



**TANZANIA INSURANCE REGULATORY  
AUTHORITY**

**MAMLAKA YA USIMAMIZI WA BIMA  
TANZANIA**

**SALES FORCE EXECUTIVES (SFE)  
GUIDELINES**

**MWONGOZO YA MAAFISA WAUZA BIMA**

**APRIL, 2022**

**APRILI, 2022**

Version No. 1.0 @2022

Toleo Na. 1.0 @2022

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SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
1.1 <b>Authorization and Powers</b>	These Guidelines are issued pursuant to Section 6 (2) (e) and 11 (a) & (b) of the Insurance Act Cap 394 which mandate the Authority to formulate standards in the conduct of the business of insurance which shall be observed by insurance registrants.	1.1 <b>Idhini na Mamlaka</b>	Mwongozo hi imetolewa kwa mujibu wa Kifungu cha 6 (2) (e) na 11 (a) & (b) cha Sheria ya Bima Sura Na. 394 ambacho kinaiagiza Mamlaka kuweka vigezo vya uendeshaji wa shughuli za bima ambavyo vitatakiwa kuzingatiwa na watoa huduma za bima.
1.2 <b>Citation</b>	These Guidelines may be cited as “ <b>Sales Force Executives (SFE’s) Guidelines, 2022</b> ”	1.2 <b>Nuku u</b>	Mwongozo huu utafahamika kama “ <b>Mwongozo ya Maafisa Wauza Bima, 2022</b> ”
1.3 <b>Background and Rationale</b>	<p>1.3.1 These Guidelines seek to address the market need of increasing the distribution, penetration, employment and availability of insurance services. In response to this need, the Authority held a number of consultative stakeholder meetings to obtain their views and suggestions, hence preparation of these Guidelines.</p> <p>1.3.2 It is noteworthy that hitherto insurance services are mainly accessible in urban areas. These Guidelines intend to enhance distribution of</p>	1.3 <b>Usuli na Mantiki</b>	<p>1.3.1 Mwongozo huu umetokana na hitaji la soko la kuongeza usambazaji, wigo, ajira na upatikanaji wa huduma za bima. Ili kukidhi hitaji hilo Mamlaka ilifanya mikutano na wadau wa bima kwa nyakati tofauti ili kupokea maoni na mapendekezo yao hatimaye Mwongozo huu ukaandaliwa.</p> <p>1.3.2 Ifahamike kuwa huduma za bima zinapatikana zaidi maeneo ya mijini. Hivyo, Mwongozo huu utasaidia kuchochea upelekaji na upatikanaji wa huduma za bima maeneo ambayo hayajafikiwa. Aidha, Mwongozo unalenga kuweka mfumo mzuri wa usimamizi na udhibiti wa maafisa wauza bima.</p>

	insurance services to unserved or underserved areas. The Guidelines are intended to establish an effective regulatory and supervisory system for sales force executives.		
<b>1.4 Application and Scope</b>	These guidelines shall apply to: <ul style="list-style-type: none"> <li>i. Persons operating as sales force executive (SFE);</li> <li>ii. Registrants licensed by the Authority to provide insurance services;</li> <li>iii. Non-corporate (retail) insurance services only.</li> </ul>	<b>1.4 Matumizi na Mawanda</b>	Mwongozo huu utawahusu: <ul style="list-style-type: none"> <li>i. Maafisa wauza bima;</li> <li>ii. Taasisi zilizosajiliwa na kupewa leseni na Mamlaka kutoa huduma za bima;</li> <li>iii. Utoaji wa huduma za bima zisizo za kitaasisi (rejareja)</li> </ul>
<b>1.5 Purpose and Objectives</b>	1.5.1 To establish a mechanism of regulating and supervising activities of Sales Force Executives business. 1.5.2 To increase penetration, employment and contribution of the insurance subsector to the Gross Domestic Product (GDP).	<b>1.5 Lengo na Madhumuni</b>	1.5.1 Kuweka mfumo wa kudhibiti na kusimamia biashara na shughuli zitakazofanywa na maafisa wauza bima. 1.5.2 Kuongeza wigo, ajira na mchango wa sekta ndogo ya bima katika pato la taifa (GDP).
<b>1.6 Registration and Licensing</b>	1.6.1 Every SFE shall be registered by an insurance service provider licensed by the Authority. 1.6.2 Without prejudice to the requirements of Sec 1.6.1 above, each SFE shall obtain	<b>1.6 Uandikishaji na Usajili</b>	1.6.1 Kila afisa muuza bima anapaswa kusajiliwa na mtoa huduma wa bima husika aliyesajiliwa na Mamlaka 1.6.2 Bila kuathiri matakwa ya kipengele 1.6.1 hapo juu, Afisa Muuza Bima ataidhinishwa na Mamlaka kwa mujibu wa Mwongozo huu.

	authorization from the Authority in accordance with these Guidelines.		
1.7 <b>Definitions and Acronyms</b>	<p><b>Act:</b> means the Insurance Act Cap 394</p> <p><b>Agents:</b> This will include all agents and Bancassurance agents as registered by the Authority.</p> <p><b>Authority:</b> means Tanzania Insurance Regulatory Authority established under the Insurance Act.</p> <p><b>Commissioner:</b> means the Commissioner of Insurance appointed under Section 7 of the Insurance Act.</p> <p><b>Sales Force:</b> Number of sales persons employed and managed directly by a firm. It involves setting up a network of distributors to sell company's product</p> <p><b>Sales Force Executive (SFE):</b> refers to an individual person authorized under these Guidelines who reach out to consumers directly for purposes of marketing, selling and/or providing other insurance related services.</p> <p><b>SFE:</b> Sales Force Executive.</p> <p><b>Upcountry:</b> Means all regions out of Dar es Salaam</p> <p><b>TZS:</b> means Tanzania Shillings.</p>	1.7 <b>Maana na Vifupisho vya maneno</b>	<p><b>Sheria:</b> maana yake ni Sheria ya Bima Sura ya 394</p> <p><b>Mawakala:</b> Hii itajumuisha mawakala na benki-wakala wote waliosajiliwa na Mamlaka.</p> <p><b>Mamlaka:</b> maana yake ni Mamlaka ya Usimamizi wa Bima Tanzania iliyoanzishwa chini ya Sheria ya Bima.</p> <p><b>Kamishna:</b> maana yake ni Kamishna wa Bima aliyeteuliwa chini ya Kifungu Namba 7 cha Sheria ya Bima.</p> <p><b>Wauzaji wa Bima:</b> Idadi ya wauzaji waliosajiliwa na kusimamiwa na mtoa huduma wa bima. Inahusisha mfumo wa wasambazaji wa bidhaa za kampuni ya bima</p> <p><b>Afisa muuza bima:</b> ni afisa aliyeidhinishwa kwa mujibu wa Mwongozo huu ambaye huwafikia wateja wa huduma za bima moja kwa moja kwa lengo la kutangaza, kuuza, na au kutoa huduma zingine za bima.</p> <p><b>SFE:</b> Afisa Muuza Bima.</p> <p><b>Mikoani:</b> Itamaanisha mikoa yote nje ya Dar es Salaam.</p> <p><b>TZS:</b> maana yake ni Shilingi ya Tanzania.</p>

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SECTION TWO: SALES FORCE EXECUTIVE MODEL		SEHEMU YA PILI: MFUMO WA MAAFISA WAUZA BIMA	
<p><b>2.1 Sales Force Executive</b></p>	<p><b>2.1.1 Sales Force Executive System:</b> This system recognizes the contribution of each stakeholder in the insurance market and aims to maintain equity of doing business within the market. Thus, these Guidelines set limits on the responsibilities of each stakeholder as outlined below:</p> <p>2.1.2 The roles of each stakeholder will be categorized into three tiers as follows; Tier One (insurance companies), Tier Two (brokers, agents and bancassurance agents) and Tier Three (SFE's).</p> <p><b>2.1.3 Tier One (Insurance Companies):</b></p> <p>Companies will do the following;</p> <p>a) Accountability for SFE's business transacted through tier two registrants with whom they entered into agreement in accordance with the Insurance Act;</p> <p>b) Submit to the Authority an annual plan on business transactions through SFE's specifying, among other</p>	<p><b>2.1 Mfumo wa Maafisa wauza bima</b></p>	<p><b>2.1.1 Mfumo wa maafisa wauza bima:</b> Mfumo huu unatambua mchango wa kila mdau kwenye soko la bima na unalenga kudumisha usawa wakufanya biashara ndani ya soko. Hivyo,Mwongozo huu umeweka mipaka ya majukumu kwa kila mdau kama inavyoanishwa hapa chini:</p> <p>2.1.2 Majukumu ya kila mdau yatatambuliwa kwa madaraja matatu kama ifuatavyo; daraja la kwanza (makampuni ya bima), daraja la pili (madalali,wakala na benki-wakala) na daraja la tatu (Maafisa Wauza Bima).</p> <p><b>2.1.3 Daraja la Kwanza (Kampuni za Bima):</b></p> <p>Kampuni zitafanya yafuatayo:</p> <p>a) Kuwajibika kwa biashara iliyofanywa na SFE's kupitia wahusika wa daraja la pili walioingia nao mikataba kwa kuzingatia Sheria ya Bima;</p> <p>b) Kuwasilisha kwa Mamlaka mpango wa mwaka kuhusu biashara itakayofanya kupitia SFE's</p>

SECTION TWO: SALES FORCE EXECUTIVE MODEL	SEHEMU YA PILI: MFUMO WA MAAFISA WAUZA BIMA
<p>things, numbers of SFE's, contracts, business projections and their geographical spread (regions);</p> <p>c) Registering SFE's in accordance with these Guidelines;</p> <p>d) Provide training related to the services / products that will be provided by SFE's;</p> <p>e) To enter into a contract with the <b>Second Tier (Brokers, agents and bancassurance agents)</b> for the management of Authorized SFE's;</p> <p>f) Submit applications, attachments and relevant documents to the Authority for approval.</p> <p><b>2.1.4 Tier Two (Brokers, agents and bancassurance agents):</b></p> <p>a) Accountability for SFE's business in accordance with the Insurance Act;</p> <p>b) Submit to the Authority an annual plan on business transactions through SFE's specifying, among other</p>	<p>ikijumuisha idadi, mikataba, Makadirio ya biashara na maeneo yao ya kazi (mikoa);</p> <p>c) Kusajili Maafisa Wauza Bima (SFE's) kwa mujibu wa Mwongozo huu;</p> <p>d) Kuwapa mafunzo yanayohusiana na huduma/bidhaa watakazotoa maafisa wauza bima (SFE's);</p> <p>e) Kuingia mkataba na <b>Daraja la pili (Madalali, mawakala na benki-wakala)</b> kwa ajili ya usimamizi wa Maafisa Wauza Bima walioidhinishwa;</p> <p>f) Kuwasilisha maombi, viambatisho na nyaraka husika kwa Mamlaka kwa ajili ya kuidhinishwa.</p> <p><b>2.1.4 Daraja la Pili (Madalali, mawakala na benki-wakala):</b></p> <p>a) Kuwajibika kwa biashara ya SFE's kwa kuzingatia sheria ya bima;</p> <p>b) Kuwasilisha kwa Mamlaka mpango wa mwaka kuhusu biashara itakayofanywa kupitia SFE's ikijumuisha idadi, mikataba, Makadirio ya biashara na maeneo yao ya kazi (mikoa);</p>

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<p>things, numbers of SFE's, contracts, business projections and their geographical spread (regions);</p> <p>c) Register SFE's in accordance with these Guidelines;</p> <p>d) Provide training related to the services / products that will be provided by SFE's;</p> <p>e) Entering into a contract with Tier three SFE's;</p> <p>f) They will be liable to pay SFE's entitlements from part of the agency remuneration in accordance with the Insurance Act; and</p> <p>g) Submit applications, attachments and relevant documents to the Authority for approval.</p> <p><b>2.1.5 Tier Three (SFE's):</b></p> <p>a) Accountability for SFE's business in accordance with the Insurance Act;</p> <p>b) Attend training related to the services / products they will provide as SFE's;</p>	<p>c) Kusajili Maafisa wauza bima (SFE's) kwa mujibu wa Mwongozo huu;</p> <p>d) Kuwapa mafunzo yanayohusiana na huduma/bidhaa watakazotoa maafisa wauza bima (SFE's);</p> <p>e) Kuingia mkataba na <b>Daraja la tatu (Maafisa wauza bima (SFE's));</b></p> <p>f) Watawajibika kulipa stahiki za SFE's kutokana na sehemu ya ujira wa uwakala kwa mujibu wa sheria ya bima; na</p> <p>g) Kuwasilisha maombi, viambatisho na nyaraka husika kwa Mamlaka kwa ajili ya kuidhinishwa.</p> <p><b>2.1.5 Daraja la Tatu SFE's:</b></p> <p>a) Kuwajibika kwa biashara ya SFE's kwa kuzingatia sheria ya bima;</p> <p>b) Kuhudhuria mafunzo yanayohusiana na huduma/bidhaa watakazotoa kama maafisa wauza bima (SFE's);</p>



SECTION TWO: SALES FORCE EXECUTIVE MODEL		SEHEMU YA PILI: MFUMO WA MAAFISA WAUZA BIMA	
	c) Entering into a contract with the Tier Two (Brokers, agents and bancassurance agents).		c) Kuingia mkataba na <b>Daraja la pili (Madalali, mawakala na benki-wakala).</b>
2.2 <b>Remuneration</b>	<p>2.2.1 Insurance companies are not allowed to pay any kind of remuneration directly to SFE's.</p> <p>2.2.2 SFE's will be paid their dues by Tier two service providers.</p> <p>2.2.3 SFE's remuneration will be based on the portion of commissions paid to Tier two service providers from insurance companies in accordance with the Insurance Act.</p>	2.2 <b>Stahiki</b>	<p>2.2.1 Kampuni za bima haziruhusiwi kulipa stahiki za aina yoyote moja kwa moja kwa SFE's.</p> <p>2.2.2 Stahiki zote za SFE's zitalipwa na watoa huduma wa daraja la pili.</p> <p>2.2.3 Stahiki za SFE's zitatokana na sehemu ya ujira uliolipwa kwa watoa huduma wa daraja la pili kutoka kwa kampuni za bima kwa mujibu wa sheria ya Bima.</p>
2.3 <b>Geographical area for SFE's operations</b>	2.3.1 <b>Geographical spread of SFE'S:</b> Each registrant intending to operate SFE's business shall adhere to the following geographical spread of its SFE's:	2.3 <b>Mtawanyiko wa maeneo ya SFE'S.</b>	2.3.1 <b>Mtawanyiko wa SFE'S kwa Maeneo:</b> Kila mtoa huduma wa bima anayetumia mfumo wa SFE's atatakiwa kuzingatia mtawanyo wa SFE's kama ilivyoainishwa kwenye jedwali lifuatalo:

SECTION TWO: SALES FORCE EXECUTIVE MODEL				SEHEMU YA PILI: MFUMO WA MAAFISA WAUZA BIMA			
	Type of Registrants	Minimum Number of SFE's	Percentage of SFE'Ss to be located upcountry (minimum)		Aina ya mtoahuduma	Idadi ya chini ya SFE's	Asilimia ya chini ya SFE'S watakaowekwa mikoani
	Broker	20	40%		Dalali	20	40%
	Insurer	100	50%		Kampuni za Bima	100	50%
	Agent	10	30%		Wakala	10	30%
	Bancassurance Agent	100	70%		Benki-Wakala	100	70%

<p>2.4 <b>Requirements for Recruiting SFE's</b></p>	<p>2.4.1 <b>Any Insurance Registrant</b> seeking to operate a SFE's business model shall submit an application letter to the Authority accompanied by the following: -</p> <ul style="list-style-type: none"> <li>i. Duly completed Application form; together with non-refundable application fee of <b>TZS 25,000/=</b>;</li> <li>ii. Business plan for the SFE's model of at least 3 years specifying the following: <ul style="list-style-type: none"> <li>a. Marketing and sales strategies;</li> <li>b. Products to be distributed under the model;</li> <li>c. Number of SFE's;</li> <li>d. Governance structure for the SFE's functions; and</li> <li>e. Projected financials for the next three years indicating among other things volume of business expected to be generated from SFE's against the expected costs.</li> </ul> </li> <li>iii. List of proposed SFE's and their qualifications;</li> </ul>	<p>2.4 <b>Masharti ya kuajiri SFE's</b></p>	<p>2.4.1 Mtoa huduma ya bima anayetaka kufanya biashara kupitia SFE's atatakiwa kuwasilisha barua rasmi ya maombi kwa Mamlaka ikiambatisha yafuatayo:-</p> <ul style="list-style-type: none"> <li>i. Fomu ya Maombi iliyojazwa ipasavyo; pamoja na ada ya maombi isiyorejeshwa ya TZS 25,000/=;</li> <li>ii. Mpango wa biashara wa muundo wa SFE's wa angalau miaka 3 ukibainisha yafuatayo: <ul style="list-style-type: none"> <li>a. Mikakati ya utangazaji na uuzaji;</li> <li>b. Bidhaa zitakasambazwa chini ya mfumo;</li> <li>c. Idadi ya SFE's;</li> <li>d. Muundo wausimamizi wa kazi za SFE's; na</li> <li>e. Makadirio ya fedha kwa miaka mitatu ijayo ikionyesha, pamoja na mambo mengine, kiasi cha biashara kinachotarajiwa kuzalishwa kutoka kwa SFE's ikilinganishwa na gharama zinazotarajiwa.</li> </ul> </li> <li>iii. Orodha ya SFE's wanaopendekezwa na sifa zao;</li> <li>iv. Nakala ya mkataba itakayoingia na kila SFE's ambayo pamoja na mambo mengine inapaswa kujumuisha yafuatayo:- <ul style="list-style-type: none"> <li>a. Wigo wa mamlaka;</li> <li>b. Muda wa mkataba;</li> <li>c. Stahiki;</li> </ul> </li> </ul>
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SECTION TWO: SALES FORCE EXECUTIVE MODEL		SEHEMU YA PILI: MFUMO WA MAAFISA WAUZA BIMA	
	<p>iv. A copy of an Engagement contract to be entered with each SFE's which among other things should include the following: -</p> <ul style="list-style-type: none"> <li>a. Scope of authority;</li> <li>b. Duration of the engagement;</li> <li>c. Remuneration;</li> <li>d. Modalities of reporting to the principal;</li> <li>e. Responsibilities for each party;</li> <li>f. Procedures for Disputes settlement between the parties; and</li> <li>g. Termination.</li> </ul> <p>v. Evidence of pre-recruitment trainings to all SFE's;</p> <p>vi. Submission of post-recruitment training program to all SFE's;</p> <p>vii. Proof of payment of Annual Fee amounting to: -</p> <div data-bbox="734 1225 1140 1331" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>Annual Fee = Number of SFE's x TZS. 75,000/=</b></p> </div>		<p>d. Taratibu za kuripotii;</p> <p>e. Majukumu kwa kila upande;</p> <p>f. Taratibu za utatuzi wa migogoro kati ya wahusika;</p> <p>g. Usitishaji wa mkataba;</p> <p>v. Ushahidi wa mafunzo stahiki kwa SFE's husika;</p> <p>vi. Uwasilishaji wa programu ya mafunzo baada ya kuidhinishwa kwa SFE's husika; na</p> <p>vii. Uthibisho wa malipo ya Ada ya Mwaka ambayoni:-</p> <div data-bbox="1700 692 2107 798" style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>Ada ya Mwaka = Idadi ya SFE's x TZS. 75,000/=</b></p> </div>

<p><b>2.5 Competence Requirements for SFE's</b></p>	<p>2.5.1 Each SFE shall meet the following minimum qualifications: -</p> <ul style="list-style-type: none"> <li>a) A Tanzanian national who is a Holder of at least a Certificate of Secondary Education Examinations (CSEE) or its equivalents;</li> <li>b) Certificate of Proficiency (COP) in Insurance or a holder of Certificate or Diploma or Degree in insurance and risk management from a recognized institution of higher learning;</li> <li>c) For the purpose of part (a) &amp; (b) above; the following must be submitted- <ul style="list-style-type: none"> <li>i. A Certified Copies of academic and professional certificates;</li> <li>ii. Sworn Declaration of good character, solvency and non-conviction in criminal offences;</li> <li>iii. Two passport size photographs;</li> <li>iv. National Identification Card.</li> </ul> </li> </ul> <p>Any other documents or information which the Authority may prescribe.</p>	<p><b>2.5 Umahiri na Sifa za SFE's</b></p>	<p>2.5.1 Kila SFE atatakiwa awe na sifa zifuatazo kwa uchache:-</p> <ul style="list-style-type: none"> <li>a) Raia wa Tanzania ambaye ni Mhitimu wa angalau Cheti cha Mitihani ya Elimu ya Sekondari (CSEE) au cheti kinacholingana nacho;</li> <li>b) Cheti cha Umahiri wa masuala ya bima (COP) au Cheti au Diploma au Shahada ya bima na udhibiti majanga;</li> <li>c) Kwa madhumuni ya (a) &amp; (b) hapo juu; nyaraka zifuatazo ziwasilishwe kwa Mamlaka- <ul style="list-style-type: none"> <li>i. Nakala zilizoidhinishwa za vyeti vya taaluma;</li> <li>ii. Hati ya Tamko la kiapo cha tabia njema, na kutotiwa hatiani katika makosa ya jinai;</li> <li>iii. Picha mbili za pasipoti;</li> <li>iv. Kitambulisho cha Taifa.</li> </ul> </li> </ul> <p>Nyaraka au taarifa nyingine yoyote ambayo Mamlaka itahitaji.</p>
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SECTION THREE: PROHIBITED PRACTICES		SEHEMU YA TATU: MAKATAZO	
<b>3.1 Prohibited Practices</b>	<ul style="list-style-type: none"> <li>i. No registrant shall engage SFE's without a prior written No-Objection from the Authority.</li> <li>ii. No SFE shall act for more than one (1) Principal.</li> <li>iii. SFE shall not engage in unethical or unfair practices which prejudice the rights of the insured or prospect or the registrants.</li> <li>iv. SFE shall not seek to obtain payment other than its remuneration in accordance with Insurance Act.</li> <li>v. The registrant shall not remunerate SFE's an amount less than the commission structure submitted by the registrant and approved by the Commissioner of Insurance.</li> <li>vi. SFE shall not engage in any other practice deemed by the Commissioner of Insurance to be improper or prejudicial to the rights of the insured or prospect or the registrant.</li> </ul>	<b>3.1 Makatazo</b>	<ul style="list-style-type: none"> <li>i. Hakuna mtoa huduma atakayefanya biashara ya SFE's bila idhini ya Mamlaka.</li> <li>ii. Hakuna SFE atakaye ruhusywa kufanya kazi na kampuni zaidi ya moja (1).</li> <li>iii. SFE hatajikusisha na vitendo vinavyokiuka maadili au vinavyoathiri haki za mteja wa bima wa sasa au mtarajiwa au watoa huduma.</li> <li>iv. SFE hatalipwa malipo zaidi ya ujira stahiki kwa mujibu wa Sheria ya Bima.</li> <li>v. Mtoa huduma hatamlipa SFE's ujira chiniya viwango alivyowasilisha na kuidhinishwa na Kamishina wa bima.</li> <li>vi. SFE hatojikusisha na vitendo vingine vyovyote vitakavyohesabiwa na Kamishina wa Bima kuwa si sahihi au ni dhuluma kwa haki za mteja wa sasa au mtarajiwa au mtoa huduma za bima.</li> </ul>

SECTION FOUR: SUPERVISION AND MONITORING		SEHEMU YA NNE: USIMAMIZI NA UFUATILIAJI	
4.1 Reporting Requirements	<p><b>4.1.1 Reporting requirements</b></p> <p>i. The registrant shall submit to the Authority, quarterly reports on the performance of SFE's.</p> <p>ii. The reports required under item (i) shall be submitted within one month of end of the period referred thereto, using the forms in the format to be prescribed by the Authority.</p> <p>iii. The registrant shall submit any other report relating to its SFE's model which the Authority may require from time to time.</p>	4.1 Utoaji wa Taarifa	<p><b>4.1.1 Mahitaji ya Utoaji wa taarifa</b></p> <p>i. Mtoa huduma atawasilisha kwa Kamishna wa Bima, taarifa za kila robo mwaka za utendaji wa SFE's.</p> <p>ii. Taarifa zinazohitajika kuwasilishwa chini ya kipengele (i) zitawasilishwa ndani ya kipindi cha mwezi mmoja baada ya kuisha kwa muda uliotajwa, kwa kutumia fomu na mfumo utakaowekwa na Mamlaka.</p> <p>iii. Mtoa huduma atawasilisha taarifa nyingine yoyote inayohusiana na SFE's ambayo Mamlaka itahitaji mara kwa mara.</p>
4.2 Record Keeping	<p><b>4.2.1</b> The registrant shall maintain records in respect of each SFE it engages which shall include-</p> <p>a) Full names as shown in the National Identity card;</p> <p>b) Date of engagement;</p> <p>c) Geographical Location;</p> <p>d) Authorized class of business; and</p> <p>e) Volume of business generated from each SFE's, including types of products sold.</p>	4.2 Utunzaji wa Kumbukumbu	<p><b>4.2.1</b> Mtoa huduma atatumza kumbukumbu za kila SFE ambazo zitajumuisha-</p> <p>a) Majina kamili kama yanavyoonekana kwenye Kitambulisho cha Taifa;</p> <p>b) Tarehe ya kuanza mkataba;</p> <p>c) Eneo la Kijiografia;</p> <p>d) Aina ya biashara iliyoidhinishwa; na</p>

	<p>4.2.2 The registrant shall maintain records on complaints received in respect of its SFE's business specifying;</p> <ul style="list-style-type: none"> <li>a) Number and nature of complaints received;</li> <li>b) Complaints resolved by the registrant; and</li> <li>c) Complaints submitted to the Authority for further action.</li> </ul> <p>4.2.3 The records of the SFE's business shall be kept at a specified office where the SFE's are managed.</p> <p>4.2.4 The registrant shall notify the Authority of the specified office where the records are kept and shall be available for inspection by the Authority.</p> <p>4.2.5 The records of SFE's business shall be maintained by the registrant during the existence of business relationship with the SFE's and for a period of at least six years from the end of the engagement.</p>		<p>e) Kiasi cha biashara inayotokana na kila SFE's, ikijumuisha aina za bidhaa zinazouzwa.</p> <p>4.2.2 Mtoa huduma atatumza taarifa za malalamiko yatokanayo na biashara ya SFE's ikiainisha;</p> <ul style="list-style-type: none"> <li>a) Idadi na aina ya malalamiko yaliyopokelewa;</li> <li>b) Malalamiko yaliyosuluhishwa na mtoa huduma; na</li> <li>c) Malalamiko yaliyowasilishwa kwa Mamlaka kwa hatua zaidi.</li> </ul> <p>4.2.3 Kumbukumbu za biashara ya SFE's zitawekwa katika ofisi ya mtoa huduma ambapo SFE's wanasimamiwa.</p> <p>4.2.4 Mtoa huduma atatoa taarifa kwa Mamlaka kuhusu ofisi ambapo kumbukumbu zimetunzwa na zitapatikana kwa ajili ya ukaguzi wa Mamlaka.</p> <p>4.2.5 Kumbukumbu za biashara ya SFE's zitatunzwa na mtoa huduma kipindi chote cha mkataba na SFE's na kwa muda usiopungua miaka sita tangu kumalizika kwa mkataba na SFE's husika.</p> <p>4.2.6 Mamlaka itaainisha mfumona namna ya utunzaji kumbukumbu chini ya Mwongozo huu.</p>
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	4.2.6 The Authority shall specify format and manner of maintenance of records referred to under these Guidelines.		
4.3 <b>Enforcement</b>	Any person who contravenes the provisions of these Guidelines commits an offence and shall be subject to regulatory sanctions by the Commissioner of Insurance as per the Insurance Act Cap 394.	4.3 <b>Utekelezaji wa Kisheria</b>	Mtu yeyote atakayekiuka masharti ya Mwongozo huu atakuwa ametenda kosa na atachukuliwa hatua na Kamishna wa Bima kwa mujibu wa Sheria ya Bima Sura Na. 394.
<b>SECTION FIVE: REVIEW AND APPROVAL OF GUIDELINES</b>		<b>SEHEMU YA TANO: MAPITIO NA IDHINI YA MWONGOZO</b>	
5.1 <b>Review of Guidelines</b>	5.1.1 These Guidelines shall be reviewed annually for improvement. 5.1.2 Notwithstanding paragraph 5.1.1 above, the Commissioner may issue provisions that shall form Addendum to these Guidelines as and when required.	5.1 <b>Mapitio ya Mwongozo</b>	5.1.1 Mwongozo utapitiwa kila miaka mitatu kwa ajili ya maboresho. 5.1.2 Bila kuathiri kifungu cha 5.1.1, Kamishna anaweza kuboresha Mwongozo huu kwa kutoa Mwongozo wa nyongeza wakati wowote itakapohitajika.
5.2 <b>Effective date</b>	These Guidelines shall come into force on the <b>1st May, 2022.</b>	5.2 <b>Tarehe rasmi ya kuanza kutumika</b>	Mwongozo huu itanza kutumika rasmi tarehe <b>1 Mei, 2022.</b>
5.3 <b>Approved</b>	Approved by:  ..... <b>Dr. Baghayo A. Saqware Commissioner of Insurance</b>	5.3 <b>Idhini</b>	Imeidhinishwa na:  ..... <b>Dkt. Baghayo A. Saqware Kamishna wa Bima</b>

**For Application and Enquiries please write to:**

**Maombi au Maulizo, andika kwa:**

**The Commissioner**

**Tanzania Insurance Regulatory Authority**

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