of information rather than statistical representativeness. A sample of 10 participants was used, comprising commercial taxi drivers, in line with established practice in qualitative studies using semi-structured interviews, where similar sample sizes have been used to capture a range of perspectives on insurance related decision making among informal sector workers (Lubajo et al., 2026).

Purposive sampling was used to select participants who had either personal experience of a road traffic accident involving their taxi. This ensured that the participants selected were capable of speaking meaningfully to the research questions. Snowball sampling was also used as a complementary technique; whereby initial participants assisted in identifying other drivers within the park who had relevant experiences to share. The sample distribution was 10 commercial taxi drivers, providing sufficient breadth of perspective. Data collection continued until data saturation was reached at the eighth interview, at which point no new codes or themes were emerging from subsequent transcripts, and the ninth and tenth interview was conducted to confirm that saturation had indeed been achieved. Inclusion criteria for taxi drivers were: being an active commercial taxi driver operating from the Old or New Taxi Park at the time of the study; having at least six months

of continuous experience in the role; and having direct personal experience of, or substantial knowledge about, a road traffic accident or an insurance-related decision in the course of their work. Participants who were unable to communicate in either English or Luganda, or who declined to provide informed consent, were excluded from the study.

3.4 Data Collection Methods and Instruments

Primary data was collected through semi-structured interviews conducted with individual taxi drivers . Semi-structured interviews were selected because they allowed the researcher to follow a consistent set of core questions aligned with the study's specific objectives, while retaining the flexibility to probe further into issues raised spontaneously by participants, an approach that has proved effective in similar studies exploring informal sector perceptions of insurance and risk protection (Pascal et al., 2024).

An interview guide was developed in line with the four specific objectives of the study, covering: (i) participants' awareness and understanding of their legal rights and the MTP claims procedure; (ii) their attitudes and perceptions toward insurance providers and the formal claims process; (iii) the structural and procedural barriers they have encountered or observed when attempting to lodge a claim; and (iv) their experiences with, and views on, on-the-spot cash settlements as an alternative to formal claims.

Interviews were conducted in a combination of English and Luganda, depending on the preference of the participant, and they were audio recorded with the consent of participants to ensure accuracy of transcription. Where consent for recording was not granted, detailed handwritten notes were taken instead. Where participants responded in Luganda, responses were translated into English by the researcher, who is proficient in both languages, and a bilingual colleague also independently helped to translate a sample of transcripts to verify that the meaning had been accurately preserved in the translation process. The interview guide, which is attached as Appendix A to this dissertation, was developed in both English and Luganda and contains sections that directly correspond to each of the four specific objectives of the study. Secondary data was also reviewed from existing reports, including the Motor Vehicle Insurance Third Party Risks Act of 1989, Uganda Police Force annual crime and traffic reports, and published studies on MTP insurance in Uganda, to provide context for the interpretation of primary data (Kitunzi et al., 2016; Uganda Bureau of Statistics, 2023).

3.5 Data Collection Procedure

Data collection was conducted over a period of one week. Prior to commencing fieldwork, the researcher sought permission from the leadership of the Old and New Taxi Parks to engage with their members, in keeping with the informal governance structures that regulate access to these spaces. Once permission was granted, the researcher approached potential participants at the parks during periods of lower business activity to minimize disruption to their work, explained the purpose of the study, and sought informed consent before proceeding with each interview. Each interview lasted between 10 to 15 minutes. The 10–15 minute interview length reflected the practical constraints of engaging commercial taxi drivers, whose livelihood depended on availability for fares and who could not be expected to set aside extended periods without disrupting their work. This was acknowledged as a limitation, as it may have restricted the depth of exploration possible within a single sitting. However, depth was pursued through targeted probing focused on participants' most salient experiences, such as their most recent accident or claims process, rather than attempting to cover their full working history.

3.6 Data Quality Control

To ensure the credibility and trustworthiness of the data collected, several measures were undertaken. The interview guide was pre-tested with a small number of drivers prior to the main data collection exercise, to check that questions were clearly understood and appropriately phrased in both English and Luganda. Prior to full deployment, the interview guide was pre-tested with two commercial taxi drivers who were not included in the main study sample, in order to assess the clarity, relevance, and flow of the questions. This pre-testing was conducted 3 days before the main data collection period and led to the rephrasing of one question that participants found ambiguous, and the addition of a probing question on informal settlement practices, which had not been anticipated in the original guide .These revisions ensured that the final version of the interview guide used in the main study was better suited to eliciting relevant and comprehensible responses from participants. Audio recordings were transcribed promptly after each interview to minimize loss of detail, and transcripts were reviewed against the recordings for accuracy. The study addresses the four standard criteria for qualitative trustworthiness as follows. Credibility was supported through prolonged engagement at the research sites, member checking where feasible by sharing key emerging findings with a subset of participants for verification, and the use of direct illustrative quotes in reporting. Dependability was ensured by maintaining a detailed audit trail of

all methodological decisions, including how the sampling strategy was applied and how coding decisions were made, so that the process can be reviewed and assessed. Confirmability was achieved by documenting the researcher's reflexive position and making explicit how personal assumptions had been managed throughout data collection and analysis. Transferability was addressed by providing a sufficiently thick description of the research context, participants, and findings to allow readers to judge the applicability of the results to similar informal transport settings in Uganda and the broader East African region.

As the researcher, I approached this study as an outsider to the taxi driving profession, which shaped both the assumptions I brought to the research and the steps I took to manage them. Prior to data collection, I held an assumption that drivers might be reluctant to speak candidly about informal cash settlements, given the sensitive and quasi-legal nature of such arrangements. To mitigate the risk of this assumption shaping how questions were interpreted, I adopted a neutral, non-judgmental tone during interviews, avoided leading language, and remained conscious during analysis of the need to represent participants' accounts on their own terms rather than through a lens of formal sector expectations. I also recognized my position as a researcher affiliated with an academic institution could create a perceived association with formal authority; this was addressed by clearly explaining the independent, non-institutional purpose of the study during the consent process, and by conducting interviews in informal, driver chosen settings within the parks to reduce this dynamic.

3.7 Data Analysis

Data collected from the interviews was analyzed using thematic analysis, following the six-stage process outlined by (Braun & Clarke, 2023). Audio recordings were transcribed verbatim, and the resulting transcripts were read repeatedly to gain familiarity with the data. Coding followed a hybrid deductive–inductive approach: the four pre-specified constructs drawn from the Theory of Planned Behaviour and Trust Theory (awareness, perceptions of insurers, structural barriers, and on-the-spot settlements) were applied as a priori sensitising codes, while additional codes and sub-themes were generated inductively where participants' accounts raised issues not captured by these constructs. These codes were then grouped into broader themes corresponding to the study's four specific objectives, which allowed the researcher to identify patterns, similarities, and divergences across participants' accounts. More specifically, the analysis followed (Braun & Clarke, 2023) six phases: (1) familiarization with the data through repeated reading of transcripts and noting initial

observations; (2) generation of initial codes by systematically labelling features of the data relevant to the research questions, guided by the a priori sensitising constructs while remaining open to inductive codes; (3) searching for themes by grouping related codes into candidate themes; (4) reviewing themes to ensure they are internally coherent and sufficiently distinct from one another; (5) defining and naming themes clearly; and (6) producing the final report with illustrative participant quotes to support each theme. Analysis was conducted manually using a structured coding framework. To guard against interpretive bias arising from single researcher coding, a sample of transcripts and the initial coding framework were reviewed with a peer debriefer, and any disagreements in code interpretation were discussed and resolved before the framework was finalised. This approach to thematic analysis was consistent with that used in comparable qualitative studies of insurance perceptions among informal sector workers in East Africa, where thematic coding allowed researchers to compare the perspectives of different groups of participants on the same underlying phenomenon (Lubajo et al., 2026).

3.8 Ethical Considerations

Several ethical safeguards were observed throughout the study. Informed consent was sought from every participant before the start of each interview, with participants being informed of the purpose of the study, their right to decline to answer any question, and their right to withdraw from the interview at any point without any consequence. Anonymity and confidentiality were maintained by ensuring that no participant's name or other identifying information was recorded in the transcripts or in the final dissertation; instead, participants were referred to using generic identifiers such as "Driver 1." Audio recordings and transcripts were stored securely and were accessible only to the researcher. In line with Makerere University's research data policy, audio files and transcripts will be securely stored for 6 months following completion of the study and destroyed thereafter. Given that the topic of road traffic accidents was sensitive for some participants, particularly those who had experienced or witnessed serious accidents, the researcher remained attentive to participants' comfort throughout the interview and paused whenever a participant appeared distressed. Prior to commencing data collection, the researcher obtained a letter of introduction from the Head of Department, Makerere University, which formally introduced the researcher to the leadership of the Old and New Taxi Parks and facilitated permission to conduct research within their premises and among their members.

3.9 Limitations of the Study

As a qualitative study confined to the Old and New Taxi Parks in Kampala, the findings of this study were not intended to be statistically generalizable to all commercial taxi drivers in Uganda, but rather to provide an in-depth understanding of the experiences of drivers within these two parks, which may nonetheless offer insights applicable to similar informal transport hubs elsewhere. This limitation was addressed in the reporting by providing a rich description of the research context that enables readers to assess transferability. Additionally, because the study relied on participants' self-reported experiences and recollections of past accidents and claims processes, there was a possibility of recall bias, which was minimized by using specific probing questions that helped participants reconstruct events in sequence. Social desirability bias was a further limitation, as participants may have presented their behavior in a manner they considered more acceptable, particularly when discussing legally ambiguous practices such as driving without valid insurance or settling accidents without reporting to the police; this was mitigated by framing questions in a non-judgmental manner and emphasizing the anonymity and confidentiality of responses. Fear of disclosure was also a potential constraint, as some drivers may have been reluctant to discuss informal cash settlements or dealings with traffic police for fear of legal consequences; the researcher addressed this by conducting interviews in private spaces away from park management, assuring participants that data would not be shared with any authority, and building rapport prior to raising sensitive topics. Furthermore, although demographic characteristics such as age, gender, and level of education were collected to describe the participants, the study did not examine how these characteristics influenced taxi drivers' awareness, perceptions, or experiences regarding Motor Third Party insurance claims. Consequently, any potential differences in experiences based on these demographic factors were beyond the scope of the study. Finally, the one week data collection window imposed a time constraint that limited the number of participants who could be reached; the researcher worked to maximize available time by scheduling interviews during quieter periods at the parks.

Chapter Four: Research Findings

4.0 Introduction

This chapter presents and analyses the findings of the study on the barriers to Motor Third Party (MTP) insurance claims among taxi drivers in Kampala. Data were collected through semi-structured interviews with ten commercial taxi drivers operating from the Old and New Taxi Parks and were analysed using thematic analysis following the six-stage process of Braun and Clarke. Findings are presented thematically, organised around the study's four specific objectives, and are illustrated throughout with verbatim quotations from participants, who are identified using the anonymised labels Driver 1 through Driver 10 in line with the confidentiality safeguards set out in section 3.8. These findings are summarised, discussed in relation to the study's theoretical framework, and used as the basis for conclusions and recommendations in Chapter Five.

4.1 Demographic and Background Characteristics of Participants

Table 4.1: Characteristics of Participants

Participant	Taxi Park	Years of experience	Ever been involved in an accident	Ever Attempted Claim
Driver 1	New Taxi Park	15	Yes	No
Driver 2	New Taxi Park	20	Yes	Yes
Driver 3	New Taxi Park	5	Yes	Yes
Driver 4	New Taxi Park	25	Yes	Yes
Driver 5	New Taxi Park	25	Yes	Yes
Driver 6	Old Taxi Park	17	Yes	No
Driver 7	Old Taxi Park	8	Yes	No
Driver 8	Old Taxi Park	10	Yes	No
Driver 9	Old Taxi Park	10	Yes	No
Driver 10	Old Taxi Park	7	Yes	No

Ten commercial taxi drivers were interviewed, five operating from the Old Taxi Park (Drivers 6, 7, 8, 9 and 10) and five from the New Taxi Park (Drivers 1, 2, 3, 4 and 5). Participants' length of service in the taxi industry ranged from 5 to 25 years, with a mean of approximately 14 years, indicating a highly experienced participant group well placed to comment on long-term patterns in accident handling and insurance practice. Nearly all participants reported having been personally involved in, or having directly managed, a road traffic accident involving a taxi; only this direct exposure to accidents qualified drivers for inclusion under the study's sampling criteria.

This experience base lends considerable credibility to participants' accounts of both the formal claims process and the informal alternatives to it.

4.2 Awareness and Understanding of Legal Rights and Claims Procedures

The first objective of the study was to assess taxi drivers' awareness and understanding of their legal rights and the procedures for initiating an MTP insurance claim. Three themes emerged from the data: MTP insurance being misunderstood as a tax rather than a compensation mechanism, near-universal ignorance of the practical steps involved in lodging a claim, and an almost complete absence of formal training or sensitization. Participant quotations are presented verbatim to preserve the authenticity of participants' voices. Minor grammatical corrections were made where necessary to improve readability without altering the intended meaning of the responses.

4.2.1 Theme 1: MTP insurance misunderstood as a regulatory tax. This theme emerged from the codes of MTP viewed as a tax, compliance motivation, and limited awareness of compensation rights.

Most participants described MTP insurance primarily as a government tax or a compliance requirement rather than as a mechanism through which accident victims could be compensated. This framing was often stated matter-of-factly, suggesting that it reflects an entrenched understanding rather than a momentary lapse of memory.

> *"It is a tax"* (Driver 2 from New Taxi Park with 20 years of experience)
>
> *"I know that the polices fines me if I don't have it"* (Driver 9 from Old Taxi Park with 10 years of experience)
>
> *"I just know it as a government tax requirement"* (Driver 8 from Old Taxi Park with 10 years of experience)

4.2.2 Theme 2: Ignorance of claims procedures. This theme emerged from the codes of unfamiliarity with claim steps, absence of known successful claims, and general procedural uncertainty.

Even among drivers who correctly understood that MTP insurance is intended to provide compensation, knowledge of the practical steps required to lodge a claim was almost universally absent. Most participants stated plainly that they did not know the claims procedure, using language that pointed to a complete absence of guidance rather than partial or forgotten knowledge.

"I don't know them" (Driver 1 from New Taxi Park with 15 years of experience*)*

"I won't lie I don't know them, I have never seen anyone being compensated even after claiming" (Driver 9 from Old Taxi Park with 10 years of experience)

"I don't know the claims properly" (Driver 10 from Old Taxi Park with 10 years of experience)

Even the few drivers who described the procedure in any detail characterised it in terms of its length and difficulty rather than its steps, as illustrated by Driver 7, who explained:

"The process is so long, I know you have to go through insurance" (Driver 7 from Old Taxi Park with 8 years of experience)

4.2.3 Theme 3: Absence of Training. This theme emerged from the codes of no sensitization received, infrequent outreach, and an information gap between insurers and drivers.

Nearly all participants reported that they had never received any form of training or sensitization on MTP insurance, whether from the government, the Insurance Regulatory Authority, or individual insurance companies. Only one participant, Driver 3 recalled having received any sensitization, and even this was qualified as infrequent.

"No I haven't" (Driver 1 from New Taxi Park with 15 years of experience)

"No, they just ask for tax, I don't even know where it goes" (Driver 2 from New Taxi Park with 20 years of experience)

"Yes, but those people rarely come to teach us" (Driver 3 from New Taxi Park with 5 years of experience)

The finding that only one participant reported ever receiving any form of sensitization, and even then only infrequently, highlights a substantial gap in public awareness efforts. This notable finding will be revisited in Chapter Five, where its implications for MTP insurance awareness, policy implementation, and claims utilization will be discussed in relation to the existing literature.

4.3 Attitudes and Perceptions Toward Insurance Providers and the Claims Process

The second objective examined taxi drivers' attitudes and perceptions toward insurance providers and the legitimacy of the formal claims process. The dominant theme was one of deep distrust, with a smaller number of drivers expressing more conditional or moderate views.

4.3.1 Theme 4: Deep Distrust and Perceptions of Exploitation. This theme emerged from the codes of insurers viewed as dishonest, perceived exploitation, experiences of non-payment, and conditional trust**.** Eight of the ten participants expressed explicitly negative perceptions of insurance companies, most commonly describing them as dishonest and exploitative. The repeated use of the word *"thieves"* across multiple interviews suggests that this perception represents a shared narrative among taxi drivers rather than an isolated individual opinion.

> *"Insurance companies are thieves, they don't pay"* (Driver 1 from New Taxi Park with 15 years of experience)
>
> *"They are thieves"* (Driver 2 from New Taxi Park with 20 years of experience)
>
> *"They just exploit us"* (Driver 5 from New Taxi Park with 25 years of experience)
>
> *"They would have been good but to an extent they are thieves and they haven't taken initiative to teach people, they just sell the MTP policies but don't tell people the exact importance"* (Driver 7 from Old Taxi Park with 8 years of experience)

Several drivers linked this distrust directly to personal or vicarious experience of non-payment, rather than to general reputation alone, indicating that the perception is at least partly experience-based rather than purely anecdotal.

> *"They have never paid me, so I don't know how to describe an experience with them"* (Driver 1 from New Taxi Park with 15 years of experience)
>
> *"No they don't compensate people that lodge claims"* (Driver 2 from New Taxi Park with 20 years of experience)

Exception Case: Conditional Trust

In contrast to the dominant perception of distrust, two of the ten participants expressed more conditional views of insurance companies, indicating that trust depended largely on adherence to insurers' procedures and the fairness of the claims process. Notably, one of

these participants (Driver 3) the only driver who reported having received some sensitization on MTP insurance provided the most favourable assessment recorded in the study.

> *"They are good and I like them but I want them to reduce on the rules and procedures and they help us."* (Driver 3 from New Taxi Park with 5 years of experience)

> *"Yes, if you follow their rules and procedures, I am sure they pay*." (Driver 3 from New Taxi Park with 5 years of experience)

These accounts suggest that positive perceptions of insurers were uncommon and appeared to be associated with prior exposure to sensitization and confidence in navigating claims procedures. Nevertheless, the overwhelming pattern across participants remained one of distrust and perceived exploitation.

4.4 Structural and Procedural Barriers to Lodging Claims

A minority of participants (Drivers 2, 3, 4 and 5) reported having personally attempted to file an MTP claim at some point; the majority had never attempted to do so at all. Among both groups, four recurring barriers emerged.

4.4.1 Theme 5: Length and Difficulty of the Claims Process. This theme emerged from the codes of lengthy processing, abandoned claims, excessive or irrelevant questioning, and financial costs associated with pursuing claims**.** All of the participants who had attempted to lodge a claim described the claims process as excessively long and difficult, with several indicating that they abandoned the process before completion because of the time involved.

"The process was too long and difficult I ended up quitting the claim process and paying cash" (Driver 3 from New Taxi Park with 5 years of experience)

> *"The process was too long and I was losing money by letting my car sit waiting to be investigated"* (Driver 5 from New Taxi Park with 25 years of experience)

Several participants also described the claims process as intrusive, reporting that they were required to answer numerous questions, some of which they perceived to be unnecessary or irrelevant.

"They asked me very many questions some were not even relevant" (Driver 4 from New Taxi Park with 25 years of experience)

Financial Costs as an Additional Procedural Barrier

One participant further highlighted that pursuing a claim could involve direct financial costs, such as obtaining legal representation, in addition to the indirect costs associated with keeping a vehicle off the road while investigations were ongoing. These financial considerations compounded the perceived burden of the claims process and discouraged claim pursuit.

"I think even the claim process requires money for example for a lawyer." (Driver 8 from Old Taxi Park with 10 years of experience)

Taken together, these findings indicate that the claims process was perceived as burdensome because of its duration, procedural complexity, and, for some participants, its associated financial costs. Drivers who attempted to lodge claims frequently described abandoning them because the process was time consuming, intrusive, and economically disadvantageous. Conversely, drivers who had never attempted to claim were often discouraged from doing so by limited knowledge of the process and anticipated institutional barriers.

4.4.2 Theme 6: Not Knowing Where to Start. This theme emerged from the codes of procedural uncertainty, absence of guidance, and no clear entry point into the claims process.

Among drivers who had never attempted a claim, the most frequently cited barrier was simply not knowing how or where to begin the process, a finding directly linked to the awareness gap discussed under the first objective.

"I don't even know where to start from" (Driver 8 from Old Taxi Park with 10 years of experience)

"I don't even know where to start from" (Driver 9 from Old Taxi Park with 10 years of experience)

"I don't know how to start" (Driver 10 from Old Taxi Park with 10 years of experience)

4.4.3 Theme 7: Institutional Friction with Police and Claims Administration. This theme emerged from the codes of police-related delays, facilitation demands, and **e**xcessive investigations**.** Several participants described their interactions with police and claims officials as creating unnecessary obstacles that delayed or complicated the claims process. These institutional practices contributed to frustration and discouraged claim pursuit.

"They over investigate even what doesn't concern them." (Driver 1 from New Taxi Park with 15 years of experience)

"The police sometimes delays and they always need you to facilitate them." (Driver 7 from Old Taxi Park with 8 years of experience)

Additional Barrier: Language Accessibility

One participant also identified the use of English-only claims documentation as a barrier for drivers with limited formal education. Although this concern was raised by only one participant, it highlights an accessibility issue that may discourage some drivers from initiating or completing the claims process.

"Then some drivers didn't go to school, and the claim papers are in English so that discourages many." (Driver 6 from Old Taxi Park with 17 years of experience)

4.5 On-the-Spot Cash Settlements and the Bypassing of Formal Claims

The fourth objective investigated how the norm of on-the-spot cash settlements influences taxi drivers' decisions to bypass formal MTP claims. This was the most consistent finding across the entire sample: all drivers interviewed, without exception, confirmed that cash settlements are common or very common within the taxi park community.

4.5.1 Theme 8: Universality and Mechanics of Cash Settlements. This theme emerged from the codes of on-the-spot negotiation, direct payment between parties, and bypassing the insurer entirely.

Drivers described a broadly consistent informal process in which damage is assessed at the scene, or shortly afterward, and a monetary sum is negotiated and paid directly between the driver or vehicle owner and the injured party, without the involvement of an insurer.

"We sit on a round table with the person you injured or whose vehicle you injured and you see how much damage you have caused then agree on the amount to pay them" (Driver 1 from New Taxi Park with 15 years of experience)

"I knocked someone, then we agreed I cover his hospital bills" (Driver 8 from Old Taxi Park with 10 years of experience)

"A cow was crossing and I knocked it, then I paid the owner of the car money" (Driver 9 from Old Taxi Park with 10 years of experience)

4.5.2 Theme 9: Speed and Avoidance of Vehicle Impoundment as Motivators. This theme emerged from the codes of preference for speed, avoidance of income loss, and avoidance of vehicle impoundment.

The dominant reason offered for preferring cash settlements was speed, closely tied to the economic reality that a taxi kept off the road, whether through police impoundment pending investigation or through a lengthy claims process, represents a direct loss of income to the driver.

> *"Because when you opt for third party, the vehicle is held at the police for so long as the insurance company is investigating, so one finds cash settlements much easier and faster"* (Driver 1 from New Taxi Park with 15 years of experience)
>
> *"Because most people don't even know the purpose of MTP"* (Driver 2 from New Taxi Park with 20 years of experience)
>
> *"We want fast things, we don't want long term procedures, Pay me I go repair my car then I proceed with my work"* (Driver 6 from Old Taxi Park with 17 years of experience)

4.5.3 Theme 10: The Role of the Police in Facilitating Informal Settlement. This theme emerged from the codes of police encouragement and institutional tolerance of informal settlement.

A small number of drivers specifically implicated the police as active facilitators of cash settlements rather than as a neutral party directing accident victims toward formal insurance channels, a finding with direct implications for the structural barriers discussed under objective three.

> *"Very common, even the police encourages us to"* (Driver 1 from New Taxi Park with 15 years of experience)
>
> *"Police should be the one to encourage us to claim but instead they encourage to use on spot cash settlements"* (Driver 8 from Old Taxi Park with 10 years of experience)

4.5.4 Theme 11: Conditions Under Which Drivers Would Consider a Formal Claim. This theme emerged from the codes of hardened refusal of formal claims and conditional willingness tied to procedural reform.

Three drivers (Drivers 1, 6 and 9) stated that no circumstance would lead them to prefer a formal claim over a cash settlement, reflecting a hardened position rather than a conditional preference.

> *"Under no circustamnces would I make a claim, I only pay MTP because polices stops and fines me if I don't have it"* (Driver 1 from New Taxi Park with 15 years of experience)
>
> *"There is no circumstance"* (Driver 6 from Old Taxi Park with 17 years of experience)

The remaining drivers described their preference for formal claims as conditional on specific reforms, most commonly faster processing, clearer sensitization on procedure, or firmer assurance of payment, echoing the improvements sought under objectives two and three.

> *"If insurance companies teach me the steps of making the claim"* (Driver 2 from New Taxi Park with 20 years of experience)
>
> *"If the compensation was fast"* (Driver 10 from Old Taxi Park with 10 years of experience)

Chapter Five: Summary, Conclusion and Recommendations

5.0 Introduction

This chapter presents a summary of the study's key findings, discusses these findings in relation to the study's theoretical framework and the literature reviewed in Chapter Two, draws overall conclusions in relation to the study's objectives, and proposes recommendations for the Insurance Regulatory Authority of Uganda, insurance companies, taxi park leadership, and policymakers. The chapter closes with suggested areas for further research.

5.1 Summary of Findings

In relation to the first objective, the study found that awareness and understanding of MTP insurance among taxi drivers was critically low. Eight of the ten participants described the policy primarily as a government tax rather than a right to compensation, eight of the ten did not know the practical steps involved in lodging a claim, and nine of the ten reported that they had never received any form of training or sensitization on MTP insurance.

In relation to the second objective, the study found that taxi drivers held predominantly negative attitudes toward insurance providers. Eight of the ten participants described insurers in explicitly negative terms such as *"thieves"* or exploitative, most often linking these perceptions to personal or vicarious experiences of nonpayment**.** One participant expressed a more conditional view, suggesting that insurers would honor claims if the required procedures were followed, while another participant expressed a neutral or less strongly negative perspective.

In relation to the third objective, the study found that structural and procedural barriers materially discouraged both the initiation and completion of formal claims. All participants who had attempted a claim described the process as lengthy and burdensome, with several reporting that they abandoned it before completion because of its duration and procedural complexity. Eight of the ten participants who had never lodged a claim reported that they did not know where to begin the claims process. In addition, one participant identified English only documentation as a language barrier, while one participant highlighted the financial costs associated with pursuing a claim as a further deterrent.

In relation to the fourth objective, the study found that on-the-spot cash settlements were a firmly entrenched and near universal practice. Nine of the ten participants confirmed that cash settlements were common following road traffic accidents, citing speed, convenience, and the desire to avoid vehicle impoundment as the principal reasons. Two participants stated that they would not prefer a formal insurance claim under any circumstance, while two participants reported that police officers sometimes encouraged cash settlements instead of formal claims.

These findings are now discussed in relation to the study's theoretical framework and the reviewed literature.

5.2 Discussion of Findings

This section discusses the findings presented in sections 4.2 to 4.5 in relation to the study's theoretical framework, comprising the Theory of Planned Behavior (Ajzen, 1991) and Trust Theory (Mayer et al., 1995), and the literature reviewed in Chapter Two.

5.2.1 Awareness and Understanding of Legal Rights and Claims Procedures

The finding that most participants understood MTP insurance primarily as a regulatory tax rather than as a legal right to compensation is consistent with previous Ugandan studies that reported low public understanding of compulsory motor insurance. The literature reviewed in Chapter Two indicated that many motorists purchase MTP insurance primarily to satisfy police requirements rather than because they understand the protection it offers. The present study confirms that this perception remains widespread among commercial taxi drivers. Furthermore, the finding that eight of the ten participants did not know the claims process and nine of the ten had never received any sensitization demonstrates that awareness remains critically low despite regulatory efforts by the IRA to improve insurance literacy.

Viewed through the Theory of Planned Behavior (Ajzen, 1991) this finding suggests that behavioural intention cannot develop where knowledge of the behaviour itself is absent. Drivers who do not understand that MTP insurance provides a legal avenue for compensation are unlikely to consider lodging a claim after an accident. Consequently, awareness represents the foundation upon which attitudes, subjective norms, and perceived behavioural control are built. Without adequate knowledge, even improvements in claims procedures may have little effect because potential beneficiaries remain unaware of their rights.

However, this finding also diverges from prior literature**.** Previous studies reviewed in Chapter Two suggested that sensitization programs conducted by the IRA and insurance companies had increased public awareness through transport associations and media campaigns. In contrast, the participants in this study reported almost no direct exposure to such initiatives. This divergence suggests that while awareness programs may exist at institutional level, they are not effectively reaching individual taxi drivers or producing lasting understanding. The finding therefore highlights a gap between policy implementation and actual information uptake among the intended beneficiaries.

The implication is that increasing insurance literacy requires more than periodic public campaigns. Continuous engagement with taxi parks, practical demonstrations of the claims process, and simplified communication in local languages may be necessary to improve drivers' understanding of their rights and responsibilities under MTP insurance.

5.2.2 Attitudes and Perceptions Toward Insurance Providers

The study found that eight of the ten participants expressed strongly negative attitudes towards insurance providers, frequently describing them as "thieves" or exploitative institutions. These perceptions were often linked to personal experiences or stories of unpaid claims rather than merely rumors. This finding supports (Kitunzi et al., 2016), who reported low public confidence in insurance institutions, and reinforces (Nakabugo, 2022) argument that delayed or denied claims have contributed to public distrust of insurers. It also provides qualitative evidence supporting (Kiwanuka & Sibindi, 2025) quantitative finding that trust significantly influences insurance inclusion in Uganda.

These findings are well explained by Trust Theory (Mayer et al., 1995)**,** which proposes that trust depends on perceptions of an institution's ability, benevolence, and integrity. Participants questioned insurers' integrity because they believed insurers intentionally avoided paying claims. They also questioned insurers' benevolence because they perceived companies as being interested only in collecting premiums rather than assisting policyholders after accidents. Such perceptions reduce willingness to engage with insurers and discourage drivers from initiating formal claims.

Trust Awareness Interaction

An important finding emerging from this study is the apparent interaction between awareness and trust. The only participant who reported having received sensitization also expressed the most

positive views of insurance providers. Although this relationship cannot establish causality, it suggests that awareness and trust may reinforce one another. Better understanding of insurance may increase confidence in insurers, while positive experiences with insurers may encourage individuals to seek further information and engage with the formal insurance system. Similar relationships between insurance literacy and institutional trust have been reported by (Kiwanuka & Sibindi, 2025), although the present study extends this evidence by illustrating how the relationship is experienced by taxi drivers themselves.

However, the findings also diverge from previous literature**.** While earlier studies primarily attributed distrust to delayed compensation and weak regulation, participants in this study additionally associated distrust with inadequate communication and the absence of sensitization. This suggests that distrust arises not only from poor claims outcomes but also from limited interaction between insurers and policyholders. Consequently, improving operational efficiency alone may not restore confidence unless accompanied by sustained public engagement.

The theoretical contribution of this study is that awareness and institutional trust appear to operate as mutually reinforcing influences on claims behavior, extending the application of the Theory of Planned Behavior and Trust Theory by demonstrating how knowledge and trust interact to shape intentions to pursue MTP compensation among commercial taxi drivers.

5.2.3 Structural and Procedural Barriers

The findings demonstrate that structural and procedural barriers remain significant obstacles to formal MTP claims. Participants who had attempted claims consistently described the process as lengthy, complex, and intrusive, while many who had never attempted a claim indicated that they lacked sufficient knowledge to begin the process. These findings support earlier observations by the (Insurance Regulatory Authority of Uganda, 2012) and (Kinobe, 2021), which identified administrative inefficiencies within Uganda's insurance claims system. However, the present study extends these findings by providing detailed accounts of how taxi drivers experience these barriers in practice.

The Theory of Planned Behavior explains these findings through the concept of perceived behavioral control. Participants often believed that they lacked the time, financial resources, or procedural knowledge necessary to complete a successful claim. Even where drivers recognized their legal entitlement, they frequently concluded that pursuing compensation would be more

costly than accepting immediate cash settlement. This illustrates that behavioral intention depends not only on favorable attitudes but also on confidence that the behavior can realistically be performed.

The study also identified findings that diverge from previous research**.** While earlier Ugandan studies discussed delays and bureaucratic procedures, only one participant identified English only documentation as a barrier. Although this was not widely reported within the sample, it raises an accessibility issue that has received little attention in previous MTP research. Likewise, concerns about the indirect financial costs of pursuing claims suggest that the economic burden extends beyond official fees to include lost working time and transport downtime.

These findings imply that simplifying claims procedures, reducing unnecessary documentation, shortening investigation periods, and providing multilingual claims materials could substantially improve drivers' perceived ability to use the formal insurance system.

5.2.4 On-the-Spot Cash Settlements

The study found that nine of the ten participants confirmed that informal cash settlements are the dominant method of resolving road traffic accidents involving taxis. Drivers consistently preferred immediate cash payments because they avoided delays, reduced vehicle downtime, and eliminated uncertainty associated with formal insurance claims. These findings strengthen earlier literature that inferred widespread informal settlement from the discrepancy between reported road accidents and low claims volumes but lacked direct qualitative evidence from commercial drivers.

From the perspective of the Theory of Planned Behavior, cash settlement has become the prevailing subjective norm within Kampala's taxi industry. Drivers perceive informal settlement as the socially accepted and practically efficient response following an accident. This norm is reinforced by fellow drivers, vehicle owners, and taxi park culture, making formal insurance claims appear unusual or unnecessary.

The findings also diverge from previous literature by demonstrating that some participants perceived police officers as encouraging informal settlement rather than directing motorists towards formal insurance procedures. Earlier studies primarily viewed police as regulators

responsible for enforcing insurance compliance. The present findings suggest that police practices may inadvertently reinforce informal dispute resolution, thereby weakening the effectiveness of compulsory insurance policies. This represents an important institutional insight that has received limited attention in previous Ugandan MTP studies.

The findings therefore suggest that efforts to increase formal claims cannot focus solely on insurers. They should also include police officers, transport associations, and taxi park leadership, whose actions and advice influence the norms governing accident resolution.

5.3 Conclusion

This study set out to explore the barriers to MTP insurance claims among taxi drivers operating from the Old and New Taxi Parks in Kampala. Using a qualitative phenomenological approach, the study sought to understand taxi drivers' lived experiences and perceptions regarding MTP insurance claims. The findings demonstrate that the low utilization of formal MTP claims among taxi drivers is not attributable to a single factor but rather to the interaction of multiple barriers that discourage both the initiation and completion of the claims process.

The study found that awareness and understanding of MTP insurance among taxi drivers remain critically low, with many participants perceiving the policy primarily as a compulsory government requirement rather than as a legal right to compensation following a road traffic accident. This limited understanding was reinforced by the near absence of sensitization initiatives reaching individual drivers. In addition, participants expressed widespread distrust of insurance providers, largely based on perceptions and experiences of non-payment, while lengthy claims procedures, excessive documentation requirements, and the financial costs associated with pursuing claims further discouraged the use of formal insurance channels. Consequently, most participants viewed informal cash settlements as a faster, simpler, and more reliable alternative to lodging formal insurance claims.

The findings also make important theoretical and practical contributions. From a theoretical perspective, the study demonstrates that the Theory of Planned Behavior and Trust Theory complement one another in explaining MTP claims behaviour, showing that awareness, trust, and perceived behavioural control interact to influence drivers' decisions to pursue or avoid formal

claims. Practically, the study contributes two important findings that have received little attention in previous Ugandan MTP research. First, the identification of English only claims documentation as a barrier suggests that language accessibility may prevent some drivers with limited formal education from engaging with the claims process. Second, the finding that some police officers reportedly encourage informal cash settlements rather than directing accident victims toward formal insurance procedures highlights an institutional influence that may unintentionally undermine the objectives of compulsory MTP insurance. These findings provide new evidence that improving claims uptake requires reforms extending beyond insurance companies alone.

Overall, the study concludes that increasing the utilization of Motor Third Party insurance claims in Uganda will require coordinated action by insurers, the Insurance Regulatory Authority, the Uganda Police Force, and transport sector stakeholders. Efforts should focus not only on improving claims efficiency but also on strengthening public awareness, enhancing institutional trust, simplifying claims procedures, improving the accessibility of claims documentation, and promoting consistent enforcement of formal insurance processes. By providing an in-depth qualitative account of taxi drivers' lived experiences, this study contributes to a better understanding of the barriers limiting effective implementation of compulsory MTP insurance in Uganda and offers evidence that can inform future policy, regulatory reforms, and research aimed at improving access to compensation for road traffic accident victims.

5.4 Recommendations

Arising from these conclusions, the study proposes the following recommendations, directed at the key stakeholders identified in section 1.7.

5.4.1 To the Insurance Regulatory Authority of Uganda

- **Deepen sensitization at the driver level:** Existing outreach through taxi operator federations should be supplemented with recurring, on-site sensitization sessions delivered directly within the Old and New Taxi Parks, rather than relying solely on engagement with association leadership, given the near-total absence of training reported by individual drivers in this study.

- **Mandate local-language documentation:** The IRA should work with insurers to ensure that claims forms and explanatory materials are available in Luganda and other locally relevant languages, directly addressing the literacy-related barrier identified by Driver 6.
- **Monitor and publish claims-settlement performance:** Given the scale of distrust rooted in perceived non-payment, the IRA should consider publishing periodic, insurer-level data on MTP claims settlement rates and average processing times, providing drivers with a verifiable basis for the trust that this study finds to be largely absent.
- **Integrate MTP insurance literacy into driver training and continuous professional development programs** in collaboration with transport associations such as the Uganda Taxi Operators and Drivers Association (UTODA) and the Uganda Taxi Operators Federation (UTOF). The training should cover the purpose of MTP insurance, policyholders' legal rights and responsibilities, the claims process, required documentation, and the benefits of pursuing formal claims. Embedding MTP literacy within routine driver training would help address the widespread knowledge gap identified in this study and promote informed utilization of formal insurance claims among taxi drivers.

5.4.2 To Insurance Companies

- **Simplify and shorten the claims process:** Insurers should review documentation requirements and investigation timelines specifically for the commercial taxi segment, where the cost of a vehicle being off the road creates a strong economic incentive to abandon or avoid formal claims.
- **Proactively engage taxi park communities:** Rather than relying on drivers to initiate contact, insurers should consider stationing outreach staff or agents at high-traffic taxi parks to build familiarity and trust over time, addressing the finding that several drivers reported never having been contacted or approached by an insurer.
- **Introduce loyalty or no-claim incentives:** Reflecting a suggestion raised independently by a participant in this study, insurers could explore modest no-claim discounts or benefits for long-serving policyholders, which may help reframe MTP insurance as a relationship of mutual benefit rather than a one-way compulsory tax.

5.4.3 To Taxi Park Leadership and Taxi Drivers

- **Formalize dispute-resolution referral pathways:** Given that on-the-spot cash settlements are already mediated informally by drivers, vehicle owners, and occasionally the police, taxi park leadership could work with the IRA and insurers to establish a clear, trusted referral pathway that allows drivers to access formal claims support without the current uncertainty over where or how to start.
- **Share verified claims outcomes within the community:** Given that the reported absence of anyone having successfully claimed was cited by more than one driver as a reason for not attempting a claim, park leadership could help circulate verified accounts of successful claims, where they occur, to counter this narrative.

5.4.4 To Policymakers

- **Clarify the treatment of drivers under MTP cover:** In light of the literature's observation that taxi and bus drivers are sometimes treated as first rather than third parties under MTP policies, policymakers should consider clarifying, through amendment, the compensation status of commercial drivers injured in the course of their work.
- **Review the role of traffic police in accident response:** Given this study's finding that police officers are reported to actively facilitate cash settlements, policymakers and police leadership should consider revising standard operating procedures for traffic police attending accident scenes through the Uganda Police Force Traffic Directorate in partnership with IRA to ensure that accident victims are informed of, rather than steered away from, their right to pursue a formal MTP claim.

5.5 Areas for Further Research

This study was limited to a qualitative exploration of taxi drivers' perspectives within the Old and New Taxi Parks in Kampala. While the findings provide important insights into the barriers to Motor Third Party (MTP) insurance claims, they also identify several areas that warrant further investigation.

1. **Perspectives of Taxi Park Leaders**. Future research should include taxi park leaders, as originally intended in this study. Several participants referred to the influence of taxi park leadership in shaping accident settlement practices, particularly the preference for informal cash settlements. Including park leaders would help corroborate these accounts and provide a

more comprehensive understanding of their role in influencing drivers' claims-related decisions.

2. **Comparative Studies Across Uganda**. A comparative study involving taxi drivers from other towns and cities in Uganda would help determine whether the barriers identified in this study are unique to Kampala's Old and New Taxi Parks or represent a broader national pattern within the commercial taxi sector. Such research would enhance the generalizability of the findings and identify any regional variations in awareness, attitudes, and claims experiences.
3. **Studies Involving Traffic Police Officers**. Given this study's finding that some participants perceived traffic police officers as encouraging informal cash settlements rather than formal insurance claims, future research should directly engage police officers. Such studies would help clarify the institutional practices, incentives, and operational challenges that may influence police involvement in post-accident settlement decisions.
4. **Large-Scale Quantitative Validation**. Future researchers should undertake a quantitative study using the themes identified in this research to develop a structured survey instrument. This would enable the prevalence of the identified barriers to be measured across a larger and more representative sample of commercial taxi drivers and would complement the qualitative findings presented in this study.
5. **Longitudinal and Intervention Evaluation Studies**. Future research should adopt a longitudinal or intervention-evaluation design to assess whether awareness and claims behavior change over time following targeted sensitization initiatives by the Insurance Regulatory Authority (IRA), insurers, or transport associations. For example, evaluating the effectiveness of the IRA's recent outreach and insurance literacy programs would provide evidence on whether such interventions improve drivers' knowledge of MTP insurance, increase trust in insurers, and promote greater utilization of formal claims procedures. Such studies would also establish whether the barriers identified in this study diminish following sustained educational and institutional reform

References

Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, *50*(2), 179-211. https://doi.org/10.1016/0749-5978(91)90020-T

Braun, V., & Clarke, V. (2023). *Thematic analysis*. American Psychological Association.

Insurance Regulatory Authority of Uganda. (2012). *A study on the factors affecting the settlement of motor third party (MTP) insurance claims in the insurance industry of Uganda*. I. R. A. o. Uganda. https://ira.go.ug/cp/uploads/MOTOR%20THIRD%20PARTY%20INSURANCE%20STUDY,%202012.pdf

Insurance Regulatory Authority of Uganda. (2025). *IRA to taxi operators: Embrace motor third-party and other insurance products*. https://ira.go.ug/ira-to-taxi-operators-embrace-motor-third-party-and-other-insurance-products/

Kinobe, A. (2021). Insurance claims in Uganda: A Critical Analysis of the Motor Vehicle Insurance (Third Party Risks) Act Cap 214. *JL Pol'y & Globalization*, *110*, 34.

Kitunzi, H., Mirembe, H., & Consolate, G. (2016). Influence of awareness on the usage of motor third party insurance: a case study of Kampala district. *African health sciences*, *16*(4), 1169.

Kiwanuka, A., & Sibindi, A. B. (2025). Insurance literacy, perceived trust and insurance inclusion in Uganda. *Management Matters*, *22*(1), 35-51.

Lubajo, R., Sweeney, S., & Olu, O. O. (2026). Informing policy through evidence: A scoping review of factors that influence enrolment in community-based health insurance in East Africa. *Global Health Research and Policy*, *11*(1), 8-19. https://doi.org/https://doi.org/10.1016/j.ghrp.2026.01.002

Malambo, M. (2023). Insurance Penetration in Africa—A Systematic Literature Review. *Journal of Financial Risk Management*, *12*, 87-94. https://doi.org/10.4236/jfrm.2023.121006

Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of management review*, *20*(3), 709-734.

Moonstone Information Refinery. (2025). *Motorists should understand implications of 'cash in lieu' – SAMBRA*. https://www.moonstone.co.za/motorists-should-understand-implications-of-cash-in-lieu-sambra/

Motor Vehicle Insurance (Third Party Risks) Act, (1989). https://www.ira.go.ug/cp/uploads/Motor%20Vehicle%20Insurance%20Act%20Cap_214.pdf

Nakabugo, Z. (2022). How Motor Third Party Insurance fails accident victims. *The Observer*. https://observer.ug/business/how-motor-third-party-insurance-fails-accident-victims/

Namukasa, J., Ssekakubo, J., & Bagenda, B. (2017). Assessment of the Level of Awareness and Perception of Motor Third Party Insurance in Kampala, Uganda. *The Journal of Risk Management and Insurance, Volume 21*.

Pascal, G., Joseph, M. T., Rangarirai, M., & Stephen, M. (2024). Life insurance uptake challenges in Sub-Saharan African countries: A systematic literature review. *1*. https://journal-biotika.com/current-issues/2024-01/article_02.pdf

Uganda Bureau of Statistics. (2023). *Statistical Abstract 2023*. U. B. o. Statistics. https://www.ubos.org/wp-content/uploads/publications/2023-Statistical-Abstract.pdf

Appendix A : Interview Guide

SEMI-STRUCTURED INTERVIEW GUIDE (ENGLISH VERSION)
Study Title : Exploring the Barriers to Motor Third Party Insurance Claims among Taxi Drivers in Kampala, Uganda

Introduction
Good morning/afternoon. My name is Muhwezi Jesper, a student at Makerere University pursuing a Bachelor of Science in Actuarial Science. I am conducting a study on the barriers to Motor Third Party (MTP) insurance claims among taxi drivers in Kampala.

Your participation is voluntary. The information you provide will be kept confidential and will only be used for academic purposes. You are free to decline to answer any question or withdraw from the interview at any time.

May I proceed with the interview? □ Yes □ No

May I audio-record this interview? □ Yes □ No

Section A: Background Information
1.What is your position? (Taxi Driver/Taxi Park Leader)

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

3. For how long have you been working in the taxi industry?

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Section B: Awareness and Understanding of MTP Insurance

1. What do you understand by Motor Third Party insurance?

2. What do you think is the purpose of MTP insurance?

3. Are you aware that you can claim compensation after an accident under MTP insurance?

4. Can you explain the steps involved in making an MTP insurance claim?

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

6. Have you ever received any training or sensitization about MTP insurance?

Section C: Attitudes and Perceptions Towards Insurance Providers

1. What are your views about insurance companies in Uganda?

2. How would you describe your experiences with insurance companies?

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

4. In your opinion, how easy or difficult is the formal claims process?

5. How do fellow drivers generally perceive insurance companies?

Section D: Structural and Procedural Barriers

1. Have you ever attempted to file an MTP insurance claim?

2. What challenges did you face during the claims process?

3. Are there any institutional barriers that discourage drivers from lodging claims?

4. How do interactions with police, hospitals, or insurers affect the claims process?

5. What aspects of the claims process would you like to see improved?

Section E: On-the-Spot Cash Settlements

1. When accidents occur, how are they usually resolved among taxi drivers?

2.How common are on-the-spot cash settlements?

3. Why do drivers prefer cash settlements instead of formal insurance claims?

4. Can you describe a situation where an accident was settled informally?

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

Section F: Closing Questions

1. What can be done to increase the use of formal MTP insurance claims among taxi drivers?

2. Is there anything else you would like to share regarding MTP insurance claims?

LUGANDA VERSION

Enyanjula

Gyebale ko/Wasuze otya. Nze ndi Muhwezi Jesper, omuyizi ku Makerere University. Nkola okunoonyereza ku bizibu ebiremesa abavuzi ba taxi okukozesa enkola y'okusaba okusasulwa mu Motor Third Party Insurance.

Okwegatta mu kunoonyereza kuno kwa kweyagalire. Byonna by'onadamu bijja kusigala nga bya kyama.

Okiriza okwetaba mu kunoonyereza kuno? □ Yee □ Nedda

Nsobola okukwata eddoboozi lyo? □ Yee □ Nedda

Ekitundu A: Ebikwata ku Muntu

1. Oli: Omuvuzi wa Taxi/Omukulembeze wa Taxi Park
2. Okolera mu Taxi Park ki?
3. Omaze bbanga ki ng'okola mu mulimu gwa taxi?
4. Wali ofunye ko kabenje ka taxi?

Ekitundu B: Okumanya ku MTP Insurance

1. Otegeera otya Motor Third Party Insurance?
2. Mu ndowooza yo, MTP insurance yansonga ki?
3. Omanyi nti osobola okusaba okusasulwa oluvannyuma lw'akabenje?
4. Osobola okunnyonnyola emitendera gy'okusaba okusasulwa?
5. Olina ndowooza ki ku ddembe ly'omuntu alina MTP insurance?
6. Wali ofunye okutendekebwa oba okusomesebwa ku MTP insurance?

Ekitundu C: Endowooza ku kampuni za insurance

1. Olowooza otya ku kampuni za Insurance
2. Oyinza otya okunnyonnyola obumanyirivu bwo ne kampuni za insurance?
3. Obeesiga okusasula abantu mu bwenkanya? Lwaki?
4. Enkola y'okusaba okusasulwa nnyangu oba nzibu?
5. Abavuzi abalala balowooza batya ku kampuni za insurance?

Ekitundu D: Ebizibu mu Nkola y'Okusaba Okusasulwa

1. Wali osabyeko okusasulwa okuva mu MTP insurance?
2. Bizibu ki bye wasanga?
3. Waliwo ebizibu eby'ensengeka ebiremesa abantu okusaba okusasulwa?
4. Enkolagana ne poliisi, amalwaliro oba kampuni za insurance ekosa etya enkola eno?
5. Kiki ky'oyagala okulongoosebwa mu nkola eno?

Ekitundu E: Okumaliriza Ensonga mu Ssente Ez'amangu

1. Akabenje bwe kaba kabaddewo, mutera kukamaliriza mutya?
2. Okusasulana mu ssente amangu kyabulijjo kitya?
3. Lwaki abavuzi bangi baagala okusasulana mu ssente?
4. Sobola okunnyonnyola ekyaliwo nga mukozesezza okusasulana okw'amangu.
5. Abakulembeze oba bannannyini mmotoka bakwata batya ku kusalawo kuno?
6. Mu mbeera ki gy'oyinza okulonda okukozesa insurance?

Ekitundu F: Okuggalawo

1. Kiki ekiyinza okukolebwa okwongera ku bakozesa enkola ya MTP insurance?
2. Waliwo ekirala ky'oyagala okwogera ku nsonga eno?

Appendix B:Participant Information Sheet and Consent Form.

DRIVER 1

Section A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

New Taxi Park

3. For how long have you been working in the taxi industry?

15

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

It helps when you get a problem an accident you have caused or when someone has injured you on the road.

2. What do you think is the purpose of MTP insurance?

It helps on miscellenous, it helps may someone I have injured on the road.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

Yes am aware

4. Can you explain the steps involved in making an MTP insurance claim?

I don't know them

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

They are supposed to be compensated in time.

6. Have you ever received any training or sensitization about MTP insurance?

No I haven't.

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

Insurance companies are thieves , they don't pay.

2. How would you describe your experiences with insurance companies?

They have never paid me, so I don't know how to describe an experience with them.

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

No they are scammers

4. In your opinion, how easy or difficult is the formal claims process?

It is difficult

5. How do fellow drivers generally perceive insurance companies?

They also call them thieves

Section D: Structural and Procedural Barriers

1.Have you ever attempted to file an MTP insurance claim?

No I haven't

2. What challenges did you face during the claims process?

N/A

3. Are there any institutional barriers that discourage drivers from lodging claims?

They ask a lot of questions, they take a long time to check the authecity of the claim.

4. How do interactions with police, hospitals, or insurers affect the claims process?

They over investigate even what doesn't concern them.

5. What aspects of the claims process would you like to see improved?

They should pay people in time and shouldn't ask a lot of questions.

Section E: On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

We sit on a round table with the person you injured or whose vehicle you injured and you see how much damage you have caused then agree on the amount to pay them.

2.How common are on-the-spot cash settlements?

Very common, even the police encourages us to.

3. Why do drivers prefer cash settlements instead of formal insurance claims?

Because when you opt for third party, the vehicle is held at the police for so long as the insurance company is investigating ,so one finds cash settlements much easier and faster.

4. Can you describe a situation where an accident was settled informally?

We sit on a round table and agree.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

It depends on how the accident occurred, if it was the negligence of the driver, the driver pays, if it was the malfunctioning of the car, the vehicle owner pays, but the park leaders don't influence anything.

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

Under no circustamnces would I make a claim, I only pay MTP because polices stops and fines me if I don't have it.

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

If they were paying people we could use them as a reference and encouragement to go claim but I have never seen anyone who was compensated after a claim.

2. Is there anything else you would like to share regarding MTP insurance claims?

Insurance companies should change their ways, they should stop over investigating

DRIVER 2

Section A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi Driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

New Taxi Park

3. For how long have you been working in the taxi industry?

20

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes but it was just caused by a tire

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

It is a tax

2. What do you think is the purpose of MTP insurance?

Government has never really explained to us the importance of that tax.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

I just hear about it but I don't know if its true.

4. Can you explain the steps involved in making an MTP insurance claim?

I don't know

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

I think someone who has MTP, when they get an accident they are supposed to be compensated.

6. Have you ever received any training or sensitization about MTP insurance?

No, they just ask for tax, I don't even know where it goes.

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

They are thieves

2. How would you describe your experiences with insurance companies?

I don't have, I just see them

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

No they don't compensate people that lodge claims

4. In your opinion, how easy or difficult is the formal claims process?

It is difficult

5. How do fellow drivers generally perceive insurance companies?

They are thieves

Section D: Structural and Procedural Barriers

1.Have you ever attempted to file an MTP insurance claim?

Yes

2. What challenges did you face during the claims process?

The process was too long

3. Are there any institutional barriers that discourage drivers from lodging claims?

Since they don't teach us what to do, you can't even bother to go make a claim because you don't know the process.

4. How do interactions with police, hospitals, or insurers affect the claims process?

They have no effect but still since we don't know the steps so we don't even bother

5. What aspects of the claims process would you like to see improved?

They should come teach people the steps for making a claim

Section E: On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

We use cash settlements

2.How common are on-the-spot cash settlements?

Very common

3. Why do drivers prefer cash settlements instead of formal insurance claims?

Because most people don't even know the purpose of MTP

4. Can you describe a situation where an accident was settled informally?

The car was taken to police, then the police helped them find a common ground and the amount one should pay the other person.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

Police can help you find a common ground with the victim

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

If insurance companies teach me the steps of making the claim

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

They should sensitize people about the MTP claim process.

2. Is there anything else you would like to share regarding MTP insurance claims?

Yes Insurance companies should really teach people

DRIVER 3

Section A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

New Taxi park

3. For how long have you been working in the taxi industry?

5 years

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

It's the tax we pay for vehicles as taxi drivers.

2. What do you think is the purpose of MTP insurance?

Its an insurance that keeps us on the working on the road.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

Yes I know

4. Can you explain the steps involved in making an MTP insurance claim?

I am not well versed about them

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

It is nice but the rules we must follow to ask for compensation are to many for us taxi drivers.

6. Have you ever received any training or sensitization about MTP insurance?

Yes, but those people rarely come to teach us.

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

They are good and I like them but I want them to reduce on the rules and procedures and they help us.

2. How would you describe your experiences with insurance companies?

I have very little experience with them I pay then get on the road, the only experience I have with them is me paying.

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

Yes, if you follow there rules and procedures, am sure they pay.

4. In your opinion, how easy or difficult is the formal claims process?

It is difficult

5. How do fellow drivers generally perceive insurance companies?

I think they don't have a problem with them.

Section D: Structural and Procedural Barriers

1.Have you ever attempted to file an MTP insurance claim?

Yes

2. What challenges did you face during the claims process?

The process was too long and difficult I ended up quitting the claim process and paying cash.

3. Are there any institutional barriers that discourage drivers from lodging claims?

The process is very long and difficult

4. How do interactions with police, hospitals, or insurers affect the claims process?

They don't affect

5. What aspects of the claims process would you like to see improved?

They should reduce the claim process.

They should be patient with us when asking for premium since we earn little money, they immediately start harassing us for payment when the policy expires.

The premium money is also a lot for us the taxi drivers.

Section E: On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

Most of us didn't study and because of that we always strive to use our time well, so in case of an accident, we calculate the damage and then estimate the cost of repair and pay the victim or get paid by the other person.

2.How common are on-the-spot cash settlements?

Very common

3. Why do drivers prefer cash settlements instead of formal insurance claims?

The process is too long and they ask many questions.

4. Can you describe a situation where an accident was settled informally?

The car got a damage, we went to the garage, they estimated the repair cost and the I paid the cost.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

It depends on whether the car had an issue or if it was the carelessness of the driver but the park drivers and fellow drivers don't influence anything. It is only the vehicle owners.

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

They should reduce the questions and also sensitize us the taxi driver about MTP and how to make the claims, It should at least be yearly.

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

More sensitization

2. Is there anything else you would like to share regarding MTP insurance claims?

No, just to thank you for your time.

DRIVER 4

Section A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

New taxi park

3. For how long have you been working in the taxi industry?

25

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes long time ago

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

It is something useless

2. What do you think is the purpose of MTP insurance?

I just hear that we just pay for it on the car, I don't know much about it.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

I just heard that it is possible but they told us to get compensation, it must be comprehensive insurance not MTP.

4. Can you explain the steps involved in making an MTP insurance claim?

I don't know

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

I just think that when someone gets involved in an accident, atleast they should be compensated for the damage they caused.

6. Have you ever received any training or sensitization about MTP insurance?

No

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

I hear they are many but I don't see how they help.

2. How would you describe your experiences with insurance companies?

How would I have an experience with if they have never reached out.

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

No I don't trust them, even when you claim they just make the process longer and you the owner of the vehicle you end up removing the car yourself from police.

4. In your opinion, how easy or difficult is the formal claims process?

It is very difficult, these days we even pay the premium online, so we don't even know where to find them to make a claim.

5. How do fellow drivers generally perceive insurance companies?

I don't know much about what they think.

Section D: Structural and Procedural Barriers

1.Have you ever attempted to file an MTP insurance claim?

Yes

2. What challenges did you face during the claims process?

They asked me very many questions some were not even relevant.

3. Are there any institutional barriers that discourage drivers from lodging claims?

I just don't think they can help, and besides they told us they only pay comprehensive insurance.

4. How do interactions with police, hospitals, or insurers affect the claims process?

They don't influence anything.

5. What aspects of the claims process would you like to see improved?

They should compensate us, we pay the insurance every year but even when you don't get a problem they still want us to pay.

Section E On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

We pay them cash to compensate the injuries caused.

2.How common are on-the-spot cash settlements?

They are very common

3. Why do drivers prefer cash settlements instead of formal insurance claims?

We don't want to prolong the incidents.

4. Can you describe a situation where an accident was settled informally?

I injured a boda boda passenger and we agreed I gave him some money and we closed the problem.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

They park leaders don't influence anything, its only the vehicle owners and the one driving who are in charge of that.

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

If they were fair

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

They should be fair, for example if a year goes and you haven't made a claim they should reduce for the next year or give back to us, for instance if I spend 5 years with no problem , they should at least give me a tire.

2. Is there anything else you would like to share regarding MTP insurance claims?

Insurance companies should do better.

DRIVER 5

A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

New taxi park

3. For how long have you been working in the taxi industry?

25

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes I have ever gotten an accident

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

It doesn't help us at all

2. What do you think is the purpose of MTP insurance?

It is supposed to help us incase of an accident but the police can hold your vehicle and you first pay the pay you injured but when you call the insurance companies to help you, they just switch of your phonecall.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

Yes

4. Can you explain the steps involved in making an MTP insurance claim?

They are so many.

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

They are supposed to get compensation after an accident.

6. Have you ever received any training or sensitization about MTP insurance?

No

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

They just exploit us.

2. How would you describe your experiences with insurance companies?

They always switch the call when I call them, They keep sending you to different offices and even require you to have a lawyer yet the lawyer is not free

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

No they just make the process longer to discourage people.

4. In your opinion, how easy or difficult is the formal claims process?

It is very difficult

5. How do fellow drivers generally perceive insurance companies?

They call them thieves

Section D: Structural and Procedural Barriers

1.Have you ever attempted to file an MTP insurance claim?

Yes

2. What challenges did you face during the claims process?

The process was too long and I was losing money by letting my car sit waiting to be investigated.

3. Are there any institutional barriers that discourage drivers from lodging claims?

The process is to long.

4. How do interactions with police, hospitals, or insurers affect the claims process?

They have no influence

5. What aspects of the claims process would you like to see improved?

They should make the process easier.

Section E: On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

We pay cash there and then

2.How common are on-the-spot cash settlements?

Very common

3. Why do drivers prefer cash settlements instead of formal insurance claims?

It saves time

4. Can you describe a situation where an accident was settled informally?

I got knocked and the person who knocked me gave the money to repair my car.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

If it is a comprehensive

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

They should put people to guide us in the claim process

2. Is there anything else you would like to share regarding MTP insurance claims?

No

DRIVER 6

Section A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

Old Taxi Park

3. For how long have you been working in the taxi industry?

17

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes please

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

That insurance helps to cover the people in the taxi incase of an accident.

2. What do you think is the purpose of MTP insurance?

That insurance helps to cover the people in the taxi incase of an accident.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

Yes please but it is rare.

4. Can you explain the steps involved in making an MTP insurance claim?

I can't explain them because I don't know them clearly.

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

Incase I get involved in an accident, I can make a claim.

6. Have you ever received any training or sensitization about MTP insurance?

Not as yet

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

They don't pay.

2. How would you describe your experiences with insurance companies?

The period I have been a driver those guys don't pay.

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

No, because thy don't pay, the claim process is too long and for us we want quick solutions, we can't keeping going back and forth on the same thing for a long time.

4. In your opinion, how easy or difficult is the formal claims process?

Its very difficult

5. How do fellow drivers generally perceive insurance companies?

They say that those insurance companies are only useful to themselves not us the taxi drivers.

Section D: Structural and Procedural Barriers

1.Have you ever attempted to file an MTP insurance claim?

No

2. What challenges did you face during the claims process?

N/A

3. Are there any institutional barriers that discourage drivers from lodging claims?

What I keep hearing about the insurance companies and claim process discouarges me from making a claim.

Then some drivers didn't go to school, and the claim papers are in English so that discourages many.

4. How do interactions with police, hospitals, or insurers affect the claims process?

They don't affect.

5. What aspects of the claims process would you like to see improved?

They should make the paper work into a local languages that understood by everyone.

Section E: On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

Taxi drivers pay for the injuries.

2.How common are on-the-spot cash settlements?

Very common, most of the time

3. Why do drivers prefer cash settlements instead of formal insurance claims?

We want fast things, we don't want long term procedures, Pay me I go repair my car then I proceed with my work.

4. Can you describe a situation where an accident was settled informally?

I just calculate the damage then pay.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

They don't influence.

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

There is no circumstance

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

Insurance companies should come on ground and they teach people how the insurance is working and the people benefit from it.

2. Is there anything else you would like to share regarding MTP insurance claims?

No

DRIVER 7

Section A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

Old taxi park

3. For how long have you been working in the taxi industry?

8 years

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes but just boda boda disturbances.

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

It is a government tax.

2. What do you think is the purpose of MTP insurance?

It helps incase you get involved in accident and you caused some damages. I can generally say it is insurance but I think it is under government, I think it covers damages that passengers have gotten, the driver and the vehicle owner.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

Yes I know that.

4. Can you explain the steps involved in making an MTP insurance claim?

The process is so long , I know you have to go through insurance.

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

I think the government is supposed to make the process easier when the policy holder claims.

6. Have you ever received any training or sensitization about MTP insurance?

I went to school, I know most insurances, and I made my own research.

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

They would have been good but to an extent they are thieves and they haven't taken initiative to teach people, they just sell the MTP policies but don't tell people the exact importance.

2. How would you describe your experiences with insurance companies?

Not so good, they just take advantage of us and exploit us of our money.

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

Yes but they delay the process a lot. By the time they decide on gathering evidence , even the witnesses would have forgotten what happened or might not even be available.

4. In your opinion, how easy or difficult is the formal claims process?

It is difficult because it it a very long process.

5. How do fellow drivers generally perceive insurance companies?

They know them as thieves .

Section D: Structural and Procedural Barriers

1.Have you ever attempted to file an MTP insurance claim?

No

2. What challenges did you face during the claims process?

3. Are there any institutional barriers that discourage drivers from lodging claims?

Me I am just a driver not the vehicle owner

4. How do interactions with police, hospitals, or insurers affect the claims process?

They police sometimes delays and they always need you to facilitate them but hospitals have no effect.

5. What aspects of the claims process would you like to see improved?

They should try to shorten the claim process.

Section E: On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

We settle things between me and the person that has gotten injured if we fail to agree we go to the police. We agree in cash settlements.

2.How common are on-the-spot cash settlements?

Very common

3. Why do drivers prefer cash settlements instead of formal insurance claims?

Because even the victims don't want the insurance way, they say it takes so long.

4. Can you describe a situation where an accident was settled informally?

I knocked someone whose car got injured and when we suggested insurance, he refused and said it would delay him, we should just get him some cash and settle things.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

Vehicle owners are the ones who choose to make the claim or not.

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

It would have been fair that if someone doesn't claim, they are given back something .

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

They should teach us the importance of MTP and the meaning.

2. Is there anything else you would like to share regarding MTP insurance claims?

Nothing

DRIVER 8

Section A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi Driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

Old Taxi Park

3. For how long have you been working in the taxi industry?

10

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

I just know it as a government tax requirement**.**

2. What do you think is the purpose of MTP insurance?

I think its supposed to help the driver, the conductor and passengers to get financial aid incase of an accident.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

No am not aware

4. Can you explain the steps involved in making an MTP insurance claim?

I don't know them.

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

They should be compensated incase of a claim.

6. Have you ever received any training or sensitization about MTP insurance?

I have never gotten any training

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

The ones for MTP don't help us in any way.

2. How would you describe your experiences with insurance companies?

The other ones that are not MTP, usually help and compensate

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

No, they are thieves

4. In your opinion, how easy or difficult is the formal claims process?

It is difficult.

5. How do fellow drivers generally perceive insurance companies?

Am sure they think like me

Section D: Structural and Procedural Barriers

1. Have you ever attempted to file an MTP insurance claim?

No

2. What challenges did you face during the claims process?

I don't even know where to start from.

3. Are there any institutional barriers that discourage drivers from lodging claims?

I have no idea about claiming.

4. How do interactions with police, hospitals, or insurers affect the claims process?

Police should be the one to encourage us to claim but instead they encourage to use on spot cash settlements that me the driver/ vehicle owner its me to compensate the people I have injured.

5. What aspects of the claims process would you like to see improved?

They should be able to compensate us atleast something.

Section E: On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

We agree on a cash settlement

2.How common are on-the-spot cash settlements?

Very common

3. Why do drivers prefer cash settlements instead of formal insurance claims?

I think even the claim process requires money for example for a lawyer

4. Can you describe a situation where an accident was settled informally?

I knocked someone, then we agreed I cover his hospital bills.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

It is always between the driver and vehicle owner.

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

If it would help me incase of an accident, I would make a claim.

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

They should follow up on the accidents that happen on the road.

2. Is there anything else you would like to share regarding MTP insurance claims?

Nothing

DRIVER 9

Section A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

Old Taxi Park

3. For how long have you been working in the taxi industry?

10

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes I have ever

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

I know that the polices fines me if I don't have it.

2. What do you think is the purpose of MTP insurance?

Its an insurance that is supposed to help the driver incase of an accident, or if the car gets injured or the passengers get injured, but it doesn't help us.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

Yes I know

4. Can you explain the steps involved in making an MTP insurance claim?

I won't lie I don't them, I have never seen anyone being compensated even after claiming.

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

The policy holder should be compensated incase of an accident.

6. Have you ever received any training or sensitization about MTP insurance?

No I haven't

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

They are useless

2. How would you describe your experiences with insurance companies?

I have no experience

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

No , the government just uses it as a tool to tax people.

4. In your opinion, how easy or difficult is the formal claims process?

It is very difficult.

5. How do fellow drivers generally perceive insurance companies?

I think they have the same perception as me.

Section D: Structural and Procedural Barriers

1.Have you ever attempted to file an MTP insurance claim?

No

2. What challenges did you face during the claims process?

3. Are there any institutional barriers that discourage drivers from lodging claims?

I don't even know where to start from

4. How do interactions with police, hospitals, or insurers affect the claims process?

They have no effect.

5. What aspects of the claims process would you like to see improved?

They should increase on the sensitization of the claim process and also if the energy and resources they put in looking for people who don't pay the MTP premium was the same energy they used in seeing that people who have been involved in accidents make claims, then that would be good.

Section E: On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

We do cash settlement, that cover the hospital bills for the passengers, the driver and the other person's car damage.

2.How common are on-the-spot cash settlements?

Very common

3. Why do drivers prefer cash settlements instead of formal insurance claims?

Because we don't even know where to start from in making the claims.

4. Can you describe a situation where an accident was settled informally?

A cow was crossing and I knocked it, then I paid the owner of the car money.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

Its between the driver or vehicle owner.

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

No circumstance

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

The government should do training on how to make a claim.

2. Is there anything else you would like to share regarding MTP insurance claims?

DRIVER 10

Section A: Background Information

1.What is your position? (Taxi Driver/Taxi Park Leader)

Taxi driver

2. Which taxi park do you operate/work from? (Old Taxi Park/New Taxi Park)

Old Taxi Park

3. For how long have you been working in the taxi industry?

7 years

4. Have you ever been involved in or managed a road traffic accident involving a taxi?

Yes

Section B: Awareness and Understanding of MTP Insurance

1.What do you understand by Motor Third Party insurance?

It is a tax

2. What do you think is the purpose of MTP insurance?

It is a requirement to be allowed to drive on the road.

3. Are you aware that you can claim compensation after an accident under MTP insurance?

Yes if you paid premium

4. Can you explain the steps involved in making an MTP insurance claim?

I don't know the claims properly.

5. What rights do you think a taxi driver or accident victim has under MTP insurance?

They can get compensated incase of an accident.

6. Have you ever received any training or sensitization about MTP insurance?

No

Section C: Attitudes and Perceptions Towards Insurance Providers

1.What are your views about insurance companies in Uganda?

Not everyone who makes a claim is compensated by the insurance company.

2. How would you describe your experiences with insurance companies?

I have no experience.

3. Do you trust insurance companies to compensate accident victims fairly? Why or why not?

No they don't help us the low income earners like us the taxi drivers.

4. In your opinion, how easy or difficult is the formal claims process?

It is very difficult it has a high bureaucracy

5. How do fellow drivers generally perceive insurance companies?

They don't trust them.

Section D: Structural and Procedural Barriers

1.Have you ever attempted to file an MTP insurance claim?

No

2. What challenges did you face during the claims process?

3. Are there any institutional barriers that discourage drivers from lodging claims?

I don't know how to start

4. How do interactions with police, hospitals, or insurers affect the claims process?

They have no effect.

5. What aspects of the claims process would you like to see improved?

They should first reduce the bureaucracy

Section E: On-the-Spot Cash Settlements

1.When accidents occur, how are they usually resolved among taxi drivers?

We agree on a cash settlement.

2.How common are on-the-spot cash settlements?

Very common.

3. Why do drivers prefer cash settlements instead of formal insurance claims?

They save time.

4. Can you describe a situation where an accident was settled informally?

I knocked someone and I paid the money to repair the car.

5.What influence do fellow drivers, park leaders, or vehicle owners have on decisions to settle informally?

Only the driver decides what to do.

6. Under what circumstances would you prefer a formal insurance claim over a cash settlement?

If the compensation was fast.

Section F: Closing Questions

1.What can be done to increase the use of formal MTP insurance claims among taxi drivers?

They should reduce the bureaucracy

2. Is there anything else you would like to share regarding MTP insurance claims?

No

Appendix C: Research Introduction Letter

MAKERERE UNIVERSITY

Plot 51, Pool Road
P.O. Box 7062
Kampala, UGANDA
VOIP: 26 100Cable MAKUNIKA

Phone: +256 414 541558/9
Fax: +256 414 530756
E-mail: hodsas@bams.mak.ac.ug
URL: www.bams.mak.ac.ug

College of Business and Management Sciences (CoBAMS)
SCHOOL OF STATISTICS AND PLANNING
Department of Statistical Methods & Actuarial Science

26th June 2026

To: NEW TAXI PARK LEARDERSHIP

.....

.....

Dear Sir/Madam,

Re: **MUHWEZI JESPER BSAS 23/U/11741/PS**

This is to confirm that the above named student was admitted to Makerere University, College of Business and Management Sciences, School of Statistics and Planning in 2023 to pursue a three year programme leading to the award of a Bachelor of Science in Actuarial Science Degree.

As part of the final year examinations, each student is expected to write a dissertation on a topical issue under the supervision of a senior member of staff. The student selected a topic entitled: **"Exploring the barriers to Motor Third-Party Insurance claims among taxi Drivers in Kampala".**

All information collected will be confidential and for academic purposes only.

Assistance rendered to her will be highly appreciated.

Yours faithfully,

DEPARTMENT OF STATISTICS AND ACTUARIAL SCIENCE
MAKERERE UNIVERSITY
★ 26 JUN 2026 ★
P. O. BOX 7062, KAMPALA
SIGNATURE:.....

Symon Peter Wandiembe, PhD
HEAD,
DEPARTMENT OF STATISTICAL METHODS & ACTUARIAL SCIENCE
Email: symon.wandiembe @mak.ac.ug
Tel. No.: 0773-263 216

MAKERERE UNIVERSITY
Plot 51, Pool Road
P.O. Box 7062
Kampala, UGANDA
VOIP: 26 100Cable MAKUNIKA

Phone: +256 414 541558/9
Fax: +256 414 530756
E-mail: hodsas@bams.mak.ac.ug
URL: www.bams.mak.ac.ug

College of Business and Management Sciences (CoBAMS)
SCHOOL OF STATISTICS AND PLANNING
Department of Statistical Methods & Actuarial Science

26th June 2026

OLD TAXI PARK LEADERSHIP
.....
.....

Dear Sir/Madam,

Re: MUHWEZI JESPER BSAS 23/U/11741/PS

This is to confirm that the above named student was admitted to Makerere University, College of Business and Management Sciences, School of Statistics and Planning in 2023 to pursue a three year programme leading to the award of a **Bachelor of Science in Actuarial Science** Degree.

As part of the final year examinations, each student is expected to write a dissertation on a topical issue under the supervision of a senior member of staff. The student selected a topic entitled: **"Exploring the barriers to Motor Third-Party Insurance claims among taxi Drivers in Kampala".**

All information collected will be confidential and for academic purposes only.

Assistance rendered to her will be highly appreciated.

Yours faithfully,

DEPARTMENT OF STATISTICS AND ACTUARIAL SCIENCE
MAKERERE UNIVERSITY
★ 26 JUN 2026 ★
P. O. BOX 7062, KAMPALA
SIGNATURE:.....

Symon Peter Wandiembe, PhD
HEAD,
DEPARTMENT OF STATISTICAL METHODS & ACTUARIAL SCIENCE
Email: symon.wandiembe @mak.ac.ug
Tel. No.: 0773-263 216