



TANZANIA INSURANCE REGULATORY AUTHORITY

MAMLAKA YA USIMAMIZI WA BIMA TANZANIA

**GUIDELINES ON SECURITY DEPOSIT AND
INVESTMENT OF MINIMUM CAPITAL FOR
INSURANCE BROKERS**

**MIONGOZO YA AMANA YA DHAMANA NA
UWEKEZAJI WA KIWANGO CHA CHINI CHA
MTAJI KWA WASHAURI WA BIMA**

Version No. 1.0

Toleo Na. 1.0

APRIL, 2026

APRILI, 2026

TABLE OF CONTENTS	YALIYOMO
<p>SECTION ONE: INTRODUCTION</p> <ol style="list-style-type: none"> 1. Authorization and Powers 2. Citation 3. Background and Rationale 4. Application and Scope 5. Purpose and Objectives 6. Definitions and Acronyms <p>SECTION TWO: COMPLIANCE REQUIREMENTS</p> <ol style="list-style-type: none"> 7. Trust Account 8. Security Deposit 9. Investment of Security Deposit 10. Approved Collective Investment Schemes 11. Access of Income Accrued from Investment 12. Recognition of Security Deposit 13. Access of Security Deposit Upon Business Cessation <p>SECTION THREE: REVIEW AND APPROVAL OF THE GUIDELINES</p> <ol style="list-style-type: none"> 14. Review of the Guidelines 15. Effective Date 16. Approval 	<p>SEHEMU YA KWANZA: UTANGULIZI</p> <ol style="list-style-type: none"> 1. Mamlaka na Madaraka 2. Nukuu ya Mwongozo 3. Usuli na Msingi wa Mwongozo 4. Matumizi na Upeo 5. Madhumuni na Malengo 6. Tafsiri na Vifupisho <p>SEHEMU YA PILI: MAHITAJI YA UTEKELEZAJI</p> <ol style="list-style-type: none"> 7. Akaunti ya Dhamana 8. Amana ya Dhamana 9. Uwekezaji wa Amana za Dhamana 10. Mifuko ya Uwekezaji wa Pamoja Iliyoidhinishwa 11. Upatikanaji wa Mapato yatokanayo na Uwekezaji 12. Utambuzi wa Amana ya Dhamana 13. Upatikanaji wa Amana ya Dhamana Kutokana na Kusitisha Ufanyaji wa Biashara <p>SEHEMU YA TATU: MAPITIO NA IDHINI YA MIONGOZO</p> <ol style="list-style-type: none"> 14. Mapitio ya Miongozo 15. Tarehe ya Kuanza Kutumika 16. Uidhinishaji wa Miongozo

SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
Authorization and Powers	1. These Guidelines are issued by the Tanzania Insurance Regulatory Authority (TIRA) pursuant to Section 69 of the Insurance Act Cap 394 and Regulation 18(4) of the Insurance Regulations and shall be read together with Section 6(1), 6(2) (d) & (e) and 11 (a) & (b) of the Insurance Act Cap 394.	Idhini na Mamlaka	1. Miongozo hii imetolewa na Mamlaka ya Usimamizi wa Bima Tanzania (TIRA) kwa mujibu wa Kifungu cha 69 cha Sheria ya Bima Sura ya 394 na Kanuni ya 18(4) ya Kanuni za Bima, na itasomwa sambamba na Kifungu 6(1), 6(2) (d) & (e) na 11 (a) & (b) cha Sheria ya Bima Sura Na. 394.
Citation	2. These Guidelines may be cited as <i>Guidelines on Security Deposit and Investment of Minimum Capital for Insurance Brokers 2026</i> .	Nukuu	2. Miongozo hii itafahamika kama <i>Miongozo ya Amana ya Dhamana na Uwekezaji wa Kiwango cha Chini cha Mtaji kwa Washauri wa Bima 2026</i> .
Background and Rationale	3. (1) Section 69 of the Insurance Act, Cap. 394 and Regulation 18(4) oblige every broker to maintain paid-up capital at or above the statutory Minimum Capital Requirement. Because Tanzania applies a strict cash-and-carry regime, brokers no longer hold premium float; the Trust Account therefore serves one purpose	Usuli na Mantiki	3. (1) Kifungu 69 cha Sheria ya Bima Sura 394 na Kanuni 18(4) vinamtaka kila mshauri kudumisha mtaji uliolipwa usiopungua Kiwango cha Chini cha Mtaji kilichowekwa kisheria. Tanzania inapotumia utaratibu mkali wa cash-and-carry, washauri hawashiki tena fedha za michango; hivyo Akaunti ya Dhamana inalenga tu kulinda

SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
	<p>only ring-fencing the Minimum Capital Requirement so it is instantly available to absorb shocks.</p> <p>(2) These Guidelines require brokers to deposit an amount equal to the Minimum Capital Requirement in a designated Trust Account, permit any withdrawal or investment only with the Commissioner’s written approval, and mandate daily reconciliation plus quarterly reporting. Any shortfall triggers immediate supervisory action, while the security deposit continues to count as regulatory capital. A rigorously policed Trust Account is thus the most efficient safeguard of broker solvency and market stability envisaged by the Act.</p>		<p>Kiwango hicho cha Chini cha Mtaji na kuhakikisha kinapatikana mara moja kukabili misukosuko.</p> <p>(2) Miongozo inahitaji kiasi sawa na Kiwango cha Chini cha Mtaji kuwekwa katika Akaunti ya Dhamana; utoaji au uwekezaji wake ufanyike tu kwa kibali cha maandishi cha Kamishna, pamoja na upatanisho wa kila siku na taarifa za robo-mwaka. Upungufu wowote husababisha hatua za haraka za usimamizi, huku amana ikiendelea kutambuliwa kama mtaji wa kisheria. Akaunti ya Dhamana inayosimamiwa kwa ukali ndiyo ngao bora na nafuu ya kuhifadhi uthabiti wa mshauri na soko kama inavyokusudiwa na Sheria Sura 394.</p>

SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
Application and Scope	4. These Guidelines shall apply to all insurance brokers registered and licensed under the Insurance Act Cap 394, in relation to the management of trust accounts.	Matumizi na Mawanda	4. Miongozo hii itatumika kwa washauri wote wa bima waliosajiliwa na kupewa leseni chini ya Sheria ya Bima Sura ya 394, kuhusu usimamizi wa akaunti ya dhamana.
Purpose and Objectives	5. (1) The purpose of these Guidelines is to establish a consistent regulatory framework for the maintenance, protection and prudent investment of the prescribed minimum capital requirement by insurance brokers, through designated security deposit accounts, in compliance with Section 69 of the Insurance Act, Cap. 394 and Regulation 18(4) of the Insurance Regulations. (2) Without prejudice to the foregoing, the specific objectives of these Guidelines are to: a) Safeguard the minimum capital requirement of insurance brokers;	Lengo na Madhumuni	5. (1) Madhumuni ya Miongozo hii ni kuweka mfumo thabiti wa usimamizi kwa ajili ya utunzaji, ulinzi na uwekezaji wa kiutahadhari wa kiwango cha chini cha mtaji kinachotakiwa kisheria kwa washauri wa bima, kupitia akaunti maalum za amana ya dhamana, kwa kuzingatia kifungu cha 69 cha Sheria ya Bima, Sura ya 394 na Kanuni ya 18(4) ya Kanuni za Bima. (2) Bila kuathiri yaliyoelezwa hapo juu, malengo mahsusi ya Miongozo hii ni Pamoja na: a) Kulinda kiwango cha chini cha mtaji kinachotakiwa kwa washauri wa bima;

SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
	<p>b) Allow insurance brokers to prudently invest security deposits in low-risk, approved financial instruments;</p> <p>c) Ensure that investments undertaken do not impair capital adequacy, liquidity or solvency of brokers; and</p> <p>d) Strengthen regulatory oversight and market stability.</p>		<p>b) Kuwezesha washauri wa bima kuwekeza kwa tahadhari amana za dhamana katika vyombo vya fedha vilivyoidhinishwa na vyenye vihatarishi vidogo;</p> <p>c) Kuhakikisha uwekezaji unaofanywa hauathiri utoshelevu wa mtaji, ukwasi wala uwezo wa broker kukidhi wajibu wake; na</p> <p>d) Kuimarisha uangalizi wa udhibiti na uthabiti wa soko.</p>
Interpretation and acronyms	<p>6. In these Guidelines, unless the context otherwise requires:</p> <p><i>“Act” means the Insurance Act, Cap. 394.</i></p> <p><i>“Authority”</i> means the Tanzania Insurance Regulatory Authority (the Authority).</p> <p><i>“Commissioner”</i> means the Commissioner of Insurance appointed under Section 7(1) of the Act</p>	Tafsiri na vifupisho vya maneno	<p>6. Katika Miongozo hii, isipokuwa kama muktadha unahitaji vinginevyo:</p> <p><i>“Sheria”</i> maana yake ni Sheria ya Bima Sura ya 394.</p> <p><i>“Mamlaka”</i> maana yake ni Mamlaka ya Usimamizi wa Bima Tanzania (TIRA).</p> <p><i>“Mshauri wa Bima”</i> maana yake ni mtu au taasisi yenye leseni ya mshauri wa bima chini ya Sheria ya Bima.</p>

SECTION ONE: INTRODUCTION	SEHEMU YA KWANZA: UTANGULIZI
<p><i>“Broker”</i> means a person or entity licensed as an insurance broker under the Insurance Act.</p> <p><i>“Trust Account”</i> means a separate bank account established and maintained by the Authority for the exclusive purpose of enabling insurance brokers to deposit and maintain the statutory minimum capital in accordance with Section 69 of the Act and Regulation 18(4).</p> <p><i>“Designated Bank”</i> means a commercial bank registered under the Banking and Financial Institutions Act, Cap 342 and approved by TIRA for holding trust accounts.</p> <p><i>“Approved Investment Instruments”</i> means financial instruments approved by the Authority for purposes of investment of security deposits, including Fixed Deposit</p>	<p><i>“Kamishna”</i> maana yake ni Kamishna wa Bima aliyechaguliwa chini ya Kifungu cha 7 cha Sheria ya Bima.</p> <p><i>“Akaunti ya Amana ya Dhamana”</i> maana yake ni akaunti maalum ya benki iliyoanzishwa na kusimamiwa na Mamlaka, kwa madhumuni ya kipekee ya kuwawezesha washauri wa bima kuweka na kudumisha kiwango cha chini cha mtaji wa kisheria kwa mujibu wa Kifungu cha 69 cha Sheria na Kanuni ya 18(4).</p> <p><i>“Benki Teule”</i> inamaanisha benki ya biashara iliyosajiliwa chini ya Sheria ya Benki na Taasisi za Fedha Sura ya 342 na kupitishwa na TIRA kwa ajili ya kuweka akaunti ya dhamana.</p> <p><i>“Vyombo vya Uwekezaji Vilivoidhinishwa”</i> inamaanisha vyombo vya fedha vilivoidhinishwa na Mamlaka kwa madhumuni ya kuwekeza amana za dhamana, ikiwemo Hati za Amana ya Muda Maalum,</p>

SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
	<p>Receipts, Government Treasury Bills and Bonds, and approved Collective Investment Schemes.</p> <p>"<i>Collective Investment Scheme</i>" has the meaning assigned to it under the Capital Markets and Securities Act and refers to a scheme regulated by the Capital Markets and Securities Authority and approved by the Authority for purposes of these Guidelines</p>		<p>Hatifungani na Hati Fungani za Serikali, pamoja na Mifuko ya Uwekezaji wa Pamoja iliyoidhinishwa.</p> <p>"<i>Mfuko wa Uwekezaji wa Pamoja</i>" ina maana iliyotolewa chini ya Sheria ya Masoko ya Mitaji na Dhamana, na unarejea mpango unaosimamiwa na Mamlaka ya Masoko ya Mitaji na Dhamana na kuidhinishwa na Mamlaka kwa madhumuni ya Miongozo hii.</p>

SECTION TWO: COMPLIANCE REQUIREMENTS		SEHEMU YA PILI: MAHITAJI YA UTEKELEZAJI	
Trust Account	7. The Authority shall open, maintain and manage Trust Accounts in designated Commercial Banks for the purposes of implementation of Section 69 of the Act and Regulation 18(4) of the Regulations.	Akaunti ya Dhamana	7. Mamlaka itafungua na kusimamia Akaunti ya Dhamana katitka benki teule ya biashara kwa madhumuni ya utekelezaji wa Kifungu Na. 69 cha Sheria na Kanuni Na. 18(4) ya Kanuni za Bima.



SECTION TWO: COMPLIANCE REQUIREMENTS		SEHEMU YA PILI: MAHITAJI YA UTEKELEZAJI	
Security Deposit	8. Each insurance broker shall ensure that a security deposit amounting to at least the prescribed minimum capital requirement is deposited and maintained in a designated Trust Account, for purposes of ring-fencing the minimum capital requirement and subject to regulatory oversight and supervision by the Authority as provided under Regulation 18(4) of the Insurance Regulations.	Amana ya Dhamana	8. Kila mshauri wa bima atahakikisha kuwa amana ya dhamana isiyopungua kiwango cha chini cha mtaji kinachotakiwa kisheria kinawekwa na kudumishwa katika Akaunti maalum ya Wadhamini, kwa madhumuni ya kutenga na kulinda kiwango hicho cha chini cha mtaji, chini ya uangalizi na usimamizi wa Mamlaka kama inavyoainishwa katika Kanuni ya 18(4) ya Kanuni za Bima.
Investment of Security Deposit	9. (1) Funds deposited and maintained in the Trust Account may, subject to prior written approval of the Commissioner of Insurance, be invested in Approved Investment Instruments, including: (a) Fixed Deposit Receipts maintained with Designated Commercial Banks;	Uwekezaji wa Amana za Dhamana	9. (1) Fedha zilizowekwa na kudumishwa katika Akaunti ya Wadhamini zinaweza, kwa idhini ya maandishi ya Kamishna wa Bima, kuwekezwa katika Vyombo vya Uwekezaji Vilivyoidhinishwa, ikiwemo: (a) Hati za Amana ya Muda Maalum zinazodumishwa katika Benki za Biashara Zilizoteuliwa;

SECTION TWO: COMPLIANCE REQUIREMENTS		SEHEMU YA PILI: MAHITAJI YA UTEKELEZAJI	
	<p>(b) Government Treasury Bills and Bonds issued by the United Republic of Tanzania; and</p> <p>(c) Collective Investment Schemes or other financial instruments approved by the Authority.</p> <p>(2) For purposes of subsection (1), the broker shall submit to the Authority a formal investment instruction specifying the proposed investment instrument, amount and tenure, and the Authority shall, upon approval, execute the investment through the Trust Account.</p> <p>(3) Both the principal amount and any income derived from such investments shall be returned to and maintained in the Trust Account.</p>		<p>(b) Hatifungani na Hati Fungani za Serikali zinazotolewa na Jamhuri ya Muungano wa Tanzania; na</p> <p>(c) Mifuko ya Uwekezaji wa Pamoja au vyombo vingine vya kifedha vitakavyoidhinishwa na Mamlaka.</p> <p>(2) Kwa madhumuni ya kifungu kidogo cha (1), wakala wa bima atawasilisha kwa Mamlaka maelekezo rasmi ya uwekezaji yanayoainisha chombo cha uwekezaji kinachopendekezwa, kiasi na muda wa uwekezaji, na Mamlaka, baada ya kuidhinisha, itatekeleza uwekezaji huo kupitia Akaunti ya Wadhamini.</p> <p>(3) Mtaji wa awali pamoja na mapato yoyote yatokanayo na uwekezaji huo yatarejeshwa na kuendelea kudumishwa ndani ya Akaunti ya Wadhamini.</p>

SECTION TWO: COMPLIANCE REQUIREMENTS		SEHEMU YA PILI: MAHITAJI YA UTEKELEZAJI	
Approved Collective Investment Schemes and Other Financial Instruments	<p>10.(1) Only Collective Investment Schemes regulated by the Capital Markets and Securities Authority and expressly approved by TIRA, shall qualify as Approved Investment Instruments for purposes of these Guidelines.</p> <p>(2) In addition to Collective Investment Schemes, the Authority may approve such other financial instruments as it may deem appropriate for investment of security deposits held in Trust Accounts, having regard to the objectives of capital preservation and regulatory protection.</p>	Mifuko ya Uwekezaji wa Pamoja Iliyoidhinishwa na Vyombo Vingine vya Kifedha	<p>10.(1) Ni Mifuko ya Uwekezaji wa Pamoja pekee inayosimamiwa na Mamlaka ya Masoko ya Mitaji na Dhamana na iliyoidhinishwa na TIRA itakayokubalika kuwa Vyombo vya Uwekezaji Vilivyoidhinishwa kwa madhumuni ya Miongozo hii.</p> <p>(2) Pamoja na Mifuko ya Uwekezaji wa Pamoja, Mamlaka inaweza kuidhinisha vyombo vingine vya fedha itakavyoona vinafaa kwa uwekezaji wa amana za dhamana zinazoshikiliwa katika Akaunti za Wadhamini, kwa kuzingatia malengo ya kulinda mtaji na ulinzi wa kiudhibiti.</p>
Access of Income Accrued from Investment	<p>11.(1) All income accrued from the approved investments shall be payable to the broker, provided that the withdrawal of such returns does not cause the balance in the Trust Account</p>	Upatikanaji wa Mapato yatokanayo na Uwekezaji	<p>11.(1) Mapato yote yatokanayo na uwekezaji uliyoidhinishwa yatalipwa kwa mshauri, mradi utoaji wa mapato hayo hautasababisha salio katika Akaunti ya Dhamana kupungua chini ya kiwango cha chini cha mtaji kinachohitajika kisheria.</p>

SECTION TWO: COMPLIANCE REQUIREMENTS		SEHEMU YA PILI: MAHITAJI YA UTEKELEZAJI	
	<p>to fall below the prescribed minimum capital requirements.</p> <p>(2) Withdrawals of investment returns shall be made only upon obtaining the written approval of the Commissioner.</p>		<p>(2) Utoaji wa mapato yatoakanayo na uwekezaji utafanyika tu baada ya kupata kibali cha maandishi kutoka kwa Kamishna wa Bima.</p>
Recognition of Security Deposit	<p>12. The security deposit maintained by the broker in the Trust Account shall be recognized as part of the broker's regulatory capital.</p>	Utambuzi wa Amana ya Dhamana	<p>12. Amana ya dhamana iliyowekwa na mshauri katika Akaunti ya Dhamana itatambulika kama sehemu ya mtaji wa kisheria wa mshauri huyo.</p>
Access of Security Deposit Upon Business Closure	<p>13. (1) If a broker decides to permanently cease operations and/or is deregistered, the broker shall be entitled to withdraw the security deposit, subject to the settlement of any outstanding liabilities arising from policy transactions.</p> <p>(2) A formal withdrawal application and proof of deregistration must be submitted to the Commissioner for approval.</p>	Ufikiaji wa Amana ya Dhamana kutokana na Kusitisha kufanya Biashara ya Bima	<p>13. (1) Ikiwa mshauri wa bima ataamua kusitisha kabisa shughuli zake na kujiondoa ama kuondolewa kwenye usajili, atakuwa na haki ya kutoa amana ya dhamana, baada ya kuhakikisha kuwa madeni yote yatoakanayo na shughuli za sera yamelipwa kikamilifu.</p> <p>(2) Ombi rasmi la utoaji wa fedha hizo pamoja na uthibitisho wa kujiondoa ama kuondolewa kwenye usajili litawasilishwa kwa Kamishna ili kupata idhini.</p>

SECTION TWO: COMPLIANCE REQUIREMENTS		SEHEMU YA PILI: MAHITAJI YA UTEKELEZAJI	
Access and Application of Trust Account Funds by the Authority	<p>14.(1) The Authority may access and apply funds held in the Trust Account where an insurance broker is unable to meet its obligations, and such access is necessary for the protection of policyholders or for purposes of regulatory intervention, including winding up, deregistration or statutory management.</p> <p>(2) In applying funds under subsection (1), priority shall be accorded to the settlement of liabilities arising from insurance-related obligations affecting policyholders and thereafter to other lawful obligations, in accordance with the Insurance Act and applicable laws.</p>	Upatikanaji na Matumizi ya Fedha za Akaunti ya Wadhamini na Mamlaka	<p>14.(1) Mamlaka inaweza kufikia na kutumia fedha zilizohifadhiwa katika Akaunti ya Wadhamini pale ambapo wakala wa bima atashindwa kutimiza majukumu yake, na hatua hiyo ikawa ni muhimu kwa ajili ya ulinzi wa wamiliki wa mikataba ya bima au kwa madhumuni ya uingiliaji wa kiudhibiti, ikiwemo kuvunjwa kwa kampuni, kufutiwa usajili au kuwekwa chini ya usimamizi wa kisheria.</p> <p>(2) Katika kutumia fedha chini ya kifungu kidogo cha (1), kipaumbele kitatolewa kwanza kwa ulipaji wa madeni yanayotokana na majukumu ya bima yanayowaathiri wamiliki wa sera, na baada ya hapo kwa majukumu mengine halali, kwa mujibu wa Sheria ya Bima na sheria nyingine zinazotumika.</p>

SECTION THREE: REVIEW AND APPROVAL OF THE GUIDELINES		SEHEMU YA TATU: MAPITIO NA IDHINI YA MIONGOZO	
Review of the Guidelines	15.(1) These Guidelines may be reviewed by the Authority once in every three years for improvement. (2) Notwithstanding subsection (1) above, the Commissioner may issue provisions that shall form Addendum to these Guidelines as and when required.	Mapitio ya Miongozo	15.(1) Miongozo hii inaweza kupitiwa mara moja kila baada ya miaka mitatu kwa ajili ya maboresho. (2) Bila kuathiri kifungu kidogo cha (1) hapo juu, Kamishna anaweza kufanya mapitio ya Miongozo wakati wowote itakapohitajika.
Effective date	16. These Guidelines shall come into force on 1 st July 2026.	Tarehe rasmi ya kuanza kutumika	16. Miongozo hii itaanza kutumika rasmi tarehe 1 Julai, 2026.
Approval	Approved by:  Dr. Baghayo A. Saqware <u>Commissioner of Insurance</u>	Idhini	Imeidhinishwa na:  Dkt. Baghayo A. Saqware <u>Kamishna wa Bima</u>

FOR APPLICATION AND ENQUIRIES PLEASE WRITE TO:	KWA MAOMBI AU MAULIZO, ANDIKA KWA:
<p>HEADQUARTERS OFFICE</p> <p>TIRA BIMA HOUSE, TIRA street, Njedengwa, P. O. Box 2987, DODOMA - TANZANIA.</p> <p>Tel: +255 (026) 232 1180 Fax: +255 (026) 232 1180 Email: coi@tira.go.tz Website: www.tira.go.tz</p>	<p>OFISI ZA MAKAO MAKUU</p> <p>TIRA BIMA HOUSE, Mtaa wa TIRA, Njedengwa, S.L.P 2987, DODOMA -TANZANIA</p> <p>Simu: +255 (026) 232 1180 Nukushi: +255 (026) 232 1180 Baruapepe: coi@tira.go.tz Tovuti: www.tira.go.tz</p>
<p>DAR ES SALAAM OFFICE</p> <p>TIRA HOUSE, Block 33, Plot No. 85/2115, Mtendeni Street, P. O. Box 9892, DAR ES SALAAM - TANZANIA</p> <p>Tel:+255(022)2132537/2116120/2116131 Fax: +255(022)2132539 Email: coi@tira.go.tz Website: www.tira.go.tz</p>	<p>OFISI YA DAR ES ALAAM</p> <p>Jengo la TIRA, Kitalu Na. 85/2115, Mtaa wa Mtendeni, S.L.P 9892, DAR ES SALAAM – TANZANIA</p> <p>Simu:+255(022)2132537/2116120/2116131 Nukushi: +255(022)2132539 Baruapepe: coi@tira.go.tz Tovuti: www.tira.go.tz</p>

FOR APPLICATION AND ENQUIRIES PLEASE WRITE TO:	KWA MAOMBI AU MAULIZO, ANDIKA KWA:
<p>ZANZIBAR OFFICE</p> <p>TIRA House, Kilimani Street, P. O. Box 133, ZANZIBAR.</p> <p>Tel: +255 (024) 223 7271 Fax: +255 (024) 223 7272 Email: dcoi@tira.go.tz Website: www.tira.go.tz</p>	<p>OFISI YA ZANZIBAR</p> <p>Nyumba ya Kilimani, Mtaa wa Kilimani, S.L.P 133, ZANZIBAR.</p> <p>Simu: +255 (024) 223 7271 Nukushi: +255 (024) 223 7272 Baruapepe: dcoi@tira.go.tz Tovuti: www.tira.go.tz</p>