TANZANIA INSURANCE REGULATORY AUTHORITY	MAMLAKA YA USIMAMIZI WA BIMA TANZANIA
Salvage Management and disposal Guidelines, 2025	***Miongozo ya usimamizi na uuzaji wa salveji, 2025***
Version No. 1.0	Toleo Na. 1.0
August 2025	**Agosti 2025**

SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
1.1 Authorization and Powers	These Guidelines are issued under Section 6 (2) (e) and 11 (b) of the Insurance Act Cap 394 which mandate the Authority to formulate and enforce standards in the conduct of the business of insurance which shall be observed by insurance registrants.	**1.1 Idhini na Mamlaka**	Miongozo hii imetolewa kwa mujibu wa Kifungu cha 6 (2) (e) na 11 (b) cha Sheria ya Bima Sura Na. 394 ambacho kinaiagiza Mamlaka kuweka vigezo vya uendeshaji wa shughuli za bima ambavyo vitatakiwa kuzingatiwa na watoa huduma za bima.
1.2 Citation	These Guidelines may be cited as "***Salvage Management and disposal Guidelines, 2025"***	**1.2 Nukuu**	Miongozo hii itatamkwa kama "***Miongozo ya usimamizi na uuzaji wa salveji, 2025"***
1.3 Background and Rationale	1.3.1 The handling of salvage after an accident or incident, is a crucial process. Salvage can include various types of property such as vehicles, buildings, machinery, equipment, and cargo. 1.3.2 The effective management of salvage not only recovers some of the financial losses incurred by insurance companies but also ensures that customers receive fair compensation for their claims.	**1.3 Usuli na Mantiki**	1.3.1 Ushughulikiaji wa salveji baada ya ajali au tukio ni mchakato muhimu. Salveji yanaweza kujumuisha aina mbalimbali za mali kama vile magari, majengo, mitambo, vifaa, na mizigo. 1.3.2 Usimamizi thabiti wa salveji unafidia baadhi ya hasara za kifedha zilizotokea kwa kampuni za bima, na kuhakikisha wateja wanapata fidia stahiki kwa madai yao.

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	1.3.3 Traditionally, salvage handling has been fraught with challenges, including lack of transparency, inefficiencies, and potential legal complications. 1.3.4 These guidelines provide a framework for the proper handling of salvage in accordance with Insurance Act, Insurance regulations, relevant standards, and Insurance Core Principles (ICP's) 1.3.5 It aims to provide comprehensive guidance on the procedures for handling the remains of damaged property after an accident or incident causing damage by ensuring fairness, transparency, and efficiency in the salvage process, protecting the interests of both insurers and insured parties		1.3.3 Usimamizi wa salveji umekuwa na changamoto mbalimbali, zikiwemo ukosefu wa uwazi, kutokuwepo kwa ufanisi, na uwezekano wa matatizo ya kisheria. 1.3.4 Miongozo hii inatoa utaratibu mahususi katika usimamizi wa salveji kwa mujibu wa Sheria ya Bima, Kanuni za Bima, viwango husika, na Kanuni za Msingi za Bima (ICP's). 1.3.5 Inakusudia kutoa miongozo ya taratibu za kushughulikia salveji baada ya ajali au tukio lililosababisha uharibifu kwa kuhakikisha haki, uwazi, na ufanisi katika mchakato wa usimamizi na uuzwaji wa salveji, kwa kuzingatia maslahi ya wahusika wote, yaani kampuni za bima na wateja.

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1.4 Application	These Guidelines shall apply to 1.4.1 all non-life insurers; 1.4.2 Salvage dealers registered and licensed by the Authority; and 1.4.3 Salvage resulted from machinery equipment, motor vehicles and property.	**1.4 Matumizi**	Miongozo hii itatumika na 1.4.1 kampuni za bima za kawaida; 1.4.2 Washughulikiaji wa Salveji waliosajiliwa na kupata leseni kutoka kwa Mamlaka; na 1.4.3 Salveji zitokanazo na mitambo, vyombo vya moto na majengo.
1.5 Purpose and Objectives	The objectives of these guidelines are; 1.5.1 To create a comprehensive and clear guideline for management and disposal of salvage in fairly, transparent, and compliant with regulation in order to protect the interest of both policyholders and insurers; 1.5.2 To promote efficiency in the management and disposal of salvage and support regulatory oversight; and 1.5.3 To ensure that entities undertaking salvage operations are competent,	**1.5 Malengo na Madhumuni**	Malengo ya miongozo hii ni; 1.5.1 Kuweka miongozo mahususi itakayo hakikisha usimamizi na uuzaji wa salveji unazingatia haki, uwazi, na sheria ili kulinda maslahi ya mbima na kampuni za bima; 1.5.2 Kuongeza ufanisi katika usimamizi na uuzaji wa salveji na kuwezesha Mamlaka katika usimamizi wa salveji; na 1.5.3 Kuhakikisha kwamba taasisi zinazojihusisha na salveji zinatekeleza

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	ethical and compliant with relevant regulations.		majukumu yake kwa uweledi, maadili na kuzingatia kanuni za Mamlaka husika.
1.6 Interpretation	1.6.1 In these Guidelines, unless the context requires otherwise; reference to the following words shall mean: - **“Act”-** means the Insurance Act Cap 394 **“Authority”-** means Tanzania Insurance Regulatory Authority as established by Section no. 5 (1) of the Insurance Act, Cap 394 “**Commissioner**” means Commissioner of Insurance and Chief Executive Officer of the Authority appointed under Section 7 of the Act; **ATI” -** Association of Tanzania Insurers” **“Salvage”** Refers to residual value of property that has been damaged or deemed a total loss which can still be recovered and sold to mitigate the financial loss to the insurer	**1.6 Tafsiri**	1.6.1 Katika Miongozo hii isipokua kama muktadha utaelekeza vinginevyo, maneno yafuatayo yatamaanisha: - **"Sheria"** - inamaanisha Sheria ya Bima Sura ya 394. **"Mamlaka"** - inamaanisha Mamlaka ya Udhibiti wa Bima Tanzania kama ilivyoanzishwa na Kifungu cha 5(1) cha Sheria ya Bima, Sura ya 394. **"Kamishna"** - inamaanisha Kamishna wa Bima na Mtendaji Mkuu wa Mamlaka aliyeteuliwa chini ya Kifungu cha 7 cha Sheria. **"ATI"** - Chama cha Makampuni ya Bima Tanzania. **"Salveji"** - Thamani ya masalia au mabaki ya mali ambayo imeharibika kutokana na janga lililokatiwa bima na hasara hiyo inaweza

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	“Residual Value” Is a remaining value of the property after a claim has been paid out by the insurer. **“Salvage Dealer in charge**” - means a person in charge of general administration of the salvage entity "**Insurance business"** - shall have the meaning ascribed to it in Section No. 3 of the Act. "**Insurer**" - means a person carrying on insurance business other than a broker or agent; “**Salvage buyer”** shall refer all business entity registered by the Authority that purchase salvage from insurance companies except insured who want to retain the salvage in the situation where insurer determine it’s not economic to repair.		kuokolewa na kuuzwa ili kupunguza hasara za kifedha kwa kampuni ya bima **“Thamani ya Masalia”** ni thamani ya mali iliyobaki baada ya madai kulipwa na kampuni ya bima. **“Mhusika wa salveji"** - inamaanisha mtu anayehusika na usimamizi wa kila siku za kampuni ya kushughulikia salveji. **"Biashara ya bima"** - itakuwa na maana iliyotolewa katika Kifungu cha 3 cha Sheria. **"Kampuni ya bima"** - inamaanisha mtu anayefanya biashara ya bima isipokuwa wakala au ajenti. **“Mnunuzi wa salveji”** ni taasisi ya biashara iliyosajiliwa na Mamlaka kufanya biashara ya ununuzi wa salveji kutoka kwa kampuni ya bima isipokuwa kwa mbima waliotaka kubaki na salveji katika hali ambapo bima imeamua kuwa siyo gharama nafuu kuyakarabati.

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	"Salvage collector" shall mean an entity registered and licensed by the Authority to collect and store salvage. **"Salvage Auctioneer"** shall mean an entity registered and licensed by the Authority to sell salvage on behalf of the insurer. **"Salvage Dealers"** shall include salvage buyer, collector and auctioneer. **"ATSD"** means Association of Tanzania Salvage Dealers **"Subject matter"** The item, property, or interest that is covered by an insurance policy **"Insured"** The person or entity covered by the insurance policy, who receives protection against losses.		**"Mkusanyaji wa salveji"** ni taasisi ambayo imesajiliwa na kupewa leseni na Mamlaka kwa lengo la kukusanya na kuhifadhi salveji. **"Mnadi wa Salveji"** ni taasisi iliyosajiliwa na kupewa leseni na Mamlaka kwa lengo la kuuza salveji kwa niaba ya kampuni ya bima. **"Wahusika wa Salveji"** inajumuisha mnunuzi, mkusanyaji na mnadi wa salveji. **"ATSD"** chama cha wahusika salveji Tanzania **"Mali iliyokatiwa bima"** Kitu kinachohusika (au Mali inayohusika) katika mkataba wa bima. **"Mbima"** mtu au taasisi anaemiliki mkataba wa bima, ambae amelindwa na majanga husika katika mkataba huo.

SECTION TWO: REGISTRATION CRITERIA		SEHEMU YA PILI: VIGEZO VYA USAJILI	
2.1 Salvage Buyer	An applicant shall submit the following; 2.1.1 Completed online application form together with payment of a non-refundable fee of TZS 25,000 /=; 2.1.2 Payment of registration fees amounting to TZS 350,000/=; 2.1.3 Payment of annual renewal fees amounting to 35,000/=; 2.1.4 Copy of the certificate of incorporation/registration; 2.1.5 Service level agreement with insurer; 2.1.6 Submission of a letter of recommendation from the Association of Tanzania Salvage Dealers (ATSD); 2.1.7 Sworn declaration of good character; and 2.1.8 Copy of NIDA for the salvage dealer in-charge.	**2.1 Mnunuzi wa salveji”**	Mwombaji atawasilisha yafuatayo: 2.1.1 Kukamilisha fomu ya maombi ya kielektroniki na kulipa ada isiyorejeshwa ya Shs 25,000/=; 2.1.2 Malipo ya ada ya usajili wa Shs 350,000/= kwa mwaka; 2.1.3 Malipo ya uhuishaji wa leseni kwa mwaka ya Shs. 35,000/=; 2.1.4 Kuwasilisha nakala ya cheti cha usajili au usajili wa kampuni; 2.1.5 Mkataba wa huduma na kampuni ya bima; 2.1.6 Kuwasilisha barua ya mapendekezo kutoka kwa umoja wa wahusika wa salveji Tanzania (ATSD); 2.1.7 Tamko la kiapo la tabia njema kutoka kwa Mamlaka iliyothibitishwa kutoa kiapo; na 2.1.8 Nakala ya kitambulisho cha taifa cha msimamizi wa salveji.

SECTION THREE: ROLES AND RESPONSIBILITIES SALVAGE DEALERS		SEHEMU YA TATU: MAJUKUMU NA WAJIBU WA WAHUSIKA WA SALVEJI	
3.1 Roles and Responsibilities Salvage Dealers	Every salvage dealer shall ensure the following: 3.1.1 Follow good business practices in accordance with the Laws, Regulations and Guidelines for salvage business; 3.1.2 Obtaining prior written authorization to collect, store, auction from the insurer; 3.1.3 Ensure all compliance requirements are met, including environmental regulations and a salvage is preserved in a safe and secured environment; 3.1.4 Obtain necessary and legal documents related to salvage; and 3.1.5 To exercise strict controls over the physical and electronic records, registration documents, keys and other aspects of salvage including notice of change of ownership forms and certificates of deregistration	**3.1 majukumu na wajibu wa wahusika wa salveji**	Kila mhusika wa salveji atazingatia yafuatayo: 3.1.1 Kufanya biashara kwa kuzingatia Sheria, Kanuni na Miongozo ya ufanyaji biashara za salveji; 3.1.2 Kupata kibali cha maandishi kutoka kwa kampuni ya bima kabla ya kukusanya, kutunza au kuuza/kunadi; 3.1.3 Hakikisha mahitaji yote ya kufuata sheria yanatimizwa, ikijumuisha kanuni za mazingira na utunzaji wa salveji unafanyika katika mazingira safi na salama; 3.1.4 Kuwa na nyaraka zote muhimu na halali za kisheria zinazohusiana na salveji; na 3.1.5 Kuweka udhibiti mkali juu ya rekodi za kimwili na za kielektroniki, nyaraka za usajili, funguo na mambo mengine yanayohusu mali iliyoachwa, ikiwemo fomu za taarifa za mabadiliko ya umiliki na vyeti vya kufuta usajili.

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3.2 Roles and Responsibilities of Insurer:	Every Insurer shall: 3.2.1 Implement procedures and controls to minimize financial losses and manage salvage processes efficiently; 3.2.2 ensure that customers are treated fairly and transparent that the service experience during the entire life cycle of policies and claims is in line with insured expectations; 3.2.3 Manage the salvage process, including valuation, recovery, and disposal of salvage; 3.2.4 Negotiate and finalize financial settlements related to salvage timely; 3.2.5 Ensure that salvage handling procedures comply with relevant Laws, insurance regulations and guidelines; 3.2.6 Training staff on proper handling of salvage including legal requirement,	**3.2 majukumu na wajibu wa Kampuni ya bima**	Kila Kampuni ya bima itapaswa: 3.2.1 Kutekeleza taratibu na udhibiti ili kupunguza hasara za kifedha zinazotokana na mchakato wa salvage; 3.2.2 Kuhakikisha kwamba wateja wanahudumiwa kwa haki na uwazi katika kipindi chote cha mkataba na wakati wa kushughulikia madai kama inavyotarajiwa na mbima; 3.2.3 Kusimamia mchakato wa salveji unaozingatia tathmini, fidia, na uuzaji wa salveji; 3.2.4 Kufanya makubaliano na kuhakikisha malipo ya salveji yanalipwa kwa wakati; 3.2.5 Kuhakikisha mchakato ushughulikiaji wa salveji unazingatia Sheria, kanuni na miongozo yote; 3.2.6 Kutoa mafunzo kwa wafanyakazi wa kampuni ya bima ikiwemo namna sahihi ya ushughulikiaji wa salveji kwa

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	valuation methods and customer communication; 3.2.7 Detecting and preventing fraud during the salvage process, this includes verifying the legitimacy of the salvage; 3.2.8 Inform an insured regarding the total loss determination and provide details about the settlement of loss; and 3.2.9 Ensure records are stored securely and are easily accessible for future reference. 3.2.10 Insurer shall notify Authority all cars that are supposed to be deregistered in Tiramis including chasis number and vehicle number		kuzingatia mahitaji ya kisheria, taratibu za tathmini na mawasiliano kwa wateja; 3.2.7 Kubaini na kuzuia udanganyifu wakati wa mchakato wa salveji, ikiwemo kuthitibitisha uhalali wa salveji; 3.2.8 Kampuni ya bima itamuarifu mbima kuhusu tathmini ya hasara na kutoa taarifa ya malipo ya madai; na 3.2.9 Atahakikisha kumbukumbu zinahifadhiwa kwa usalama na kuwa rahisi kufikiwa kwa rejea. 3.2.10 Bima itatoa taarifa kwa Mamlaka kuhusu magari yote yanayopaswa kufutwa usajili kwenye mfumo wa Tiramis, ikiwa ni pamoja na namba ya chasis na namba ya gari.
3.3 Roles and responsibilities of insured	Insured Shall ensure that: 3.3.1 Every insured shall cooperate with the insurer during the salvage process; na	**3.3 Wajibu na majukumu ya mbima**	Kila mbima atahakikisha: 3.3.1 Kila mteja aliye na bima atapaswa kushirikiana na kampuni ya bima wakati wa mchakato wa salveji; na

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	3.3.2 Without prejudice to 3.3.1 an insured shall provide salvage title transfer and other relevant documents to the insurer.		3.3.2 Bila kuathiri kipengele cha 3.3.1 mbima atatakiwa kubadilisha umiliki wa awali kwenda salveji na kuwasilisha nyaraka muhimu kwa kampuni ya bima.

SECTION FOUR: PROCEDURE FOR SALVAGE DISPOSAL		SEHEMU YA NNE: UTARATIBU WA UUZAJI WA SALVEJI	
4.1. Initial Assessment and Determination	An insurer shall conduct a thorough assessment of the damage by involving internal and external loss assessors and adjusters to determine if there is a total loss.	**4.1. Tathmini ya Awali na Uamuzi**	Kampuni ya bima itafanya tathmini ya kina ya uharibifu kwa kuwahusisha wakadiriaji na wakaguzi wa hasara wa ndani na nje ili kubaini hasara kamili.
4.2. Salvage Title Processing	An insurer shall ensure that the changes have been made subject to 3.3.	**4.2. Uchakataji wa Hatimiliki ya Salveji**	Kampuni ya bima itahakikisha mabadiliko yamefanyika kama ilivyoainishwa katika kipengele 3.3.
4.3. Valuation and Settlement	4.3.1. During assessment, the subject matter will be considered a written-off if the repair estimate value as per the assessment report exceeds economical level;	**4.3. Thamani na Malipo**	4.3.1 Wakati wa tathmini, mali iliyokatiwa bima itatambulika kuwa ni hasara endapo gharama za matengenezo zitakua kubwa kuliko thamani mali ya bima;

SECTION FOUR: PROCEDURE FOR SALVAGE DISPOSAL		SEHEMU YA NNE: UTARATIBU WA UUZAJI WA SALVEJI	
	4.3.2. Where the subject matter is a written-off but repairable, accord the salvage dealer; 4.3.3. Where the subject matter is written-off and not repairable an insurer shall ensure deregistration of salvage has been made by insured to the relevant Authority; and 4.3.4. Obtain a signed settlement agreement from the policyholder and complete the payment to the policyholder.		4.3.2 Endapo mali iliyokatiwa bima itatambulika kama ni hasara inayoweza kurekebishwa, kampuni ya bima itamhusisha mhusika wa salveji; 4.3.3 Endapo mali iliyokatiwa bima itatambulika kama ni hasara isiyorekebishika, kampuni ya bima itahakikisha kuwa mbima amefuta usajili wa mali husika kwa Mamlaka husika; na 4.3.4 Pata makubaliano ya fidia yaliyosainiwa kutoka kwa mwenye bima na kukamilisha malipo kwa mwenye bima.

SECTION FIVE: PROHIBITED PRACTICES		SEHEMU YA FIVE: MAKATAZO	
5.1. Prohibited Practices	5.1.1. Any form of fraudulent practice, including false claims and misleading information about the condition, history, title status, price manipulation of salvage is strictly prohibited; 5.1.2. An insurer shall not engage business with salvage dealer who is not registered and licensed by the Authority; 5.1.3. Selling or transferring salvage without the proper documentation, including salvage titles and bills of sale, is prohibited; 5.1.4. No insurer shall dispose of salvage before the insured is indemnified; and 5.1.5. A loss adjuster, assessor and surveyor shall not participate in any benefit from the sale of salvage the loss on which he will adjust, assess or has surveyed.	**5.1. Makatazo**	5.1.1. Haitaruhusiwa kufanya udanganyifu wa aina yoyote ikiwemo madai ya uongo au upotoshaji wa taarifa na bei katika mchakato wa salveji; 5.1.2. Kampuni ya bima hataruhusiwa kufanya kazi na mhusika wa salveji ambaye hajasajiliwa na kupewa leseni na Mamlaka; 5.1.3. Haitaruhusiwa kuuza au kuhamisha umiliki wa salveji bila kuwa na nyaraka muhimu zikiwemo, hati ya salveji, stakabadhi za mauzo ya salveji; 5.1.4. Hakuna kampuni ya bima itakayouza salveji kabla ya mteja kufidiwa; na 5.1.5. Watathmini na wakadiria hasara hawaruhusiwi kushiriki katika kujipatia faida inayotokana na mauzo ya salveji ambayo wameitathmini.

SECTION SIX: SUPERVISON AND MONITORING		SEHEMU YA SITA: USIMAMIZI NA UFUATILIAJI	
6.1. Enforcement	6.1.1. Any person who contravenes the provisions of these Guidelines shall be subject to regulatory sanctions by the Commissioner of Insurance as per the Insurance Act Cap 394. 6.1.2. The Insurer and Salvage dealer are committed to do everything in their power to facilitate compliance with Regulations and these guidelines 6.1.3. The following actions will be taken to assist with the above: 6.1.3.1 Awareness creation; and 6.1.3.2 Disciplinary actions taken if and when necessary.	**6.1. Utekelezaji**	6.1.1. Mtu yeyote atakayekiuka masharti ya Miongozo hii atachukuliwa hatua za kisheria na Kamishna wa Bima kama ilivyoainishwa katika Sheria ya Bima Sura ya 394. 6.1.2. Kampuni ya Bima na mhusika wa Salveji wamejizatiti kufanya kila wawezalo kuwezesha utekelezaji wa Kanuni za miongozo hii. 6.1.3. Hatua zifuatazo zitachukuliwa kusaidia kufanikisha hayo: 6.1.3.1 Kutoa uelewa wa elimu ya salveji; na 6.1.3.2 Hatua za kinidhamu zitachukuliwa inapohitajika.

SECTION SEVEN: REVIEW AND APPROVAL		SEHEMU YA SABA: MAPITIO NA IDHINI	
7.1 Review of the Guidelines	7.1.1 These Guidelines shall be reviewed once in every three years for improvement; 7.1.2 Notwithstanding paragraph 7.1.1, the Commissioner may review these Guidelines as and when a need arises; and 7.1.3 Subject to 7.1.1 and 7.1.2, the Commissioner may issue provisions that shall form addendum to these Guidelines as and when required.	**7.1 Mapitio ya Miongozo**	7.1.1 Miongozo hii inaweza kufanyiwa mapitio mara moja kila baada ya miaka mitatu kwa ajili ya maboresho; 7.1.2 Bila kuathiri kifungu 7.1.1, Kamishna anaweza kufanya mapitio ya Miongozo hii wakati wowote itakapohitajika; na 7.1.3 Kwa kuzingatia 7.1.1 na 7.1.2, Kamishna anaweza kutoa masharti yatakayounda nyongeza za Miongozo hii pale itakapohitajika.
7.2 Effective date	7.2.1 These Guidelines shall come into force on the 1st of September, 2025. 7.2.2 Upon coming into effect, these Guidelines shall have an implementation period of six months before all requirements become binding, unless stated otherwise.	**7.2 Tarehe Rasmi ya Kuanza Kutumika**	7.2.1 Miongozo hii itaanza kutumika rasmi tarehe 1 Septemba 2025. 7.2.2 Baada ya kuanza kutumika, miongozo hii itakua na kipindi cha utekelezaji cha miezi sita kabla ya mahitaji yote kuwa ya lazima, isipokua mpaka itakapoelekezwa vinginevyo.
7.3 Approval	Approved by: Dr. Baghayo A. Saqware **COMMISSIONER OF INSURANCE**	**7.3 Idhini**	Imeidhinishwa na: Dr. Baghayo A. Saqware **COMMISSIONER OF INSURANCE**

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