



THE UNITED REPUBLIC OF TANZANIA

MINISTRY OF FINANCE

TANZANIA INSURANCE REGULATORY AUTHORITY

**HEALTH INSURANCE SCHEMES REGISTRATION
GUIDELINES**

Version No. 1.0

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JAMHURI YA MUUNGANO WA TANZANIA

WIZARA YA FEDHA

MAMLAKA YA USIMAMIZI WA BIMA TANZANIA

MIONGOZO YA USAJILI WA SKIMU ZA BIMA YA AFYA

Toleo Na. 1.0

Agosti 2025

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SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
1.1 Authorization and Powers	These guidelines have been issued in accordance with Section 7 (2) (e) of the Universal Health Insurance Act Cap 161 which mandates the Authority to develop Guidelines on the effective and efficient management of health insurance schemes.	1.1 Idhini na Mamlaka	Miongozo hii imetolewa kwa mujibu wa Kifungu cha 7(2)(e) cha Sheria ya Bima ya Afya kwa Wote, Sura 161 ambacho kinaipa Mamlaka jukumu la kuandaa miongozo ya uendeshaji wenye ufanisi na tija katika usimamizi wa skimu za bima ya afya.
1.2 Citation	These Guidelines may be cited as the <i>"Guidelines on Health Insurance Schemes Registration, 2025."</i>	1.2 Nukuu	Miongozo hii itajulikana kama <i>"Miongozo ya Usajili wa Skimu za Bima ya Afya, 2025."</i>
1.3 Background and Rationale	These Guidelines have been developed to establish a clear framework for the registration and oversight of health insurance schemes.	1.3 Usuli na Mantiki	Miongozo hii imeandaliwa kwa lengo la kuweka mfumo imara wa usajili na usimamizi wa skimu za bima ya afya.
1.4 Application	These Guidelines shall apply to: a) A person who wants to register a health insurance scheme; b) Health insurance schemes registered by the Authority; c) Health service providers and beneficiaries; and	1.4 Matumizi	Miongozo hii itawahusu: a) Mtu yeyote anayekusudia kusajili skimu ya bima ya afya; b) Skimu za bima ya afya zilizosajiliwa na Mamlaka; c) Watoa huduma za afya na wanufaika; na d) Wadau wengine wanaohusika katika utoaji au usimamizi wa skimu za bima ya afya.

	d) Any other person(s) involved in the provision or supervision of health insurance schemes.		
1.5 Purpose and Objectives	The objectives of these guidelines are to: a) Establish a regulatory framework for registration and operation of health insurance schemes. b) Ensure health insurance schemes are managed efficiently, transparently, and in accordance with set standards; and c) Safeguard the interests of beneficiaries and other stakeholders by ensuring that health insurance services are delivered fairly, effectively, and with accountability.	1.5 Malengo na Madhumuni	Malengo ya miongozo hii ni; a) Kuweka mfumo wa usimamizi kwa ajili ya usajili na uendeshaji wa skimu za bima ya afya; b) Kuhakikisha kuwa skimu za bima ya afya zinasimamiwa kwa ufanisi, uwazi, na kwa mujibu wa viwango vilivyowekwa.; na c) Kulinda maslahi ya wanufaika, na wadau wengine kwa kuhakikisha huduma za bima ya afya zinatolewa kwa haki, ufanisi, na uwajibikaji.
1.6 Interpretation	In these Guidelines, unless the context requires otherwise; the following words shall mean: - "Act" means the Universal Health Insurance Act, Cap 161. "Authority" means Tanzania Insurance Regulatory Authority as established under the Insurance Act, Cap 394	1.6 Tafsiri ya Maneno	Katika Miongozo hii isipokua kama muktadha utaelekeza vinginevyo, maneno yafuatayo yatamaanisha: - "Sheria" - inamaanisha Sheria ya Bima ya afya kwa Wote, Sura 161. "Mamlaka" maana yake ni Mamlaka ya Usimamizi wa Bima Tanzania kama ilivyoanzishwa kwa Sheria ya Bima, Sura 394.

	“Beneficiary” means any person who is entitled to receive medical benefits as defined under the Act. “Commissioner” means Commissioner of Insurance and Chief Executive Officer of the Authority as established by the Insurance Act Cap 394. “Health insurance scheme” means a registered entity that provides health insurance services only in accordance with the provisions of Act. “Private Health Insurance Scheme” means a private company registered to provide health insurance services in accordance with the Act. “Public Health Insurance Scheme” means a health insurance scheme established or recognized under the Act. "Principal officer" means a person responsible for the daily management of insurance scheme members and for all communication between health insurance scheme and the authority.	"Mnufaika" maana yake ni mtu yeyote anayestahili kupata mafao ya matibabu kama ilivyofafanuliwa kwenye Sheria. "Kamishna" maana yake ni Kamishna wa Bima na Mtendaji Mkuu wa Mamlaka kama ilivyoanzishwa na Sheria ya Bima Sura ya 394. "Skimu ya bima ya afya" maana yake ni bima ya afya ya umma au kampuni binafsi inayotoa huduma za bima ya afya. “Skimu ya bima ya afya binafsi” maana yake ni kampuni binafsi iliyosajiliwa kutoa huduma za bima ya afya kwa mujibu wa Sheria. “Skimu ya bima ya afya ya umma” maana yake ni bima ya afya iliyoanzishwa au kutambuliwa chini ya Sheria. "Afisa Mkuu" maana yake ni mtu anayewajibika kwa usimamizi wa kila siku wa wanachama wa skimu ya bima ya afya na mawasiliano yote kati ya skimu ya bima ya afya na Mamlaka.
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SECTION TWO: CRITERIA FOR REGISTRATION OF THE HEALTH INSURANCE SCHEME		SEHEMU YA PILI: VIGEZO VYA USAJILI WA SKIMU ZA BIMA YA AFYA	
2.1 Health insurance class of Business Cap 394	2.1.1 Effective from 01 September, 2025, health insurance shall no longer be classified as a line of business under companies registered to provide general insurance, as was formerly recognized under the provisions of the Insurance Act.	2.1 Aina ya Bima ya Afya Sura ya 394	2.1.1 Kuanzia tarehe 01 Septemba, 2025, bima ya afya haitatambulika tena kama aina ya biashara inayotolewa na kampuni zilizosajiliwa kutoa huduma za bima ya kawaida, kama ilivyokuwa ikitambuliwa awali chini ya masharti ya Sheria ya Bima.
	2.1.2 Any person intending to provide health insurance services must apply to the Authority for registration as a health insurance scheme. 2.1.3 Any person that was previously registered to provide health insurance as part of other class of insurance business prior to the effective date of these guidelines shall be required to comply fully with the provisions set forth in this guideline.		2.1.2 Mtu yeyote anayekusudia kutoa huduma za bima ya afya atatakiwa kuwasilisha maombi kwa Mamlaka ili kusajiliwa kutoa huduma kama skimu ya bima ya afya. 2.1.3 Mtu yeyote aliyekuwa amesajiliwa awali kutoa huduma za bima ya afya kama sehemu ya aina nyingine ya biashara ya bima kabla ya tarehe ya kuanza kutumika kwa miongozo hii, atapaswa kuzingatia masharti yaliyowekwa na miongozo hii.
2.2 Registration Application	2.2.1 Any person intending to provide health insurance services as a Health insurance scheme shall apply for registration to the Authority.	2.2 Maombi ya usajili	2.2.1 Mtu yeyote anayekusudia kutoa huduma za bima ya afya kama skimu ya bima ya afya atawasilisha maombi ya usajili kwa Mamlaka.
	2.2.2 The application shall be submitted electronically, as prescribed by the Authority.		2.2.2 Maombi ya usajili yatawasilishwa kwa njia ya kielektroniki kama itakavyoelekezwa na Mamlaka.

SECTION TWO: CRITERIA FOR REGISTRATION OF THE HEALTH INSURANCE SCHEME		SEHEMU YA PILI: VIGEZO VYA USAJILI WA SKIMU ZA BIMA YA AFYA	
2.3 Criteria for Registration of public health insurance scheme	The applicant shall submit the following: 2.3.1 Completed application form for registration; 2.3.2 Evidence of payment of registration fees and annual fees as provided under section 158 of the Insurance Act; 2.3.3 Academic and professional qualifications of the directors and management of health insurance scheme; 2.3.4 List of benefits to be covered under the Standard Benefit Package; 2.3.5 Actuarial valuation report of the scheme; and 2.3.6 Any other requirements as the Authority may deem fit.	2.3. Vigezo vya usajili wa skimu ya bima ya afya za umma	Mwombaji atawasilisha yafuatayo: 2.3.1 Fomu iliyojazwa kikamilifu ya maombi ya usajili; 2.3.2 Uthibitisho wa malipo ya ada ya usajili na ada ya mwaka kwa mujibu wa kifungu cha 158 cha Sheria ya Bima; 2.3.3 Sifa za kitaaluma na kitaalamu za wakurugenzi na menejimenti ya skimu ya bima ya afya; 2.3.4 Orodha ya huduma zilizo katika kitita cha mafao ya huduma muhimu; 2.3.5 Taarifa ya tathmini ya uhai na uendelevu wa skimu ; na 2.3.6 Taarifa nyingine muhimu ambazo Mamlaka itaona zinafaa.

2.4 Criteria for Registration of private health insurance schemes	The applicant shall submit the following: 2.4.1 Completed application form for registration 2.4.2 Evidence of payment of registration fees and annual fees as provided under section 158 of the Insurance Act; 2.4.3 Evidence of company registration certificate with the word “health insurance” on it; 2.4.4 Proof of resolutions by the company’s board of directors to establish a health insurance scheme; 2.4.5 Operational Business plan of the health insurance scheme for at least three years; 2.4.6 List of geographical areas where the health insurance scheme intends to provide health insurance services; 2.4.7 Academic and professional qualifications of chief executive officer and management of health insurance scheme; 2.4.8 Evidence of payment of Government taxes; 2.4.9 Evidence of capital for the health insurance scheme in accordance with the Insurance Regulations;	2.4 Vigezo vya usajili wa Skimu binafsi za Bima ya Afya	Mwombaji atawasilisha yafuatayo: 2.4.1 Fomu iliyojazwa kikamilifu ya maombi ya usajili; 2.4.2 Uthibitisho wa malipo ya ada ya usajili na ada ya mwaka kwa mujibu wa kifungu cha 158 cha Sheria ya Bima; 2.4.3 Uthibitisho wa cheti cha usajili wa kampuni kikijumuisha maneno “ Bima ya Afya”; 2.4.4 Uthibitisho wa maazimio ya bodi ya wakurugenzi ya kampuni ya kuanzisha skimu ya bima ya afya; 2.4.5 Tathmini ya awali ya mpango wa uendeshaji wa skimu ya bima ya afya angalau miaka mitatu; 2.4.6 Orodha ya maeneo ya kijiografia ambayo skimu ya bima ya afya inakusudia kutoa huduma za bima ya afya; 2.4.7 Sifa za kitaaluma na kitaalamu za Mtendaji mkuu na menejimenti ya skimu ya bima ya afya; 2.4.8 Uthibitisho wa malipo ya kodi kwa Serikali; 2.4.9 Uthibitisho wa mtaji wa skimu ya bima ya afya kwa mujibu wa Kanuni za Bima;
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SECTION TWO: CRITERIA FOR REGISTRATION OF THE HEALTH INSURANCE SCHEME	SEHEMU YA PILI: VIGEZO VYA USAJILI WA SKIMU ZA BIMA YA AFYA
2.4.10 Evidence of academic and professional qualifications of the health insurance scheme Principal officer; 2.4.11 List of benefits to be covered under the Standard Benefit Package; 2.4.12 Valid Professional indemnity insurance with sum insured as may be prescribed by the Authority; 2.4.13 Valid fidelity guarantee insurance cover with sum insured as may be prescribed by the Authority; 2.4.14 Valid cyber liability insurance cover with sum insured as may be prescribed by the Authority; 2.4.15 Reinsurance plans to mitigate risks and ensure long-term sustainability; 2.4.16 Declaration of source of fund for the purpose of Anti Money Laundry (AML) / Countering the Financing of Terrorism (CFT); and	2.4.10 Uthibitisho wa sifa za kitaaluma za Afisa Mkuu wa skimu ya bima ya afya; 2.4.11 Orodha ya huduma zilizo katika kitita cha mafao ya huduma muhimu; 2.4.12 Bima halali ya fidia ya kitaaluma yenye thamani kama itakavyoelekezwa na Mamlaka 2.4.13 Bima halali ya uaminifu kazini yenye thamani kama itakavyoelekezwa na Mamlaka; 2.4.14 Bima ya fidia ya makosa ya kimtandao yenye thamani kama itakavyoelekezwa na Mamlaka; 2.4.15 Mpango wa bima mtawanyo kwa lengo la kupunguza vihatarishi na kuhakikisha undelevu; 2.4.16 Tamko la chanzo cha fedha kwa lengo la kuthibiti utakatishaji fedha na kuzuia ufadhili wa ugaidi; na 2.4.17 Taarifa nyingine muhimu ambayo Mamlaka itaona inafaa.

SECTION TWO: CRITERIA FOR REGISTRATION OF THE HEALTH INSURANCE SCHEME		SEHEMU YA PILI: VIGEZO VYA USAJILI WA SKIMU ZA BIMA YA AFYA	
	2.4.17 Any other requirements as the Authority may deem fit.		

SECTION TWO: CRITERIA FOR REGISTRATION OF THE HEALTH INSURANCE SCHEME		SEHEMU YA PILI: VIGEZO VYA USAJILI WA SKIMU ZA BIMA YA AFYA	
2.5 Procedure after registrations	2.5.1 A registered health insurance scheme shall not commence operations upon obtaining a registration license unless the Authority has issued a No Objection letter confirming compliance with the following requirements: a) Availability of a physical office; b) Availability of an adequate IT infrastructure; and c) Availability of key departments and their respective heads including Finance, Underwriting, Claims, Actuarial and ICT. 2.5.2 Subject to clause 2.5.1, a health insurance scheme shall be required to commence business within one year from the date of obtaining the registration certificate from the Authority.	2.5 Utaratibu Baada ya Usajili	2.5.1 Skimu ya bima ya afya iliyosajiliwa haitaruhusiwa kuanza biashara mara baada ya kupatiwa leseni ya usajili isipokuwa Mamlaka itakuwa imetoa barua ya kutokuwa na pingamizi inayothibitisha kuwa masharti yafuatayo yametekelezwa: a) Uwepo wa ofisi ya kudumu; b) Uwepo wa miundombinu ya mifumo ya TEHAMA; na c) Uwepo wa idara muhimu na wakuu wa idara husika ikiwemo idara Fedha, Uandikishaji Bima, Madai, Takwimu Bima na TEHAMA. 2.5.2 Kwa kuzingatia kipengele 2.5.1, skimu ya bima ya afya itapaswa kuanza biashara ndani ya mwaka mmoja tangu tarehe ya kupatiwa cheti cha usajili na Mamlaka.

SECTION THREE: QUALIFICATIONS OF BOARD AND MANAGEMENT OF THE HEALTH INSURANCE SCHEME		SEHEMU YA TATU: SIFA ZA BODI NA MENEJIMENTI YA SKIMU ZA BIMA YA AFYA	
3.1 The Board	3.1.1 A health insurance scheme shall have a Board that provides strategic guidance, policy direction, and oversight, and is accountable to shareholders, beneficiaries and other stakeholders.	3.1 Bodi	3.1.1 Skimu ya bima ya afya itakuwa na Bodi itakayoweka miongozo ya kimkakati, mwelekeo wa kisera na kuwajibika kwa wanahisa, wanufaika na wadau wengine.
	3.1.2 A Health Insurance Scheme Board shall be composed of atleast five members and not more than nine members including the chairperson.		3.1.2 Bodi ya skimu ya bima ya afya itaundwa na wajumbe wasiopungua watano na wasiozidi tisa akiwemo mwenyekiti.
	3.1.3 At least one-third of the members of the Board shall be Tanzanian citizens.		3.1.3 Angalau theluthi moja ya wajumbe wa Bodi watakuwa raia wa Tanzania.
	3.1.4 The Chairman of the Board must hold at least a degree in insurance and have a minimum of 10 years of experience in the insurance sector.		3.1.4 Mwenyekiti wa Bodi anatakiwa kuwa na angalau shahada ya bima na uzoefu wa si chini ya miaka 10 katika sekta ya bima.
	3.1.5 One-third of the Board members shall be independent directors.		3.1.5 Theluthi moja ya wajumbe wa bodi watakuwa wakurugenzi huru.

	3.1.6 Board members shall serve a term of five years and may be reappointed for the other two terms. 3.1.7 At least fifty percent of members of the Board shall have academic or professional qualifications in any of the following: insurance, finance, business administration, medical, actuarial, and Information & Communication Technology (ICT); provided that at least one member shall have an insurance qualification, and one member shall have a health related qualification.		3.1.6 Wajumbe wa Bodi watahudumu kwa miaka mitano na wanaweza kuteuliwa kwa vipindi vingine visivyozidi viwili. 3.1.7 Angalau asilimia hamsini ya wajumbe wa Bodi wawe na sifa za kitaaluma au kitaalam katika mojawapo ya maeneo yafuatayo: bima, fedha, usimamizi wa biashara, tathmini bima na TEHAMA; miongoni mwa wajumbe hao angalau mmoja anapaswa kuwa na taaluma ya bima na mwingine anapaswa kuwa na taaluma ya afya.
3.2 Key Personnel	Health insurance schemes shall, at a minimum, have the key personnel specified in clauses 3.3 to 3.6	3.2 Wasimamizi waandamizi	Skimu za bima ya afya itakuwa na angalau watumishi waliotajwa katika vifungu vya 3.3 hadi 3.6.
3.3 Chief Executive Officer or Principal Officer	Every health insurance scheme shall employ a full-time Chief Executive Officer (CEO) or Principal Officer who must possess the following qualification and competence: a) a Master's degree in one of the following fields: insurance and risk management, actuarial sciences, public health	3.3 Mtendaji Mkuu au Afisa Mkuu	Skimu ya bima ya afya itaajiri Afisa Mtendaji Mkuu au Afisa Mkuu atakayekuwepo muda wote ambaye lazima awe na sifa zifuatazo: a) Shahada za uzamili katika moja ya fani zifuatazo:- bima na usimamizi wa vihatarishi, tathmini bima, afya ya umma, usimamizi wa afya na ulinzi wa jamii, usimamizi wa huduma za afya, usimamizi

	administration, social protection, healthcare management, social security administration, public health financing, medicine, or other related allied disciplines from a recognized institution. A professional certification in a related field shall be considered an added advantage; and b) at least seven years' post qualification experience in the insurance industry, three years of which should have been in a managerial position.		wa hifadhi ya jamii, ufadhili wa huduma za afya, tiba au taaluma nyingine zinazohusiana kutoka taasisi inayotambulika. Cheti cha kitaalamu katika fani zinazohusiana kitazingatiwa kama faida ya ziada; na b) angalau miaka saba katika sekta ya bima, ambapo miaka mitatu kati ya hiyo inapaswa kuwa katika nafasi ya Uongozi.
3.4 Chief Finance Officer	Every health insurance scheme shall employ a full-time Chief Finance Officer who possesses the following qualification and competence: a) a degree in accounting or other related field and be a holder of C.P.A., ACCA, or ACA or any other equivalent professional qualification in accounting and shall be registered as a Certified Accountant; and b) a minimum of five years experience from a managerial position.	3.4 Afisa Mkuu wa Fedha	Kila skimu ya bima ya afya itakuwa na angalau Afisa Mkuu wa Fedha atakaye kuwepo muda wote ambaye atakuwa na sifa zifuatazo: a) Shahada ya uhasibu au shahada nyingine inayohusiana na ambaye atakua na C.P.A., ACCA, ACA au sifa nyingine yoyote sawa ya kitaalamu katika uhasibu na awe amesajiliwa kama kama Mhasibu; na b) angalau uzoefu wa miaka mitano katika nafasi za uongozi.

3.5 Head of Underwriting	Every health insurance scheme shall employ a full-time Head of Underwriting who must possess at least a degree in the fields of Insurance and risk management, Actuarial, social protection or any other related field with a minimum of three years of experience in the insurance industry.	3.5 Afisa Mkuu wa uandikishaji Bima	Kila skimu ya bima ya afya itakuwa na angalau Afisa Mkuu wa Uandikishaji Bima atakayekuwepo muda wote ambaye atakuwa angalau na shahada ya bima na usimamizi wa hadhari, takwimu bima, usimamizi wa hifadhi ya jamii au shahada nyingine inayohusiana na mwenye uzoefu usiopungua miaka mitatu katika sekta ya bima.
3.6 Head of Claims	Every health insurance scheme shall employ a full-time Head of Claims who must hold at least a degree in the fields of health or other related allied disciplines from a recognized institution and at least a certificate of profficiency in insurance with five years experience in the health sector.	3.6 Afisa Mkuu wa madai	3.6.1 Skimu ya Bima ya Afya itakuwa na angalau Afisa Mkuu wa Madai ambaye atakuwa na angalau shahada katika fani ya afya au taaluma nyingine zinazohusiana kutoka taasisi inayotambulika na mwenye angalau cheti cha awali cha bima na uzoefu wa miaka mitano katika sekta ya afya.
3.7 Approval by the Authority	3.7.1 The appointment of the board of directors and key personnel of the health insurance scheme shall be subject to prior approval from the Authority. 3.7.2 Board members and the Chief Executive Officer whose appointments are in accordance with the Act establishing the respective institution shall perform their	3.7 Idhini kutoka kwa Mamlaka	3.7.1 Uteuzi wa bodi ya wakurugenzi wa skimu ya bima ya afya na wafanyakazi muhimu wanapaswa kupata idhini ya awali kutoka kwa Mamlaka. 3.7.2 Wajumbe wa Bodi na Mkurugenzi Mtendaji ambao uteuzi wao uko kwa mujibu wa Sheria ya kuanzishwa kwa taasisi husika watatekeleza majukumu yao kwa mujibu wa

	duties in line with the terms of their appointments and shall not be required to obtain approval from the Authority.		masharti ya uteuzi huo na hawatalazimika kupata idhini kutoka kwa Mamlaka.
3.8 Continuing Professional Development	Board members and all key personnel shall attend training on insurance matter or health matter provided by registered academic institution or registered professional board at least semi annually.	3.8 Maendeleo Endelevu ya Kitaalamu	Wajumbe wa Bodi na wasimamizi waandamizi wanapaswa kuhudhuria angalau mafunzo ya bima au Afya yanayotolewa na taasisi za elimu au Bodi za kitaaluma zilizosajiliwa angalau mara mbili kwa mwaka.

SECTION FOUR: PROHIBITED PRACTICES		SEHEMU YA NNE: MAKATAZO	
4.1 Prohibited practices	4.1.1 No person shall be allowed to operate a health insurance scheme without being registered by the Authority.	4.1 Makatazo	4.1.1 Si ruhusa kwa mtu yeyote kuendesha biashara kama skimu ya bima ya afya bila kusajiliwa na Mamlaka.
	4.1.2 A registered health insurance scheme shall not be allowed to offer other classes of insurance business apart from health insurance class only.		4.1.2 Skimu ya bima ya afya iliyosajiliwa haitatakiwa kufanya biashara ya bima ya aina nyingine isipokuwa bima ya afya pekee.
	4.1.3 A health insurance scheme shall not engage in unfair practices that harm the rights of beneficiaries.		4.1.3 Skimu ya bima ya afya haitaruhusiwa kujihusisha na vitendo visivyo vya haki vinavyohujumu haki za wanufaika.

SECTION FIVE: GENERAL PROVISIONS		SEHEMU YA TANO: MASHARTI YA JUMLA	
5.1 Sanctions	A person that contravenes the provisions of these Guidelines commits an offense and such acts shall be subject to penalties as prescribed by the Act.	5.1 Adhabu	Mtu ambaye atakiuka masharti ya Miongozo hii atakuwa ametenda kosa na ataadhibiwa kama ilivyoielezwa katika Sheria.
5.2 Effective date	These Guidelines shall come into force on the 1 st of September, 2025.	5.2 Tarehe ya kuanza kutumika	Miongozo hii itaanza kutumika rasmi tarehe 1 Septemba, 2025.
SECTION SIX: REVIEW AND APPROVAL		SEHEMU YA SITA: MAPITIO NA IDHINI	
6.1 Review of Guidelines	6.1.1 These Guidelines shall be reviewed once every three years. 6.1.2 Subject to 6.1.1, the Authority may issue an addendum that shall form part of these Guidelines.	6.1 Mapitio ya Miongozo	6.1.1 Miongozo hii itafanyiwa mapitio mara moja kila baada ya miaka mitatu. 6.1.2 Kwa kuzingatia 6.1.1, Mamlaka inaweza kutoa masharti yatakayounda nyongeza ya Miongozo hii pale itakapohitajika.
Approved by:	Dr. Baghayo A. Saqware <u>COMMISSIONER OF INSURANCE</u>	Imepitishwa na:	Dr. Baghayo A. Saqware <u>KAMISHNA WA BIMA</u>

FOR APPLICATION AND ENQUIRIES PLEASE WRITE TO:	KWA MAOMBI AU MAULIZO, ANDIKA KWA:
HEADQUARTERS OFFICE LAPF Building, 5th Floor, Plot No. 4/5, Makole street, P. O. Box 2987, Dodoma - Tanzania. Tel: +255 (026) 232 1180 Fax: +255 (026) 232 1180 Email: coi@tira.go.tz Website: www.tira.go.tz	OFISI ZA MAKAO MAKUU Jengo la PSSSF, Ghorofa 5, Kiwanja Na. 4/5, Mtaa wa Makole, S.L.P 2987, DODOMA -TANZANIA Simu: +255 (026) 232 1180 Nukushi: +255 (026) 232 1180 Baruapepe: coi@tira.go.tz Mtandao: www.tira.go.tz
DAR ES SALAAM SUB-HEAD OFFICE TIRA HOUSE, Block 33, Plot No. 85/2115, Mtendeni Street, P. O. Box 9892, DAR ES SALAAM - Tanzania Tel: +255(022)2132537/2116120/2116131 Fax: +255(022)2132539 Email: coi@tira.go.tz Website: www.tira.go.tz	OFISI NDOGO YA DAR ES SALAAM Jengo la TIRA, Kitalu Na. 85/2115, Mtaa wa Mtendeni, S.L.P 9892, DAR ES SALAAM – TANZANIA Simu:+255(022)2132537/2116120/2116131 Nukushi: +255(022)2132539 Baruapepe: coi@tira.go.tz Mtandao: www.tira.go.tz
ZANZIBAR SUB-HEAD OFFICE TIRA House, Kilimani Street, P. O. Box 133,	OFISI NDOGO YA ZANZIBAR Jengo la TIRA, Mtaa wa Kilimani, S.L.P 133,

FOR APPLICATION AND ENQUIRIES PLEASE WRITE TO:	KWA MAOMBI AU MAULIZO, ANDIKA KWA:
Zanzibar - Tanzania. Tel: +255 (024) 223 7271 Fax: +255 (024) 223 7272 Email: dcoi@tira.go.tz Website: www.tira.go.tz	Zanzibar - Tanzania. Simu: +255 (024) 223 7271 Nukushi: +255 (024) 223 7272 Baruapepe: dcoi@tira.go.tz Mtandao: www.tira.go.tz
LAKE ZONE OFFICE 5th Floor, PPF House, Kenyatta Road P. O.Box 114 Mwanza - Tanzania. Tel: +255 (028) 250 6000 Fax: +255 (028) 250 6000 Email: lake@tira.go.tz Website: www.tira.go.tz	OFISI YA KANDA YA ZIWA Ghorofa ya 5, Jengo la PPF, Barabara ya Kenyatta S.L.P 114 Mwanza - Tanzania. Simu: +255 (028) 250 6000 Nukushi: +255 (028) 250 6000 Baruapepe: lake@tira.go.tz Mtandao: www.tira.go.tz
NORTHERN ZONE OFFICE NSSF Building Kaloleni, 5th Floor, P. O. Box 15468, Arusha - Tanzania. Tel: +255 (027) 2520 017 Fax: +255 (027) 2520 017 Email: northern@tira.go.tz	OFISI YA KANDA YA KASKAZINI Jengo la NSSF Kaloleni, Ghorofa ya 5, S.L.P 15468, Arusha - Tanzania. Simu: +255 (027) 2520 017 Nukushi: +255 (027) 2520 017 Baruapepe: northern@tira.go.tz

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Website: www.tira.go.tz	
SOUTHERN HIGHLANDS ZONE OFFICE NHIF Building, 4 th Floor, Karume Road, P. O. Box 1618, Mbeya - Tanzania. Tel: +255 (025) 295 7325 Fax: +255 (025) 295 7325 Email: southernhighlands@tira.go.tz Website: www.tira.go.tz	OFISI YA KANDA YA NYANDA ZA JUU KUSINI Jengo la NHIF, Ghorofa ya 4, Barabara ya Karume, S.L.P 1618, Mbeya - Tanzania. Simu: +255 (025) 295 7325 Nukushi: +255 (025) 295 7325 Baruapepe: southernhighlands@tira.go.tz Mtandao: www.tira.go.tz
SOUTHERN ZONE OFFICE NHC Building, Ground Floor, Plot No. 17, Kitalu B, P. O. Box 730, Lindi - Tanzania Tel: +255 7136 72222 Email: southern@tira.go.tz Website: www.tira.go.tz	OFISI YA KANDA YA KUSINI Jengo la NHC, Ghorofa ya Chini, Kiwanja Na. 17, Kitalu B, S.L.P 730, Lindi - Tanzania. Simu: +255 7136 72222 Baruapepe: southern@tira.go.tz Mtandao: www.tira.go.tz
CENTRAL ZONE OFFICE LAPF Building, 5th floor, Plot No. 4/5, Makole street, P. O. Box 2987,	OFISI YA KANDA YA KATI Jengo la LAPF, Ghorofa ya 5, Kiwanja Na. 4/5, Mtaa wa Makole, S.L.P 2987,

FOR APPLICATION AND ENQUIRIES PLEASE WRITE TO:	KWA MAOMBI AU MAULIZO, ANDIKA KWA:
Dodoma - Tanzania. Tel: +255 (026) 232 1180 Email: central@tira.go.tz Website: www.tira.go.tz	Dodoma - Tanzania. Simu: +255 (026) 232 1180 Baruapepe: central@tira.go.tz Mtandao: www.tira.go.tz
WESTERN ZONE OFFICE TIRA TUWAS Boma Road, 5113 Gongoni Street, P.O.Box 198, Tabora Email: western@tira.go.tz Website: www.tira.go.tz	OFISI YA KANDA YA MAGHARIBI Jengo la TIRA TUWAS, Barabara ya Boma, Kiwanga Na. 5113, Mtaa wa Gongoni, S.L.P 198, Tabora - Tanzania. Baruapepe: western@tira.go.tz Mtandao: www.tira.go.tz
LAKE TANGANYIKA ZONE OFFICE NHC Mpanda Plaza, 2nd Floor Left wing, Majengo Street, P.O.Box 515 Mpanda - Katavi Email: tanganyika@tira.go.tz Website: www.tira.go.tz	OFISI YA KANDA YA ZIWA TANGANYIKA Jengo la NHC Mpanda Plaza, Ghorofa ya 2, Upande wa Kushoto, Mtaa wa Majengo, S.L.P 515, Mpanda - Katavi. Baruapepe: tanganyika@tira.go.tz Mtandao: www.tira.go.tz
EASTERN ZONE OFFICE PSSSF Commercial Complex, Sam Nujoma Road, 3rd Floor	OFISI YA KANDA YA MASHARIKI Jengo la PSSSF Commercial Complex, Ghorofa ya 3,

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Dar es Salaam	Barabara ya Sam Nujoma, Dar es Salaam - Tanzania.
PEMBA ZONE OFFICE ZSTC Building (Karafuu House), Madungu Street, Chake Chake, Pemba Website: www.tira.go.tz	OFISI YA KANDA YA PEMBA Jengo la ZSTC (Karafuu House), Mtaa wa Madungu, Chake Chake, Pemba Mtandao: www.tira.go.tz
UNGUJA ZONE OFFICE ZSTC Building, 5 th Floor, Kinazini Road. P.O.Box 133, Zanzibar Website: www.tira.go.tz	OFISI YA KANDA YA UNGUJA Jengo la ZSTC, Ghorofa ya 5, Barabara ya Kinazini, S.L.P 133, Zanzibar - Tanzania. Mtandao: www.tira.go.tz