TANZANIA INSURANCE REGULATORY AUTHORITY	MAMLAKA YA USIMAMIZI WA BIMA TANZANIA
WHISTLEBLOWER POLICY 2024	**SERA YA UFICHUZI TAARIFA ZA SIRI 2024**
Version No. 1.0	Toleo Na. 1.0
OCTOBER 2024	**OKTOBA 2024**

TABLE OF CONTENTS	YALIYOMO
i. Definition of Terms	i. Tafsiri ya Maneno
1 Introduction 1	1 Utangulizi 1
2 Policy Statement 7	2 Tamko la Sera 7
3 Objectives....................8	3 Malengo....................8
4 Scope....................8	4 Mawanda....................8
5 Disclosure of Improper Conduct....................8	5 Ufichuzi wa Taarifa 8
6 Reporting....................9	6 Utaratibu wa Utoaji wa Taarifa....................9
7 Conduct of Investigation....................10	7 Utaratibu wa kufanya Uchunguzi....................10
8 Confidentiality....................11	8 Usiri....................11
9 Protection of the Whistleblower....................11	9 Usalama wa Mtoa Taarifa....................11
10 Administration of the Policy....................12	10 Usimamizi wa Sera....................12
11 Roles and Responsibilities....................12	11 Majukumu na Wajibu....................12
Appendix 1: Incidents Register for Whistleblowing reported to the Authority	Kiambatisho 1: Rejista ya Matukio ya Ufichuzi Taarifa yaliyoripotiwa kwa Mamlaka

DEFINITION OF TERMS		TAFSIRI YA MANENO	
i) Definition of Terms	In this Whistleblowing policy unless the context requires otherwise: **"Act"** means Insurance Act, Cap 394; **"Whistleblowing"** is the disclosure based on one's reasonable belief that any person has engaged, is engaging or preparing to engage in improper conduct. **"Whistleblower"** is a person who discloses information of improper conduct in accordance with this Policy. **"Improper Conduct"** is any conduct which if proved, constitutes a breach of integrity. **"Appointed Officer"** means authorised person appointed to receive reports on Whistleblowing matters. **"Disciplinary Offence"** means any action or omission which constitutes a breach as provided by law or the Authority's code of conduct and ethics, policies or a contract of employment.	i) Ufafanuzi wa Maneno	Katika Sera hii ya Ufichuzi Taarifa, isipokuwa muktadha utahitaji vinginevyo: **"Sheria"** ina maanisha Sheria ya Bima, Sura 394. **"Utoaji Taarifa"** ni utoaji wa taarifa unaotokana na imani ya mtu kwamba mtu yeyote amejihusisha, anajihusisha au anajiandaa kujihusisha na mwenendo usiofaa. **"Mtoa Taarifa"** ni mtu anayetoa taarifa za mwenendo usiofaa kwa mujibu wa Sera hii. **"Mwenendo Usiofaa"** ni mwenendo wowote ambao ukithibitishwa, unajumuisha uvunjaji wa uadilifu. **"Afisa Aliyeteuliwa"** ni mtu aliyeidhinishwa na aliyeteuliwa kupokea taarifa kuhusu masuala ya Utoaji Taarifa. **"Kosa la Nidhamu"** linamaanisha kitendo chochote au kutenda kosa ambalp ni kinyume cha maadili kama ilivyoainishwa na Sheria au Kanuni za mwenendo na maadili za Mamlaka, Sera au mkataba wa ajira.

	"Detrimental Action" includes: a) Action causing injury, loss or damage; b) Intimidation or harassment; c) Interference with the lawful employment or livelihood of any person; or d) Threat to take any of the actions referred to above. **"COI" Commissioner of Insurance.** **"Confidential Information"** includes: a) Information about the identity, occupation, residential address, work address or whereabouts of: (i) A Whistleblower; and (ii) A person against whom a Whistleblower has made a disclosure of improper conduct; b) Information disclosed by a Whistleblower; and c) Information that, if disclosed, may cause detriment to any person. **"Investigating Officer"** means a person assigned to conduct an investigation of an Improper Conduct.		**"Makosa"** yanajumuisha: a) Kitendo kinachosababisha jeraha, hasara au uharibifu; b) Vitisho au unyanyasaji; c) kupingana na Sheria za ajira halali; au d) Tishio la kuchukua hatua yoyote kati ya zilizotajwa hapo juu. **"Kamishna wa Bima"** Mtendaji Mkuu wa Mamlaka ya Bima. **"Taarifa za Siri"** zinajumuisha: a) Taarifa kuhusu utambulisho, kazi, anwani ya makazi, anwani ya kazi au mahali alipo: (i) Mtoa Taarifa; na (ii) Mtu ambaye Mtoa Taarifa ametoa taarifa ya mwenendo usiofaa dhidi yake; b) Taarifa zilizotolewa na Mtoa Taarifa; na c) Taarifa ambazo, zikifichuliwa, zinaweza kusababisha madhara kwa mtu yeyote. **"Afisa Uchunguzi"** ni mtu aliyekabidhiwa kufanya uchunguzi wa mwenendo au tukio linatakiwa kuchunguzwa au mwenendo usiofaa.

SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
1. Introduction	1.1. The Tanzania Insurance Regulatory Authority ("TIRA" or the Authority") was established under Insurance Act Cap 394. Subject to the general supervision under the Ministry of Finance, TIRA is charged with the responsibility to coordinate policy and other matters related to insurance in the United Republic of Tanzania. The main functions and duties of the Authority are to promote and maintain an efficient, fair, safe, and stable insurance market for the benefit and protection of policyholders.	**1. Utangulizi**	1.1. Mamlaka ya Usimamizi wa Bima Tanzania ("TIRA" au "Mamlaka") ilianzishwa kwa Sheria ya Bima Sura Na 394 chini ya usimamizi wa Wizara ya Fedha, TIRA ina jukumu la kuratibu Sera na masuala mengine yanayohusiana na bima ndani ya Jamhuri ya Muungano wa Tanzania. Majukumu ya Mamlaka ni pamoja na kukuza na kudumisha soko la bima lenye ufanisi, haki, usalama, na uthabiti kwa manufaa ya wateja wa bima.
1.2 functions of the Authority	1.2. The specific functions of the Authority fall into five broad areas namely: i. Registration and licensing of insurance registrants; ii. Regulation and supervision of insurance registrants; iii. Protection of consumers, and beneficiaries of insurance products and services;	**1.2 Majukumu ya Mamlaka**	1.2. Majukumu ya Mamlaka yamegawanyika katika maeneo makuu matano kama ifuatavyo: i. Usajili na utoaji wa leseni kwa watoa huduma za bima; ii. Udhibiti na usimamizi wa watoa huduma za bima; iii. Kulinda haki za watumiaji, na wanufaika wa bidhaa na huduma za bima;

	iv. Development of the insurance market in Tanzania; and v. Advise the Government on all matters related to insurance.		iv. Kusimamia maendeleo ya soko la bima nchini Tanzania; na v. Kutoa ushauri kwa Serikali kuhusu masuala yayohusiana na Bima
1.2 functions of the Authority	1.2.1 The Authority in embracing good governance on its day-to-day affairs, is committed to the highest standards of openness, integrity and accountability. Toward this commitment, the Authority expects her employees and other business partners to come forward voluntarily and their voices for any misconduct observed through the use proper communication procedures set by the Authority. In this regard, the Authority has put in place proper communication procedures for handling such cases which ensure security and confidentiality for all Whistleblower.	**1.2 Majukumu ya Mamlaka**	1.2.1 Mamlaka, katika kuhakikisha kuna utawala bora wakati wa utekelezaji wa majukumu yake ya kila siku, Mamlaka imedhamiria kutekeleza majukumu hayo kwa viwango stahiki kwa uwazi, uadilifu na uwajibikaji. Katika kutimiza dhamira hiyo, Mamlaka inatarajia watumishi wake na wadau wengine katika biashara ya bima kujitokeza kwa hiari na kifichua taarifa zinazohusu makosa yanayobainika kwa kutumia utaratibu rasmi wa mawasiliano uliowekwa Mamlaka. Kwa muktadha huo, Mamlaka imeweka utaratibu wa mawasiliano kwa ajili ya kuwezesha ufichuzi taarifa za siri unaohakikisha usalama na usiri kwa mtoa taarifa.

SECTION TWO: POLICY STATEMENT		SEHEMU YA PILI: TAMKO LA SERA	
2. Policy Statement	2.1 An important aspect of accountability and transparency is a mechanism to enable staff, stakeholders of the Authority and the general public to voice genuine concerns in a responsible and appropriate manner. 2.2 Tanzania Insurance Regulatory Authority ("the Authority" or "TIRA") is committed to promoting and maintaining high standards of transparency, accountability, ethics and integrity at the service of the Authority. 2.3 This Policy is designed to support the Authority's core values and facilitate reporting of employees' and other parties' concerns about possible improprieties at the earliest opportunity to ensure that concerns can be raised without fear of reprisal or detrimental action. 2.4 The procedures contained in this Policy provide a process of managing disclosures of	**2.Tamko la Sera**	2.1Kipengele muhimu cha uwajibikaji na uwazi ni kuweka utaratibu ambao utawezesha watumishi ,wadau wa Mamlaka na Umma kwa ujumla kufichua taarifa za Siri za ukweli na zenye tija kwa kuzingatia utaratibu rasmi uliowekwa. Mamlaka ya Usimamizi wa Bima Tanzania ("Mamlaka" au "TIRA") imedhamiria kukuza na kudumisha uwazi, uwajibikaji, uzingatiaji wa maadili, na uadilifu katika utekelezaji wa majukumu yake. 2.3Sera hii imeanzishwa ili kuweka maadili ya msingi ya Mamlaka na kuwezesha watumishi wake na wahusika wengine kutoa taarifa zenye mwenendo wa uvunjaji wa maadili ya utumishi au vitendo visivyofaa katika soko la bima ili kuhakikisha kuwa taarifa hizo zinatolewa bila hofu ya kulipiziwa kisasi au kuchukuliwa hatua mbaya.

	improper conduct that is transparent without compromising the confidentiality of persons involved. 2.5 This Policy is adapted to promote alignment with the Whistleblower and Witness Protection Act, CAP. 446 (R.E 2022) and all applicable laws and regulations in Tanzania. However, this Policy does not absolve employees and stakeholders from any statutory obligations contained in any Act or Regulation to report criminal offences or breaches of law with the relevant enforcement agencies. 2.6 This Policy is to be read together with the Authority's Code of Conduct, Laws and Regulations and disciplinary control in the Authority's Human Resource Management Policies and Procedures Manual and other internal, statutory or regulatory reporting procedures.		2.4 Taratibu zilizomo katika Sera hii zinaelezea mchakato wa kushughulikia taarifa za vitendo visivyofaa kwa uwazi bila kuathiri usiri wa watu wanaohusika. 2.5 Sera hii inatumika sambamba na Sheria ya Mtoa Taarifa na Ulinzi wa Mashahidi, Sura. 446 (R.E 2022) na sheria zote zinazotumika nchini Tanzania. Hata hivyo, Sera hii haiwaondolei watumishi wa Mamlaka na wadau jukumu lolote la kisheria lililomo katika Sheria au Kanuni yoyote ya kutoa taarifa ya jinai au uvunjaji wa sheria kwa vyombo vya utekelezaji husika. 2.6 Sera hii inapaswa kusomwa pamoja na Kanuni za Maadili za Mamlaka, Sheria na Kanuni, na udhibiti wa nidhamu katika Mwongozo wa Sera na Taratibu za Usimamizi wa Rasilimali Watu wa

			Mamlaka na taratibu nyingine za ndani, za kisheria au za udhibiti.

SECTION THREE: OBJECTIVES		SEHEMU YA TATU: MALENGO	
3. Objectives	3.1. The objective of this Policy is to: a) provide employees, members of the Board of the Authority and other parties dealing with the Authority with proper procedures in disclosing cases of Improper Conduct; b) manage disclosures of Improper Conduct in an appropriate and timely manner; c) provide protection to Whistleblowers from Detrimental Action that may result from the disclosure of Improper Conduct; and d) provide fair treatment to both the Whistleblowers and the alleged wrongdoers when a disclosure of Improper Conduct is made.	**3. Malengo**	3.1. Lengo la Sera hii ni: a) kuweka utaratibu kwa watumishi wa Mamlaka, wajumbe wa Bodi ya Mamlaka na wadau wengine wanaoshughulika na Mamlaka kufichua matukio ya vitendo visivyofaa; b) kuweka utaratibu wa muhususi wa ufichuaji wa vitendo visivyofaa na kuchukua hatua kwa wakati; c) kuwakinga watoa taarifa dhidi ya visasi vinavyoweza kufanywa na watuhumiwa kutokana na ufichuaji wa vitendo visivyofaa; na d) kutoa haki kwa watoa taarifa na watuhumiwa wakati wa ushughulikiaji wa taarifa za siri zilizowasilishwa kwa Mamlaka.

SECTION FOUR: SCOPE		SEHEMU YA NNE: MAWANDA YA SERA	
4. Scope	This Policy shall apply to all employees and members of the Board of the Authority and any other third party who may be involved.	**4. Mawanda**	Sera hii itatumika kwa watumishi wote wa Mamlaka, Wajumbe wa Bodi ya Mamlaka na mtu wa tatu anayeweza kuhusika.
SECTION FIVE: DISCLOSURE OF IMPROPER CONDUCT		**SEHEMU YA TANO: UTOAJI WA TAARIFA**	
5. Disclosure of Improper Conduct	5.1. An employee, member of the Board of the Authority or third party who becomes aware of an alleged improper conduct shall make a disclosure as provided for in the Policy. 5.2. For the purpose of this Policy an Improper Conduct includes: a) Criminal offences; unlawful acts, fraud, corruption, bribery and blackmail; b) Failure to comply with legal or regulatory obligations;	**5.Utoaji wa Taarifa**	5.1 Mtumishi wa Mamlaka, Mjumbe wa Bodi ya Mamlaka au mtu wa tatu ambaye atakuwa na taarifa ya mwenendo usiofaa atapaswa kufanya yafuatayo kama ilivyoainishwa kwenye Sera. 5.2 Kwa madhumuni ya Sera hii, Mwenendo Usiofaa unajumuisha: a) Makosa ya jinai, vitendo vya uvunjifu wa Sheria, udanganyifu, rushwa, utoaji au upokeaji rushwa na vitendo vya utapeli; b) Kushindwa kutii wajibu wa kisheria au wa Usimamizi;

	c) Misuse of the Authority's funds or assets;		c) Matumizi mabaya ya fedha au mali za Mamlaka;
	d) An act or omission which creates a substantial and specific danger to the lives, health or safety of the employees or the public or the environment;		d) Kitendo au uzembe unaoweza kusababisha hatari kwa maisha, afya au usalama kwa wafanyakazi, umma au mazingira;
	e) Unsafe work practices;		e) Vitendo visivyo salama katika kazi;
	f) Abuse of power by an officer of the Authority; and		f) Matumizi mabaya ya madaraka kwa afisa wa Mamlaka; na
	g) Concealment of any of the above.		g) Kuficha chochote kati hayo yaliainishwa hapo juu.
	5.3. The Whistleblower while making a report needs to have a reasonable belief of the occurrence of Improper Conduct.		3Mtoa taarifa anapaswa kuwa na uhakika wa kutokea kwa tukio au kitendo kisichofaa anachotaka kukitolea taarifa.
	5.4. In order to give the Authority an opportunity to investigate the alleged Improper Conduct and to take the		5.4 Ili kuipa Mamlaka fursa ya kufanya uchunguzi wa kitendo kisichofaa na kuchukua

	necessary internal corrective actions, Whistleblowers are encouraged to lodge a report by providing, to the extent that is possible, the following information: - a) Description of the people or parties that are involved in the improper conduct; b) Details of the Improper Conduct, including the relevant dates of occurrence; c) Particulars of witnesses, if any; and, d) Particulars or production of documentary evidence, if any. 5.5. A disclosure of Improper Conduct may be made even though the person making the disclosure is		hatua stahiki, watoa taarifa wanahimizwa kuwasilisha taarifa zifuatazo: - Maelezo ya watu au wahusika wanaotuhumiwa katika tukio linalotolewa taarifa; b) Maelezo ya aina ya kitendo ikiwemo tarehe na sehemu ya tukio au kitendo c) Maelezo ya ushahidi au mashahidi kama upo na, d) Maelezo au vielelezo vya nyaraka, kama vipo. 5.5. Utoaji wa taarifa wa vitendo visivyofaa unaweza kufanywa hata kama mtoa taarifa hamtambui mtuhumiwa ambaye taarifa hiyo inamuhusu.

	not able to identify a particular person to which the disclosure relates.		
SECTION SIX: REPORTING MECHANISM		**SEHEMU YA SITA: UTARATIBU WA UTOAJI TAARIFA**	
6 Reporting Mechanism	6.1. A disclosure of Improper Conduct may be made orally in person to the Appointed Officer, via toll free line +255 26 2321180, in writing via a letter or electronic e-mail to coi@tira.go.tz. 6.2. Where the Whistleblower prefers to remain anonymous, then, he or she can report through the confidential reporting as shall be established by the Authority. 6.3. When a disclosure is made orally, the person receiving the disclosure shall, as soon as practicable, reduce the same in writing. 6.4. An appointed officer shall record all the disclosure received in the form	**6. Utaratibu wa kutoa taarifa za Siri**	6.1. Utoaji wa taarifa unaweza kufanywa kwa kuongea na Afisa aliyeteuliwa na Mamlaka, kupitia simu ya bure +255 26 2321180, au kwa maandishi kupitia barua au barua pepe ya kielektroniki kwa coi@tira.go.tz. 6.2. Endapo mtoa taarifa atapenda kutoa taarifa bila kujulikana, anaweza kutoa taarifa kupitia mfumo wa siri wa utoaji taarifa kama utakavyoanzishwa na Mamlaka. 6.3. Endapo taarifa imetolewa kwa mazungumzo, mtu anayepokea taarifa hiyo atatakiwa, mapema iwezekanavyo, kuweka kumbukumbu ya taarifa hiyo kwa maandishi. 6.4. Afisa aliyeteuliwa ataweka kumbukumbu za taarifa hizo katika rejista iliyopo katika Kiambatisho Na 1 kilichounganishwa hapa.

	and format prescribed in appendix 1 attached herein.		
	6.5. If the improper conduct involves any member of the Authority, including Staff, Management, or Board Members, the reporting escalation shall be as follows:		6.5. Endapo mwenendo usiofaa utamhusisha mhusika yoyote wa Mamlaka, ikiwa ni pamoja na Wafanyakazi, Menejimenti, au Wajumbe wa Bodi, utaratibu wa kuripoti utafanywa kama ifuatavyo:
	a) staff member or the appointed person of the Authority, the whistleblower shall report the matter directly to the Commissioner of Insurance or the Deputy Commissioner.		a) Mfanyakazi au Afisa aliyeteuliwa na Mamlaka, mtoa taarifa atatoa taarifa ya suala hilo moja kwa moja kwa Kamishna wa Bima au Naibu Kamishna.
	b) Commissioner of Insurance or Deputy Commissioner, the whistleblower shall report the matter to the Chairman of the Board.		b) Kamishna wa Bima au Naibu Kamishna, mtoa taarifa atatoa taarifa ya suala hilo kwa Mwenyekiti wa Bodi; na
	c) Member of the Board, the whistleblower shall report the matter to the Appointing Authority or the Board Chairman.		c) Mjumbe wa Bodi, mtoa taarifa atatoa taarifa ya suala hilo kwa Mamlaka yake ya Uteuzi au kwa Mwenyekiti wa Bodi

	d) Chairman of the Board, the whistleblower shall report the matter to the Appointing Authority of the Board Chairman.		d) Mwenyekiti wa Bodi, mtoa taarifa atatoa taarifa ya suala hilo kwa Mamlaka ya Uteuzi ya Mwenyekiti wa Bodi.

SECTION SEVEN: PROCEDURES FOR CONDUCTING INVESTIGATION			SEHEMU YA SABA: TARATIBU ZA KUFANYA UCHUNGUZI
7. Procedures for Conducting Investigation	7.1. In respect of disclosures made to the Appointed Officer, he or she will assess the same to determine whether it is related to an Improper Conduct or excluded from the scope of this Policy. The Appointed Officer shall, within seven (7) days from the date the disclosure was made, prepare an assessment report to the Commissioner of Insurance (COI) or Deputy Commissioner (DCOI) appraising him or her of the result of the assessment, and recommend either to ignore the disclosure or to take further action. The Commissioner or Deputy Commissioner of Insurance may extend the time for the completion of the assessment report. 7.2. In respect of disclosures made against the Appointed Officer or a member of the Board, the receiving party shall assess the same to	**7.Taratibu za Kufanya Uchunguzi**	7.1. Afisa aliyeteuliwa atapaswa kuchambua taarifa zilizotolewa ili kubaini kama vitendo au matukio yaliyotolewa taarifa ni sehemu ya masuala yanayopaswa kushughulikiwa kupitia Sera hii. Afisa Aliyeteuliwa ataandaa taarifa ya tathmini ndani ya siku saba (7) tangu tarehe ya taarifa kutolewa na kuiwasilisha kwa Kamishna wa Bima (COI) au Naibu Kamishna (DCOI) akimjulisha matokeo ya tathmini na kutoa mapendekezo stahiki. Kamishna au Naibu Kamishna wa Bima anaweza kuongeza muda wa kukamilisha taarifa ya tathmini. 7.2. Endapo taarifa zilizotolewa zitamuhusu Afisa aliyeteuliwa au mjumbe wa Bodi, mhusika anayepokea taarifa ataipitia ili kubaini kama taarifa husika inahusiana na

	determine whether it is related to an Improper Conduct or excluded from the scope of this Policy before deciding on the next course of action. 7.3. For the purpose of the clause No 7.2 above the receiving party shall be the Commissioner or Deputy Commissioner of Insurance and the Chair of the Board or the appointing authority in the case of the Appointed Officer and the member of the board respectively. 7.4. Within seven (7) days from the date the Assessment Report is received, so far as is practicable, the Commissioner or Deputy of Insurance, the Chair of the Board or the appointing Authority as the case may be, shall have the authority to make final decisions including, but not limited to, any of the following:		vitendo visivyofaa au tukio husika sio sehemu ya wigo wa Sera hii kabla ya kuamua hatua inayofuata. 7.3 Kwa madhumuni ya kifungu Na 7.2 hapo juu, mhusika anayepokea taarifa atakuwa ni Kamishna au Naibu Kamishna wa Bima, Mwenyekiti wa Bodi ya Bima au Mamlaka ya uteuzi kama inamuhusu Afisa aliyeteuliwa na mjumbe wa Bodi mtawalia. 7.4. Ndani ya siku saba (7) tangu tarehe ya taarifa ya tathmini itakapo pokelewa, kadiri inavyowezekana, Kamishna au Naibu Kamishna wa Bima, Mwenyekiti wa Bodi au Mamlaka ya uteuzi kadri watakavyoona inafaa, watakuwa na mamlaka ya kutoa maamuzi ya mwisho ikiwemo:

	a) Rejection of the disclosure(s), either in part or in total, if it falls outside the scope of this Policy; b) Directing the matter or any part thereof to be dealt with under other appropriate internal procedures; c) Directing an investigation into the disclosure(s) made on any persons involved or implicated; d) Designating the Appointed Officer or any other persons from within or outside of the Authority to conduct investigations or to take any other action pursuant to this Policy; e) Obtaining any other assistance from other parties such as external auditors or obtaining legal advice whether from internal auditors or attorney general; and,		a) Kukataa taarifa, ama kwa sehemu au kwa jumla, ikiwa ni nje ya wigo wa Sera hii; b) Kuelekeza suala hilo au sehemu yake kushughulikiwa chini ya taratibu zingine za ndani zinazofaa; c) Kuelekeza uchunguzi kufanyika kuhusu taarifa zilizotolewa kwa watuhumiwa waliohusika au wanaohusishwa; d) Kumteua Afisa aliyeteuliwa au mtu mwingine yeyote kutoka ndani au nje ya Mamlaka kufanya uchunguzi au kuchukua hatua nyingine yoyote kulingana na Sera hii; e) Kupata msaada mwingine kutoka kwa wahusika wengine kama wakaguzi wa nje au kupata ushauri wa kisheria kutoka kwa mwanasheria wa ndani au mwanasheria mkuu; na,

	f) Referring the matter to an appropriate law enforcement agency in case further investigation is necessary.		f) Kuelekeza suala hilo kwa chombo kinachofaa cha utekelezaji wa sheria endapo uchunguzi wa ziada unahitajika.
	7.5. The Investigating Officer shall have free and unrestricted access to all records of the Authority and shall have the authority to examine, obtain or make copies of all or any portion of the contents of documents, files, desks, cabinets, and other storage facilities of the Authority so far as it is necessary to assist in the investigation of the Improper Conduct.		7.5. Afisa Uchunguzi atakuwa na uhuru wa kupata taarifa zote za Mamlaka na atakuwa na mamlaka ya kukagua, kupata au kunakili sehemu au sehemu yoyote ya yaliyomo kwenye nyaraka, faili, madawati, makabati, na sehemu nyingine za kuhifadhia za Mamlaka kadiri inavyohitajika kusaidia katika uchunguzi wa vitendo visivyofaa
	7.6. At the conclusion of the investigation, the Investigating Officer will submit an Investigation Report of the findings to the Commissioner or Deputy Commissioner, Chair of the Board, the appointing authority as the case may be.		7.6. Mwishoni mwa uchunguzi, Afisa Uchunguzi atawasilisha taarifa ya matokeo ya uchunguzi kwa Kamishna wa Bima au Naibu Kamishna, Mwenyekiti wa Bodi, au Mamlaka ya uteuzi kama inavyostahili.

	7.7. The Investigation Report will contain the following: - a) The specific allegation(s) of Improper Conduct; b) All relevant information or evidence received and the grounds for accepting or rejecting them. Copies of interview transcripts and any documents obtained during the course of the investigation shall accompany the investigation report; and c) The conclusions and recommendations thereof. 7.8. The Commissioner or Deputy Commisoner of Insurance, the Chair of the Board or the appointing Authority shall act in accordance with recommendations of the investigations report.		7.7. Taarifa ya uchunguzi itajumuisha masuala yafuatayo: a) Taarifa maalum ya tukio husika; b) Taarifa zote muhimu au ushahidi na sababu za kukukubali au kukataa. Nakala za mahojiano na nyaraka zozote zilizopatikana wakati wa uchunguzi zitakuwa ni sehemu ya taarifa ya uchunguzi; na c) Hitimisho na mapendekezo yake. 7.8. Kamishna au Naibu Kamishna wa Bima, Mwenyekiti wa Bodi au Mamlaka ya uteuzi watachukua hatua kulingana na mapendekezo ya Taarifa ya uchunguzi.

SECTION EIGHT: CONFIDENTIALITY		**SEHEMU YA NANE: UTUNZAJI SIRI**	
8.Confidentiality	Reasonable steps shall be taken to maintain the confidentiality of the Whistleblower's confidential Information. 8.2 In case the Appointed Officer is proved beyond reasonable doubt to disclose confidential information submitted to the Authority, stern measures will be instituted against him/her in accordance with code of ethics and conduct for the Public Service.	**8. Utunzaji wa Usiri**	8.1 Hatua za stahiki zitachukuliwa ili kudumisha usiri wa taarifa za siri za Mtoa Taarifa. 8.2 Endapo itabainika pasipo shaka kuwa. Afisa aliyeteuliwa kuratibu utunzaji wa taarifa ametoa siri hizo, hatua stahiki zitachukuliwa dhidi ya muhusika kwa mujibu wa taratibu za maadili ya utumishi wa Umma.
SECTION NINE: PROTECTION OF THE WHISTLEBLOWER		**SEHEMU YA TISA: KINGA KWA MTOA TAARIFA**	
9. Protection of the Whistleblower	9.1. Upon making a disclosure in good faith, based on reasonable grounds and in accordance with and pursuant to this Policy: a) The Whistleblower shall be protected from any Detrimental Action	**9. Usalama kwa mtoa taarifa**	9.1. Baada ya kutoa taarifa za ufichuzi kwa nia njema, na kwa maamuzi sahihi kwa mujibu wa Sera hii: -

	within the Authority as a direct consequence of the disclosure; and b) The Whistleblower's identity and such other Confidential Information of the Whistleblower shall not be disclosed. 9.2. The protection against Detrimental Action is extended to any person related to or associated with the Whistleblower.		Mtoa Taarifa atakuwa na kinga dhidi ya madhara yanayoweza kujitokeza kutokana na utoaji wake wa taarifa kwa Mamlaka; na b) Hakutakuwa na utambulisho wowote wa mtoa taarifa na Siri kwa lengo la kumkinga asifahamike. 9.2. Kinga dhidi ya hatua ya visasi itaongezwa kwa mtu yeyote anayehusiana au anayeshirikiana na Mtoa Taarifa.
	9.3. A Whistleblower may lodge a complaint to the Authority of any Detrimental Action committed against the Whistleblower or any person related to or associated with the Whistleblower, by any employee of the Authority. 9.4 The Whistleblower protection conferred under this Policy is not limited or affected notwithstanding that the disclosure of the Improper Conduct		9.3. Mtoa Taarifa anatakiwa kuwasilisha taarifa kwa Mamlaka kuhusu hatua yoyote ya kuathiriwa iliyoelekezwa dhidi ya yake au mtu yeyote anayehusishwa na tuhuma husika au mtumishi wa Mamlaka. 9.4 Kinga ya mtoa taarifa chini ya Sera hii haina ukomo au haiwezi kuathiriwa licha ya kwamba ufichuzi wa taarifa za vitendo visivyofaa haujafikia hatua ya kuchukuliwa

	does not result in any disciplinary action of the person against whom the disclosure was made.		hatua yoyote ya kinidhamu dhidi ya mtuhumiwa.
SECTION TEN:	**REWARDING FOR WHISTLEBLOWER**	**SEHEMU YA KUMI: ZAWADI KWA MTOA TAARIFA**	
10 Rewarding for Whistleblower	10.1 The Authority has established the rewarding mechanism for whistleblowers in order to incentivize employees and other stakeholders to report unethical or illegal activities within the Authority or insurance industry. The reward system not only encourages the reporting of misconduct but also helps in maintaining a transparent and accountable organization culture and insurance market at large. 10.2 The Commissioner or Deputy Commissioner of Insurance will reward whistleblowers resulting from the following incidences; fraud, corruption, significant regulatory violations or	**10. Zawadi kwa Mtoa Taarifa**	10.1 Mamlaka itaweka utaratibu wa kutoa zawadi kwa Mtoa taarifa ili kuhamasisha watumishi wa Mamlaka na wadau wengine kufichua vitendo vya ukiukwaji wa maadili au Sheria ndani ya Mamlaka au katika Sekta ndogo ya Bima. Mfumo wa utoaji wa zawadi sio tu unahamasisha utoaji wa taarifa za vitendo visivyofaa bali pia unasaidia kudumisha utamaduni wa uwazi na uwajibikaji ndani ya Mamlaka na kwenye soko la bima kwa ujumla. 10.2 Kamishna au Naibu Kamishna wa Bima anaweza kutoa zawadi kwa watoa taarifa kutokana na matukio yafuatayo; udanganyifu, ufisadi, ukiukaji wa kanuni au vitendo vinavyo athiri taswira ya Mamlaka au

	actions that prevent substantial or reputation harm to the Authority or insurance market. The reward may be in monetary value, recognition award, promotion and confidentiality of the same will be maintained		soko la bima. Zawadi hiyo inaweza kuwa fedha taslimu, tuzo ya kutambuliwa, kupandishwa cheo na utoaji wa zawadi hiyo utafanyika kwa Siri.

SECTION ELEVEN: ADMINISTRATION OF THE POLICY		SEHEMU YA KUMI NA MOJA: UTEKELEZAJI WA SERA	
11. Administration of the Policy	The Directorate of Supervison will be responsible for managing and admiration of this Policy.	**11. Utekelezaji wa Sera**	Kurugenzi ya Usimamizi wa Soko la Bima itakuwa na jukumu la kuratibu na kusimamia utekelezaji wa Sera hii.

SECTION TWELVE: ROLES AND RESPONSIBILITIES		SEHEMU YA KUMI NA MBILI: MAJUKUMU NA WAJIBU	
12. Roles and Responsibilities	To ensure the Whistleblowing Policy is successful implemented, each party plays a crucial part in ensuring that the Policy is effective, trusted by employees, and leads to meaningful actions when misconduct is reported. As such, the following are the key roles and responsibilities of the parties involved in implementing and managing a whistleblowing policy: **12.1 Board of Directors** a) Approve the Whistleblowing Policy, ensuring it aligns with the organization values, legal obligations and best practices; b) Providing oversight to ensure the Policy is effectively	**12. Majukumu na wajibu**	Ili kuhakikisha kuwa Sera hii inafanikiwa katika utekelezaji kwa ufanisi, kila muhusika ana wajibu wa kufanikisha utekelezaji wa Sera hii kwa ufanisi na inatumiwa na watumishi ili kuleta matokeo chanya kwa taarifa zinazofichuliwa. Hivyo, yafuatayo ni majukumu na wajibu wa pande zinazohusika katika kutekeleza na kusimamia Sera ya Ufichuzi Taarifa: **12.1 Bodi ya Wakurugenzi** a) Kuridhia Sera ya Ufichuzi Taarifa, kuhakikisha inakwenda sambamba na utamaduni wa Taasisi, miiko, majukumu ya Taasisi na mbinu bora za utendaji; b) Kufanya uangalizi ili kuhakikisha kuwa Sera hii inatekelezwa kwa ufanisi na inafanyiwa mapitio ya mara kwa mara;

	implemented and periodically reviewed; c) Ensuring that the whistleblowing process is independent and free from conflict of interests, particularly involving senior management **12.2 Senior Management** a) Allocate sufficient resources including staffing, training and financial resources to support the implementation and maintenance of the Whistleblowing Policy; b) Holding themselves and their teams accountable for adhering to the Policy and fostering a culture that encourages transparency and ethical conduct motive; c) Actively endorse and support the whistleblowing Policy, setting the tone at the top that encourages		c) Kuhakikisha kwamba mchakato wa kutoa taarifa kuhusu udanganyifu ni unatekelezwa kwa uhuru bila kuwa na migongano ya maslahi, hasa kwa watendaji wa ngazi za juu. **12.2 Menejimenti** a) Kutenga rasilimali za kutosha ikijumuisha wafanyakazi, mafunzo na rasilimali kifedha ili kuwezesha utekelezaji wa Sera hii; b) Kuwajibika pamoja na wanaowasimamia kwa kuzingatia Sera na kudumisha utamaduni wa uwazi na maadili; c) Kusimamia utekelezaji wa Sera kwa vitendo na kuhamasisha maadili mema katika utumishi na kutoaji taarifa kutoa za

	ethical behavior and reporting of misconduct d) Fostering a speak up culture in order to encourage open communication within the teams and ensure that employees feel comfortable reporting incidences without fear of retaliation; e) Responding to reports if the whistleblower report directly to them, ensure it is forwarded to the appropriate channel; and f) Monitoring work place environment and be vigilant for signs of misconduct or unethical behaviors and take appropriate actions, including reporting issues to the relevant department		vitendo visivyofaa kwa kuzingatia utaratibu uliowekwa endapo vitabainika; d) Kukuza utamaduni wa kutoa taarifa zenye tija kwa uwazi ili watumishi wawe huru katika kutoa taarifa za matukio yasiyofaa kwa mustakabli wa Taasisi e) Kujibu taarifa ikiwa mtoaji wa taarifa anaelekeza moja kwa moja kwao, kuhakikisha inawasilishwa katika sehemu sahihi; na f) Kuweka uangalizi wa mazingira ya kazi na kuwa makini kwa dalili za tabia zisizo za maadili na kuchukua hatua zinazofaa, ikiwa ni pamoja na kuripoti matatizo kwa idara husika.

	12.3 Employees and Other stakeholders a) Understanding the Whistleblowing Policy including familiarizing themselves with the procedures for whistleblowing (how to report incidence and what protection are in place for whistleblowers; b) Good Faith Reporting in any misconduct or unethical behavior they observe, doing so in good faith and without malicious motive; and c) Cooperate with investigators on reporting incidence by providing truthful and accurate information		**12.3 Watumishi na Wadau Wengine** a) Kuelewa Sera ya Ufichuzi Taarifa kuhusu udanganyifu ikiwa ni pamoja na kufahamu taratibu za kuzingatiwa wakati wa kutoa taarifa (jinsi ya kuripoti matukio na kinga iliyopo kwa mtoaji taarifa); b) Kutoa taarifa zenye nia njema bila uchochezi kuhusu vitendo vya udanganyifu au tabia zisizo za maadili zinazobainika; na c) Kushirikiana na maafisa uchunguzi kwa lengo la kutoa taarifa sahihi za matukio yaliyotolewa taarifa kwa ukweli na uwazi.

SECTION THIRTEEN: REVIEW OF THE POLICY		**SEHEMU YA KUMI NA TATU: MAPITIO YA SERA**	
13.Review of the Policy	This Whistleblowing Policy shall be reviewed after every three years or earlier whenever the need to do so arises.	**13.Mapitio ya Sera**	Sera hii ya Ufuchuzi Taarifa itapitiwa kila baada ya miaka mitatu (3) au wakati wowote endapo itaonekana inafaa kufanya hivyo.
SECTION FOURTEEN: EFFECTIVE DATE		**SEHEMU YA KUMI NA NNE: KUANZA MATUMIZI YA SERA**	
14. Effective date	This Policy shall come into force on the 1st December 2024.	**14. Tarehe rasmi ya kuanza kutumika**	Sera hii itaanza kutumika rasmi tarehe 1 Desemba 2024
SECTION FIFTEEN: POLICY APPROVAL		**SEHEMU YA KUMI NA TANO: IDHINI YA SERA**	
15. Approval	Prepared by: …………………………… Dkt. Baghayo Saqware, **Commissioner of Insurance** Approved by: …………………………… CPT(A) Moremi A. Marwa, **Board Chairman**	**15. Idhini**	Imeandaliwa na: …………………………… Dkt. Baghayo Saqware, **Kamishna wa Bima** Approved by: …………………………… CPT(A) Moremi A Marwa, **Mwenyekiti wa Bodi**

Kiambatisho 1: Rejista ya Matukio ya Taarifa za Udanganyifu zilizoripotiwa kwa Mamlaka

Sn	Jina (Hiari)	Maelezo ya Mawasiliano (Hiari))	Mahusiano na Shirika	Tarehe ya Tukio	Mahali pa Tukio	Kilichotokea	Wahusika	Ushahidi	Ombi la Siri	Njia ya Kuwasilisha	Jina la Afisa Aliyepewa

Appendix 1: Incident register for Whistleblowing Cases reported to the Authority

Sn	Name (Optional)	Contant information (optional)	Relationship to organization	Date of Incident	Location of Incident	Nature of Misconduct	What Happened	Involved Party	Evidence	Confidentiality Request	Method of Submission	Name of Appointed Officer