



COMPANY PROFILE

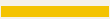
2026

**YOUR SURE SHIELD AGAINST
ALL INSURABLE RISKS**

Protecting Uganda's
people, businesses and
progress since 1982.

Statewide Insurance Company Limited

KAMPALA · UGANDA



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A concise view of who SWICO is, how we protect clients and what service they can expect.

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Designed for corporate decision-makers, brokers, procurement teams, institutions and individuals seeking dependable protection.

A promise built on trust

Message from the Executive Director

Since SWICO opened its doors in March 1982, we have stood beside Ugandan families, enterprises and institutions as they protect what they have built. Our history as one of Uganda's pioneering indigenous insurers gives us more than experience; it gives us a close understanding of the risks, ambitions and realities that shape business and daily life across the country. Today, that understanding is matched by a forward-looking approach. We continue to strengthen our underwriting and claims capabilities, expand access through 21 branches and service points, and introduce practical solutions such as digital Motor Third Party and Dog Insurance. Across property, motor, agriculture, engineering, marine, liability and specialist corporate risks, our focus is clear advice, dependable protection and responsive service.

Insurance is ultimately a promise. We earn trust by explaining cover honestly, responding when customers need us and settling valid claims in line with policy terms. Our Customer Service Charter sets measurable standards for communication, quotations, complaints and claims, so clients know what to expect.

As Uganda grows, SWICO will continue to help people and organisations manage uncertainty with confidence. We invite you to build that future with a partner that understands Uganda and remains committed to serving it.



Joseph William Kiwanuka

EXECUTIVE DIRECTOR

“Insurance is ultimately a promise. We earn trust by being clear, responsive and dependable.”



UGANDAN AT HEART

Built for resilience.

1981

Founded in November

1982

Operations began 1 March

21

Branches and service points

2025

Two major market awards

Four decades of local insight

SWICO is an indigenous Ugandan general insurer with a national service network and a portfolio spanning personal, SME, agricultural and complex corporate risks.

A sure shield, delivered with integrity

Our purpose turns local understanding into practical, dependable protection.

MISSION

To provide a sure shield against all insurable risks.

VISION

To be the preferred insurance company.

VALUES

- | | | | | |
|--------------|-------------------|---------------------------|---------------|-----------------|
| 01
People | 02
Performance | 03
Customer commitment | 04
Quality | 05
Integrity |
|--------------|-------------------|---------------------------|---------------|-----------------|

INDUSTRY & BUSINESS MEMBERSHIPS

- | | | |
|----------------------------------|----------------------------------|---------|
| Insurance Institute of Uganda | Uganda Insurers Association | |
| Uganda Manufacturers Association | Private Sector Foundation Uganda | UNABCEC |
| OESAI | | |

Memberships connect SWICO to professional standards, business communities and regional insurance practice.

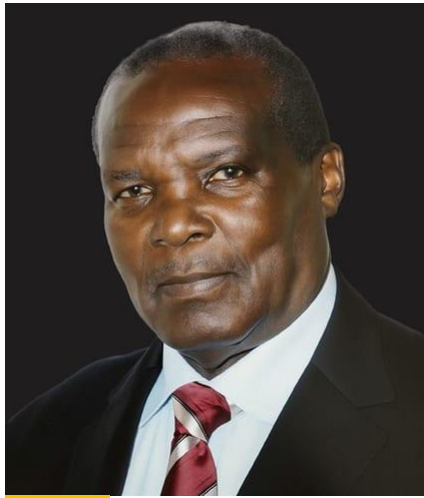
Board of Directors

Stewardship grounded in experience, independence and long-term responsibility.



Eng. Martin S. Kasekende

BOARD CHAIRMAN



Joseph William Kiwanuka

EXECUTIVE DIRECTOR



Joseph Mubiru Kizito

INDEPENDENT NON-EXECUTIVE
DIRECTOR



Charles Musisi

INDEPENDENT NON-EXECUTIVE
DIRECTOR



Joseph Mugagga Ssengendo

INDEPENDENT NON-EXECUTIVE
DIRECTOR



David Sserebe Bbunya

INDEPENDENT NON-EXECUTIVE
DIRECTOR

Business leadership

A multidisciplinary team supporting underwriting, claims, finance, technology, people and market delivery.



Hamza Mutebi

Chief Executive Officer



Disan Musoke

Chief Finance Officer



Anita Samantha Kabugo

Company Secretary



John Kigozi

Head of Underwriting



Daudi Mugabi

Corporate Affairs Manager



Ronald Jaggwe Musingo

Marketing & Distribution Manager



Derrick Kintu

Senior HR & Admin Officer



Mercy Achen Melissa

Actuarial Officer



Mathias Ssekiranda

Senior Internal Auditor

Cover built around your world

From everyday essentials to complex enterprise risks, SWICO structures cover around the exposures that matter.

01

People & mobility

Motor · personal accident · travel · Dog Insurance

P.09

02

Home & property

Buildings · contents · fire · burglary · all risks

P.10

03

Business & agriculture

SME packages · business interruption · crop · livestock

P.10–11

04

Corporate & specialist

Engineering · bonds · marine · D&O · liabilities

P.11–12

Every policy is subject to underwriting and its specific terms, limits and exclusions. SWICO's team can help determine the right structure for each risk.

Simple access. Relevant cover.

Two practical innovations designed around how Ugandans live and move.



FOR RESPONSIBLE DOG OWNERS

Dog Insurance

For households · breeders · working-dog owners

Designed to help owners manage eligible veterinary expenses and selected risks involving their dogs. Cover can be tailored to the animal, ownership needs and underwriting information.



MOBILE-FIRST MOTOR COVER

Digital Motor Third Party

For private motorists · fleet owners · commercial vehicles

Arrange mandatory third-party motor protection through SWICO's digital channel, with easier access to guidance and less unnecessary travel or paperwork.

All covers are subject to underwriting, policy terms, limits and exclusions.

Protect the foundations of growth

Cover for the places, stock, equipment and continuity that keep households and SMEs moving.



FOR OWNERS AND LANDLORDS

Property & Home

Buildings · contents · fire · burglary · selected liabilities

Structure protection around buildings, contents and related liabilities—whether for a family home, rental property, office or commercial premises.



BUILT AROUND THE WAY YOU TRADE

SME Solutions

Retail · hospitality · professional services · light industry

Combine relevant covers for premises, stock, equipment, money, liabilities and business interruption in a solution scaled to the needs of a growing enterprise.

All covers are subject to underwriting, policy terms, limits and exclusions.

Protect leaders and livelihoods

Specialised protection for management responsibility and agricultural production.



FOR BOARDS AND SENIOR LEADERS

Directors' & Officers' Liability

Companies · NGOs · financial institutions · associations

Protect directors and officers against eligible claims arising from the performance of management duties, helping organisations support sound governance and confident decision-making.



FOR UGANDA'S PRODUCTIVE ECONOMY

Agriculture Products

Farmers · cooperatives · lenders · processors · aggregators

Tailored agricultural risk solutions can support farmers, agribusinesses and value chains against insured events affecting crops, livestock and production assets.

All covers are subject to underwriting, policy terms, limits and exclusions.

Protection for complex projects

Technical underwriting for construction, contractual obligations, cargo and wider corporate exposures.



FOR PROJECTS AND PERFORMANCE

Engineering & Bonds

Contractors · developers · utilities · manufacturers

Protect construction and installation works, machinery and contractual obligations through solutions such as contractors' all risks, erection risks and selected bonds.



FOR MARINE AND SPECIALIST RISKS

Marine & Specialist Corporate

Importers · exporters · logistics · large and specialist enterprises

Structure protection for cargo and goods in transit, alongside specialist corporate covers such as liability, fidelity and group accident solutions where appropriate.

All covers are subject to underwriting, policy terms, limits and exclusions.

Measurable service, not vague promises

Expected turnaround standards, once the required information and documents are received.

8

WORKING HOURS

Email acknowledgement

2

WORKING HOURS

Social / instant-message response

1

WORKING DAY

Quotation, policy document or claim acknowledgement

1

WORKING DAY

Close a non-contentious complaint

60

DAYS BEFORE EXPIRY

Renewal notice

2

WEEKS

Motor claim settlement after signed discharge voucher

Motor settlement offers: within 2 weeks after final supporting documents/final report. Other claims: offers and settlement generally within 4 weeks at the relevant documented stages.



“

SWICO's communication was swift. Their team responded quickly, inspected the damage and kept following up with us. Their staff were professional and always ready to help.

Julius Matoma

General Manager · Maple Leaf Hotel

Following an electrical short circuit in December 2025, Maple Leaf described SWICO's response under its Fire and All Risks cover as swift, professional and helpful.

Trusted across sectors

Selected organisations represented in SWICO's existing company profile.

Client marks are reproduced from the previously approved profile. Their appearance does not imply endorsement beyond the relationship represented there.

Innovation with purpose

Relevant products and stronger digital access have earned market recognition.



2025

**MOST INNOVATIVE NON-LIFE
INSURANCE COMPANY**

2025

PEOPLE'S CHOICE AWARD — BEST INSURER



INNOVATION MADE PRACTICAL

Dog Insurance and digital Motor Third Party demonstrate a simple principle: innovation matters when it makes protection more relevant and easier to access.

Present in the communities we serve

SWICO's role extends to health, environmental responsibility and community partnership.



HEALTH & SOLIDARITY

Supporting cancer awareness and care initiatives through visible participation and partnership.

Responsible business is expressed through consistent action—not only through statements.



CLEANER PUBLIC SPACES



COMMUNITY PARTNERSHIP

One network. 21 points of access.

Branches and service points are presented as a single client-facing network.



21

BRANCHES &
SERVICE POINTS

Central · Eastern · Northern · Western
Uganda

Local access, central standards

Customers can contact SWICO through the head office, the national service network, phone, email and digital channels. The website provides the live branch directory and contact details.

Find a SWICO location → swico.co.ug/contact-us

HEAD OFFICE

Sure House · Plot 1 Bombo Road · Kampala



Your Sure Shield Against All Insurable Risks.

SURE HOUSE · PLOT 1 BOMBO ROAD · KAMPALA

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www.swico.co.ug

FOLLOW SWICO

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Your sure shield against all insurable risks.