

## **ABSTRACT**

The study titled The influence of motorist's awareness, on the usage of Motor Third Party Insurance (MTPI) in Kampala district set out with the following objectives: to identify the level of awareness of motorists of their rights and obligations around MTPI, to determine the level of usage of MTPI, to establish the linkage between motorist's awareness and usage of MTPI and identify the proportion of other factors that affect MTPI usage. The study adopted a cross-sectional approach to collect descriptive quantitative data from 384 respondents using structured and semi-structured questionnaires administered face-to-face. Qualitative data was collected from key informants using the semi-structured interview guides. Quantitative data was analyzed using SPSS and STATA packages; and qualitative data analyzed using thematic analysis.

The study revealed that 80.5% of the motorists who participated in the study had low comprehension of MTPI with 95.3% having no knowledge of their rights as policy holders and 87.8% having no knowledge of their obligations when involved in an accident with a third party. Additionally, the study showed that most of the motorists drove with caution and had no history of accident. However, among those who had had accidents, 68.7% never filed claims to their insurers for compensation. The research further found out that there was a significant relationship between motorists' awareness and usage of MTPI. Other than awareness, the research identified other factors which influenced usage of motor third party insurance with the attitude of motorists towards MTPI and perception of motorists about their insurers being ranked highly.

The study concluded that the level of awareness among motorists concerning MTPI was generally low; usage of MTPI was also low; there was a link between motorist's awareness and usage of MTPI; and usage of MTPI is a complex and multi-dimensional subject involving various influencing factors.

The study recommended that public awareness campaigns should be conducted in order to educate/sensitize motorists on MTPI; motorists should be enlightened on how to file insurance claims for compensation following an accident; a comprehensive review of the law that operationalized MTPI to be carried out and periodically reviewed.

Areas of further studies are: Impact of RTAs on household health; Exploring the potential of MTPI in the strengthening of Uganda's health systems; Determining the cost of injury due to road traffic accidents in Uganda.