



Medical Insurance

The
Pioneer
NEWSLETTER

2023
EDITION 2

Vision: To be the insurance partner that protects Africa's future
Mission: To deliver value by empowering people to take control of the things that matter most
Core values: Empowerment, Legacy, Efficiency, Flexibility, Integrity

HEALTHCARE AT A GLANCE

COVID-19 PANDEMIC DEEP SCARS



**Christine
Nassuna**

MESSAGE FROM THE MANAGING DIRECTOR

The year is 2022. The **COVID-19** pandemic is almost ending, and the global economy is on the path to recovery. How did our economy and society evolve to overcome the greatest crisis of our age?

According to research conducted by EPRC in Uganda, Jobs in Micro, Small, and Medium-sized Enterprises reduced from 1,026,000 to 601,000, following the out of Covid 19 representing a share of 41 percent or 425,000 jobs lost. Findings further indicated that almost half of the enterprises that closed business attributed to either direct or indirect **Covid-19** factors, including the eviction from business premises and transition

into other businesses.

Given the far-reaching impact of the pandemic on employment, business resilience, and the economic environment, growth is necessary for organizations and economies to survive and thrive, and the future of growth must be both sustainable and inclusive. While getting there will be challenging, it is possible. How can these ambitions be met? Finding solutions will require innovation and collaboration, within and across organizations—accelerating the ability to grow through advances in technology and capabilities, spurring innovation without damaging the planet, and bringing people along in equitable, inclusive ways.

Our purpose is to help create positive, enduring change in the world by setting long-term aspirations to help shape and accelerate a new era of sustainable and inclusive growth.

2021 was perhaps the darkest time of the entire pandemic in Uganda with thousands being admitted into hospital and thousands losing their lives every week but we are actually in a much better position unlike last year because our children went back to school, businesses are open and we can meet our friends and families, reduced hospital admissions, new medicines and stronger vaccines all are reasons for real optimism so there are good reasons to be confident that 2023 will be a much better year than 2022.

We are certainly not out of the woods but let us take advantage of the opportunities presented to reshape our global economy, and we overcame our pain and trauma to unite and seize the moment. To secure a better future for all, it was the only thing to do.



**Mohammed
Ssebale**

MESSAGE FROM THE COO

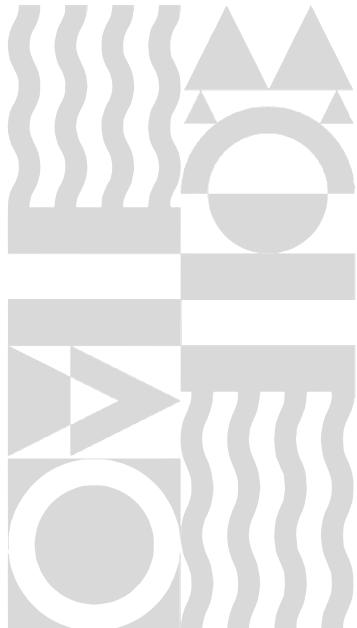
Until today, the insurance sector in Uganda still exhibits a low penetration rate of less than 1%, and only 0.5% out of **47 million Ugandans** have access to medical insurance. In addition to this, 98% of those insured are employees who obtain medical insurance as an employee benefit from the employer. The low penetration and uptake of medical insurance are mainly attributed to the limited understanding of insurance and its benefits by the public. Some other reasons also include mistrust from the public that insurance fails to honor claims, poverty, and the belief that insurance is too expensive, among others.

The **health insurance sector** is composed of various players such as; licensed insurers, Health management organizations, reinsurers, and intermediaries like insurance agents and

brokers. These have managed to survive amidst challenges like the economic downturn/instability, low demand as a result of low awareness, high costs of compliance, high cost of health care, and low paid premiums.

Currently, the small market share is crowded and increasingly competitive which has brought about a notable positive trend in the growth and development of micro products like hospital cash, digitalization, and strategic partnership like bancassurance to enhance customer satisfaction. We have also appreciated the evolution of new and affordable products to tap into middle and low-income earners. The **Covid 19 pandemic** saw a rise in healthcare costs hence prompting the need for insurance.

However, to every other person out there, future times are unknown, the dynamics have changed over time and health insurance has turned out to be a basic need.





**Kamulegeya
Leilah**

MESSAGE FROM THE PRO

2022 is behind us now and as a company in the healthcare industry, we are preparing for what promises to be the most intriguing and interesting 2023. Globally healthcare is fast developing as technology-based solutions are aggressively evolving because of online consumer behavior and the dominance of Google.

What does that mean to the industry with less than a quarter of the population insured? **Creativity** should be embraced as a core of competence as the needs of our potential customers are ever-changing every day. From where they purchase products, how they relate with them, the speed at which they expect service delivery, and the value they attaché after consuming the service. As a brand, a spectrum of strategies that align with the needs of the consumers must effectively

communicate and prompt a call to action at every touch point. This shall enable communications to transcend relevant consumer expectations that are unique in turn increasing sales.

Being part of corporate events and community work (CSR) builds and creates both a good perception and top-of-mind awareness for the brand, but most importantly good genuine stories eventually will attract and leverage media to increase brand awareness. It is just human nature that people want to associate with brands they see or inquire from friends and families about the interactions they have experienced. This means that a strategic approach is without a doubt very significant to gain a competitive advantage.

Health insurance is the biggest expense for most people in Uganda, so the brand must adopt financial inclusivity to address the problem to enable people to buy top insurance plans that will provide good coverage and, in return, be cost-effective. Besides anyone can get sick at any time. it can be minor or major injuries, temporary or permanent illness, mental disorders, or even surgeries.

In a nutshell, as PR the power of media relations is incredibly important, relations with media take time. The results the media delivers cannot go unnoticed because then the media will begin to understand our products and push the products out there to the public.

What feels right for you despite what makes sense for others should be a mantra to succeed in life. Ultimately, we all know what we are capable of, let's take big risks that scare other people.
Happy New year.



**Nambalirwa
Jesca**

MESSAGE FROM THE PHO

Health is the state of complete physical, mental, and social well-being of an individual and not merely an absence of disease or infirmity (**WHO, 1948**). With the World standard above, it's beyond reasonable doubt that Health care can be greatly objective and not limited to subjectiveness.

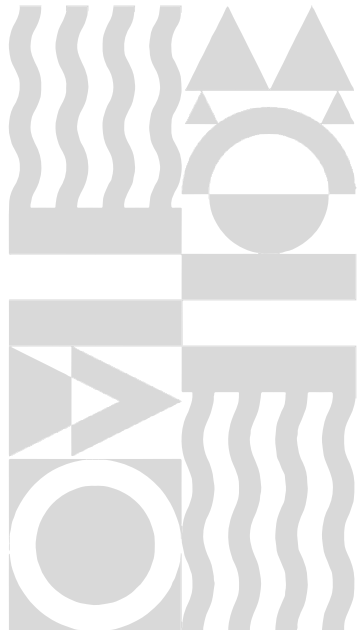
Being driven by several factors, ranging from not being informed to as far a lack of means to maintain, it is observed that healthcare has not achieved a balance in its aspect of health, but rather great attention has been focused on the physical and medicinal arm of health.

The good news is that with the medical insurance sector, the identified gap above can be bridged since it not only provides physical intervention but also gives peace of mind to the individual, which in turn promotes the mental and

social well-being of an individual.

Therefore, at a glance, health care is majorly limited to Physical and medicinal aspects, yet it can go as far as preventative interventions, and mental and social well-being to match the W.H.O. definition of health, through creating awareness and ensuring affordability of health care services.

PREVENT, PROMOTE AND PROTECT



SPOTLIGHT CORNER

Welcoming the new Group CEO

AAR Insurance Uganda welcomed the new group CEO **Dr. Patrick Gatonga**. A vibrant yet soft-spoken gentleman. In his speech and engagement with the team, Dr. Patrick didn't disappoint. His compelling speech garnered much praise for good reason. At the heart of his address were two essential components he stated. Teamwork and creativity. The two are core for the company to stay relevant in business like other big brands that have tested the test of time. **AAR Uganda** is excited and looks forward to working with you Dr. Patrick.



EMPLOYEE SPOTLIGHT

Age - 23 Years old, laughing out loud.... yes, am still young.

Marital Status - Single and searching....

Hobbies - Swimming and watching movies in bed.

Experience in AAR so far - Not a bad place, so many things have learned and met new friends

Best moments in life so far - Receiving gifts from co-workers this year on my birthday.

Personal achievements - Employment shortly after school and a thriving business of my own.

What would you tell your younger self?

Stay focused, and never give up. Every goal is achievable

How do describe your ideal self?

Ambitious, productive, and outgoing

What are you grateful for? Life

Nakiwala. Sheillat





HAPPY
Birthday

FROM ALL OF US

**Abdul Ntwatwa
Joy Mbabazi Diana
Aminah Nalubega
Benon Tumwujukye
Grace Nampala
Rebecca Mugambi
Roshan Nanteza
Michael Kasule
Romeo Sseruwagi
Bernard Kaigamba
Stephen Rucaya
Flavia Kisakye**

**Ivan Kivumbi
Isaac Kagiri
Teddy Nalubega
Mohammed Ssebaale
Genevieve Olinga
Justine Nakingyi
Priscilla Nanjovu
Barbara Kawesa
Susan Lawino
Flower Dorothy
Shilat Nakiwala**



Pictorial for all PR Events



Rotary
Cancer
Run 2022





Zebra Crossing Painting





House Maids First Aid Training



AAR Medcare Hospital Cash Launch



MTN Marathon 2022



Sponsorship - African Hearts Primary School for a football tournament





Activation for AAR Medicare
Hospital Cash with partner
Centenary Bank



End Of Year
Party

**PREPARING FOR
YOUR FAMILY'S
FUTURE STARTS
WITH YOU**

**TAKING CARE
OF YOU , YOUR
FAMILY AND
BUSINESS**



Medical Insurance

**INSURANCE
FOR ALL**

**GET
INSURED
IN MINUTES**

**LOOKING
FOR A CLEAR
& SIMPLE HEALTH
INSURANCE**