



TANZANIA INSURANCE REGULATORY AUTHORITY

MAMLAKA YA USIMAMIZI WA BIMA TANZANIA

GUIDELINES FOR INSURANCE DIGITAL PLATFORMS

MWONGOZO WA UTOAJI HUDUMA ZA BIMA KIDIJITALI

APRIL, 2022

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SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
1.1 Authorization and Powers	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 Idhini na Mamlaka	Mwongozo huu umetolewa kwa mujibu wa Kifungu cha 6 (2) (e) na 11 (a) & (b) cha Sheria ya Bima Sura Na. 394 ambacho kinaigiza Mamlaka kuweka vigezo vya uendeshaji wa shughuli za bima ambavyo vitatakiwa kuzingatiwa na watoa huduma za bima.
1.2 Citation	These Guidelines may be cited as “ Insurance Digital Platforms Guidelines, 2022 ”	1.2 Nukuu	Mwongozo huu utafahamika kama “ Mwongozo ya Utoaji Huduma za Bima Kidijitali, 2022 ”
1.3 Background and Rationale	<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 there are in existence a number of unregulated digital platforms that are used as enablers for transaction of Insurance business. Non-regulation of these platforms among other</p>	1.3 Usuli na Mantiki	<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. Ni vyema kutambua kwamba kuna mifumo kadhaa ya kidijitali isiyodhibitiwa ambayo hutumiwa kama viwezeshaji kwa shughuli za biashara ya Bima. Kutodhibiti mifumo hii, pamoja na mambo mengine, huliweka soko kwenye hatari za udhibiti,</p>

	things exposes the market to regulatory, reputational and other risks. These Guidelines are intended to establish an effective regulatory and supervisory system for Insurance Digital Platforms (IDPs).		kuleta taswira mbaya kwenye soko na hatari nyinginezo. Mwongozo huu inakusudia kuweka mfumo madhubuti wa udhibiti na usimamizi wa Mifumo ya Kidijitali ya Bima (IDPs).
1.4 Application and Scope	These Guidelines shall apply to: i. Persons operating Insurance Digital Platforms (IDPs); and ii. Registrants licensed by the Authority to provide insurance services.	1.4 Matumizi na Mawanda	Mwongozo huu utawahusu: i. Taasisi zinazomiliki au kuendesha Mifumo ya kidijitali ya Bima (IDPs); na ii. Taasisi zilizosajiliwa na kupewa leseni na Mamlaka kutoa huduma za bima.
1.5 Purpose and Objectives	1.5.1 To establish a mechanism of regulating and supervising activities of Insurance Digital Platforms. 1.5.2 To encourage the evolvement of Insurance Digital business model in the market. 1.5.3 To increase penetration, employment and contribution of the insurance subsector to the Gross Domestic Product (GDP).	1.5 Lengo na Madhumuni	1.5.1 Kuweka utaratibu wa kudhibiti na kusimamia mifumo ya kidijitali ya bima. 1.5.2 Kuhamasisha uanzishwaji na uendelezaji wa mifumo ya kidigitali ya bima katika soko, 1.5.3 Kuongeza wigo, ajira na mchango wa sekta ndogo ya bima kwenye Pato la Taifa (GDP).
1.6 Licensing	1.6.1 All IDPs shall be Licensed by The Authority.	1.6. Leseni	1.6.1. IDPs zinatakiwa kuomba Leseni kwa Mamlaka.

	<p>1.6.2 No registrant shall use an IDP that is not licensed by the Authority.</p> <p>1.6.3 All persons currently transacting insurance business through digital platforms shall be required to submit applications for licensing their platforms as “Insurance Digital Platforms” within six months of commencement of these Guidelines.</p>		<p>1.6.2. Hakuna mtoa huduma atakayeruhusiwa kutumia IDP ambayo haijapewa leseni na Mamlaka.</p> <p>1.6.3. Taasisi zote zinazoendesha biashara ya bima kwa kutumia mifumo ya kidijitali watahitajika kuwasilisha maombi ya kupewa leseni ndani ya miezi sita baada ya kuanza kutumika kwa Mwongozo huu.</p>
<p>1.7 Definitions and Acronyms</p>	<p>Act: means the Insurance Act Cap 394</p> <p>Authority: means Tanzania Insurance Regulatory Authority established under the Insurance Act.</p> <p>BCP: means business continuity plan.</p> <p>Commissioner: means the Commissioner of Insurance appointed under Section 7 of the Insurance Act.</p> <p>IDP: means Insurance Digital Platforms.</p> <p>Insurance Digital Platform: Means a digital or related network that provides information or complete insurance solutions between insurance registrants and customers by enabling access of information, advertisement,</p>	<p>1.7 Maana na Vifupisho vya Maneno</p>	<p>Sheria: maana yake ni Sheria ya Bima Sura ya 394</p> <p>Mamlaka: maana yake ni Mamlaka ya Usimamizi wa Bima Tanzania iliyoanzishwa chini ya Sheria ya Bima.</p> <p>BCP: inamaanisha mpango wa mwendelezo wa biashara.</p> <p>Kamishna: maana yake ni Kamishna wa Bima aliyeteuliwa chini ya Kifungu Namba 7 cha Sheria ya Bima.</p> <p>IDP: maana yake ni Mfumo wa Kidijitali wa Bima</p> <p>Mfumo wa kidijitali wa Bima: Mfumo wa kidijitali unaotoa taarifa au masuluhisho kamili kati ya watoa huduma na wateja wa bima kwa kuwezesha</p>

	<p>purchasing and/or comparison of prices and benefits of insurance products from different insurers.</p> <p>TCRA: means Tanzania Communication Regulatory Authority.</p> <p>TZS: means Tanzania Shillings.</p>		<p>upatikanaji wa taarifa, matangazo, manunuzi au/na ulinganisho wa bei na manufaa ya bidhaa za bima kutoka kwa watoa huduma.</p> <p>TCRA: maana yake ni Mamlaka ya Udhibiti wa Mawasiliano Tanzania.</p> <p>TZS: maana yake ni Shilingi ya Tanzania</p>
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SECTION TWO: ROLES AND RESPONSIBILITIES

SEHEMU YA PILI: WAJIBU NA MAJUKUMU

<p>2.1. Roles and Responsibilities of IDP's</p>	<p>2.1.1. Facilitate access to information and advertising and/or comparisons of prices for insurance services/products from various service providers.</p> <p>2.1.2. Facilitate the distribution and purchase of insurance services/products from various service providers.</p>	<p>2.1 Wajibu na Majukumu ya IDP's</p>	<p>2.1.1 Kuwezesha upatikanaji wa taarifa na utangazaji na/au ulinganisho wa bei za huduma/bidhaa za bima kutoka kwa watoa huduma mbalimbali.</p> <p>2.1.2 Kuwezesha usambazaji na ununuzi wa huduma/bidhaa za bima kutoka kwa watoa huduma mbalimbali.</p>
<p>2.2. Remuneration</p>	<p>2.2.1. Contractual remuneration structure between IDP and relevant registrant shall be submitted to the Authority for approval.</p>	<p>2.2. Stahiki</p>	<p>2.2.1. Mkataba wa stahiki za malipo kati ya IDP na mtoa huduma za bima utawasilishwa kwa Mamlaka ili kuidhinishwa.</p>

SECTION THREE: LICENSING REQUIREMENTS

SEHEMU YA TATU: VIGEZO VYA LESENI

3.1 Licensing Requirements

3.1.1 The applicant shall ensure fulfilment of the requirements including but not limited to the following prior to the grant of license or renewal:

i. Completion of Application Form and payment of Fees prescribed below: -

Type of Fee	Amount (TZS)	Frequency of Payment
Registration Fee	2,500,000	Once
Application Fee	25,000	Annually
Annual Fee	750,000	Annually

- ii. Clearance letter or approval from Tanzania Communication Regulatory Authority (TCRA);
- iii. Certified copy of the certificate of Incorporation;
- iv. The Principal Officer possesses the qualifications as specified under the Insurance Act Cap 394;
- v. Every IDP shall have a policy on the manner of soliciting insurance products.

3.1 Vigezo vya leseni

3.1.1 Mwombaji wa leseni atahakikisha amekamilisha mahitaji yafuatayo kabla ya kupewa leseni au kuhuisha:

- i. Kujaza Fomu ya Maombi na malipo ya Ada kama ifuatavyo: -

Aina ya Ada	Kiasi (TZS)	Kipindi cha malipo
Malipo ya usajili	2,500,000	Mara Moja
Malipo ya maombi	25,000	Kila Mwaka
Malipo ya mwisho wa mwaka	750,000	Kila Mwaka

- ii. Kibali kutoka Mamlaka ya Mawasiliano Tanzania (TCRA);
- iii. Nakala iliyothibitishwa ya cheti cha Usajili;
- iv. Kuwa na Afisa Mkuu mwenye sifa kama zilizyoainishwa chini ya Sheria ya Bima Sura Na. 394;
- v. Kila IDPs itatakiwa kuwa na sera kuhusiana na namna ya kuuza bidhaa/huduma za bima. Sera, miongoni mwa mambo mengine, itajumuisha mbinu zitakazotumiwa na IDPs katika kutatua

	<p>The Policy, amongst others, shall include the approach to be followed by the IDP in having multiple tie-ups, type of products sold, grievance redressal mechanism, reporting requirements and any other item;</p> <p>vi. Every IDP shall take out the following Insurance Policies;</p> <p>a) Professional Indemnity insurance: A minimum Sum Assured of TZS 100,000,000;</p> <p>b) Cyber Liability Insurance – Limit to be determined and approved by the Authority.</p> <p>vii. An IDP shall, at all times ensure that it has adequate IT security infrastructure supported by a robust Backup system for data</p> <p>viii. An IDP shall establish and maintain a comprehensive Business Continuity Plan (BCP) to facilitate seamless continuity of its services to users.</p> <p>ix. Registrants shall enter into an “agreement” with an IDP owner in the format and</p>		<p>malalamiko, utoaji taarifa na maswala mengine;</p> <p>vi. Kila IDP atatakiwa kuwa na Bima zifuatazo;</p> <p>a) Bima ya Malipo ya utaalum: Thamani ya Bima TZS 100,000,000;</p> <p>b) Bima ya Dhima ya Mtandao – kwa kiwango kitakachopangwa na kuidhinishwa na Mamlaka.</p> <p>vii. IDP itahakikisha, wakati wote kuwa ina miundombinu ya usalama wa mifumo ya TEHAMA unaosaidiwa na mfumo thabiti wa kuhifadhi nakala ya data.</p> <p>viii. IDP itaanzisha na kudumisha Mpango mahsusi wa Kuendeleza Biashara (BCP) ili kuwezesha uendelevu wa huduma zake kwa watumiaji.</p> <p>ix. Watoa huduma wataingia katika "mkataba" na mmiliki wa IDP kwa utaratibu ulioidhinishwa na Mamlaka. Mkataba utajumuisha yafuatayo:</p> <p>a) Ada/stahiki za malipo kwa wateja elekezi;</p> <p>b) Kuwepo kwa makubaliano halali yanayofaa kuidhinishwa na Mamlaka.</p>
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	<p>manner approved by the Authority which shall include the following:</p> <ul style="list-style-type: none">a. Fee/remuneration for the leads to be shared;b. There shall be a valid agreement for grant of approval by the Authority.		
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SECTION FOUR: PROHIBITED PRACTICES		SEHEMU YA NNE: MAKATAZO	
4.1 Prohibited Practices	<ul style="list-style-type: none"> i. IDP's shall not be subject to preferential arrangements with registrants; ii. IDP's shall not display products/ services that have not been approved by the Authority; iii. IDP's shall not act for registrants other than those indicated in their approved agreements; iv. IDP's shall not engage in unethical or unfair practices which prejudice the rights of the insured or prospect or the registrants; v. IDP's shall not seek to obtain payment other than agreed remuneration without prior approval from the Commissioner; vi. IDP's 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. 	4.1 Makatazo	<ul style="list-style-type: none"> i. Mwombaji hatakuwa na makubaliano ya kupendelea mtoa huduma fulani; ii. IDP's hatakiwi kuonyesha bidhaa/huduma ambazo hazijaidhinishwa na Mamlaka; iii. IDP's haitafanya kazi na watoa huduma wengine isipokuwa wale walioonyeshwa katika mikataba yao iliyoidhinishwa; iv. IDP's hatajikusisha na vitendo vinavyokiuka maadili au vinavyoathiri haki za mteja wa bima wa sasa au mtarajiwa au watoa huduma; v. IDP's hatalipwa malipo zaidi ya ujira stahiki uliopo kwenye Mkataba ulioidhinishwa bila ya idhini ya Kamishna; vi. IDP's hatojikusisha na vitendo vingine vyovyote vitakavyohesabiwa na Kamishna wa Bima kuwa si sahihi au ni dhuluma kwa haki za mteja wa sasa au mtarajiwa au mtoa huduma za bima.

SECTION FIVE: SUPERVISION AND MONITORING		SEHEMU YA TANO: USIMAMIZI NA UFUATILIAJI	
5.1 Reporting Requirements and Monitoring	<ul style="list-style-type: none"> i. IDP shall submit to the Authority, quarterly returns on the performance of the business; ii. The returns 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; and iii. Where there is a change in the information provided, the IDP's shall within ten working days, notify the Authority of such change. 	5.1. Usimamizi na Ufuatiliaji	<ul style="list-style-type: none"> i. IDP atawasilisha kwa Mamlaka taarifa ya kila robo mwaka juu ya utendaji wa biashara husika; ii. Taarifa iliyotajwa kwenye kipengele (i) itawasilishwa ndani ya mwezi mmoja baada ya kwisha muda uliotajwa, kwa kutumia fomu na mfumo utakaowekwa na Mamlaka; na iii. Endapo patakuwa na mabadiliko katika taarifa iliyotolewa, IDP's atatakiwa kutoa taarifa juu ya mabadiliko hayo kwa Mamlaka ndani ya siku kumi za kazi.
5.2. Record Keeping	<ul style="list-style-type: none"> i. IDP shall maintain records in respect of each registrant it deals with, which shall include but not limited to- <ul style="list-style-type: none"> a. The names of the policyholders, prospects; b. Premium Volume for each class of business; c. Remuneration from the registrants; d. Type and class of claims assigned by the registrant (where applicable). ii. The amount of professional fee and 	5.2. Utunzaji wa Kumbukumbu	<ul style="list-style-type: none"> i. IDP atatumza kumbukumbu zote zinazohusiana na kila mtoa huduma ya bima wanayefanya kazi naye, ambazo zitajumuisha: - <ul style="list-style-type: none"> a. Majina ya wateja wa sasa na watarajiwa; b. Kiwango cha ada kwa kila aina ya biashara; c. Malipo kutoka kwa watoa huduma; d. Aina za madai yaliyotolewa na watoa huduma (pale inapobidi). ii. Kiasi cha ada ya kitaalamu na gharama zilizotumika kwa kila biashara; iii. IDP atatumza taarifa za malalamiko yatokanayo na biashara yake ikiainisha;

	<p>expenses incurred against each assigned case;</p> <p>iii. IDP shall maintain records on complaints received in respect of its business specifying;</p> <p style="padding-left: 40px;">a) Number and nature of complaints received;</p> <p style="padding-left: 40px;">b) Complaints resolved by the IDP;</p> <p style="padding-left: 40px;">c) Complaints submitted to the Authority for further action.</p> <p>iv. The records of the IDP business shall be kept at a specified office of the IDP and shall be accessible by the Authority for inspection;</p> <p>v. The business records shall be maintained by the IDP during the existence of business relationship with the registrant and for a period of at least six years from the end of the relationship;</p> <p>vi. The Authority shall specify format and manner of maintenance of records referred to under these Guidelines.</p>		<p>a) Idadi na aina ya malalamiko yaliyopokelewa;</p> <p>b) Malalamiko yaliyosuluhishwa na IDP;</p> <p>c) Malalamiko yaliyowasilishwa kwa Mamlaka kwa hatua zaidi.</p> <p>iv. Kumbukumbu za biashara ya IDP zitawekwa katika ofisi maalum ya IDP inayoweza fikiwa na Mamlaka kwa ukaguzi.</p> <p>v. Kumbukumbu za biashara ya IDP zitatunzwa na IDP kipindi chote cha mkataba na watoa huduma na kwa muda usiopungua miaka sita tangu kumalizika kwa mkataba husika;</p> <p>vi. Mamlaka itaainisha mfumo na namna ya utunzaji kumbukumbu chini ya Mwongozo huu.</p>
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5.3 Enforcement	Any person who contravenes the provisions of these Guidelines commits an offence and shall be subject to regulatory sanction by the Commissioner of Insurance as per the Insurance Act Cap 394.	5.3 Utekelezaji	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.
SECTION SIX: REVIEW AND APPROVAL OF GUIDELINES		SEHEMU YASITA: MAPITIO NA IDHINI YA MWONGOZO	
6.1 Review of Guidelines	6.1.1 These Guidelines shall be reviewed annually for improvement. 6.1.2 Notwithstanding paragraph 6.1.1 above, the Commissioner may issue provisions that shall form Addendum to these Guidelines as and when required	6.1 Mapitio ya Mwongozo	6.1.1 Mwongozo utapitiwa kila baada ya miaka mitatu kwa ajili ya maboresho. 6.1.2 Bila kuathiri kifungu 6.1, Kamishna anaweza kuboresha Mwongozo huu kwa kutoa Miongozo ya nyongeza wakati wowote itakapohitajika.
6.2 Effective date	These Guidelines shall come into force on the 1st May, 2022.	6.2 Tarehe rasmi ya kuanza kutumika	Mwongozo huu utanza kutumika rasmi tarehe 1 Mei, 2022.
6.3 Approval of Guidelines	Approved by: Dr. Baghayo A. Saqware Commissioner of Insurance	6.3 Idhini ya Mwongozo	Imeidhinishwa na: Dkt. Baghayo A. Saqware Kamishna wa Bima

For Application and Enquiries please write to:

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