



THE UNITED REPUBLIC OF TANZANIA

THE MINISTRY OF FINANCE



TANZANIA INSURANCE REGULATORY AUTHORITY

CIRCULAR NO. 42/2025: A CIRCULAR TO ALL INSURANCE REGISTRANTS

ANNUAL MAINTENANCE AND RENEWAL REQUIREMENTS FOR THE YEAR 2026

Date: November 14, 2025

This circular is to inform all registrants, that the period for license renewal and annual maintenance for the year 2026 has officially commenced. Pursuant to the Insurance Act (Cap 394) and relevant regulations, all registrants must complete either the renewal or maintenance of their registration, as applicable, through the TIRA Online Registration System (ORS) at <https://ors.tira.go.tz/#/> not later than **31st December 2025**.

The following are the requirements for renewal and annual maintenance accordingly:

1. Submission Process and Document Update Requirements

All required documents must be submitted through the TIRA ORS. Registrants will have access to their previously submitted information and are responsible for updating any details that have undergone material changes.

1.1. Update Categories:

- a. Company Auditors together with their confirmation letter for the year 2026
- b. Company Actuary together with their confirmation letter for the year 2026
- c. Confirmation letters from Company legal advisors;
- d. Insurance covers note for Professional Indemnity, Fidelity Guarantee, Cyber liability insurance, and cover for ARM's. shall be updated and current cover-notes to be attached (*Should read in TIRA-MIS*);
- e. Updated Clearance letters from relevant membership Associations;
- f. Attested declaration on solvency issued by a dully certified notary Advocate;
- g. A Clearance letter of Non-Conviction in Criminal Offences issued by the Tanzanian Police Force.

- h. A certified copy of the Memorandum and articles of Association (MEMART) as registered with BRELA, reflecting the current company's authorized capital, business objectives, shareholding structure, and governance framework.

1.2. Payment of Fees: All registrants will be required to pay fees as follows:

- a. Application fees of TZS 25,000 (non-refundable);
b. Annual fees as described in the table below: -

Item No.	Name of Company	Annual Fees (TZS)
1)	Insurance Companies/Takaful Operator/ Health Insurance Scheme and pension fund	2,500,000/=
2)	Reinsurance Companies/Retakaful Operators	2,500,000/=
3)	Pension Administration Schemes	2,500,000/=
4)	Bancassurance agents/Bancatakaful agents	1,000,000/=
5)	Reinsurance Brokers	750,000/=
6)	Insurance Brokers/Takaful Brokers	750,000/=
7)	IDP's	750,000/=
8)	Insurance Agents/Takaful Agents	50,000/= for one principal 100,000/= for more than one principal
9)	Loss assessors, adjustors and surveyors	100,000/=
10)	Private Investigators	100,000/=
11)	Actuaries	100,000/=
12)	External Auditors	100,000/=
13)	Sales Force Executive (SFE's)	75,000/= * No. of SFE's
14)	Auto Mobile Repairers (ARM's)	25,000/=
15)	Health Services Provider (HSP's)	10,000/=

- c. Payments must be processed through the Government Electronic Payment Gateway (GePG), with control numbers generated via TIRA ORS.

2. Capital requirement

The capital confirmation must be accompanied by a letter from external auditors for insurers, takaful operators, reinsurers and pension administration schemes. For other service providers they shall attach scanned original FDR Receipts together with **Annexure 1** which is signed by the Bank. (enclosed in this circular).

Here is the table detailing the minimum paid-up capital required as at the end of 2025:

S. No	Registrant Type	Minimum Paid-Up Capital (TZS Millions)
1.	Life/General Insurer	2,598
2.	Composite Insurer	3,465
3.	Non-Life, Non-Marine Insurer	1,299
4.	Reinsurer	10,480
5.	Reinsurance Broker	117.80
6.	Broker (Minimum)	21.10

Previous year capital times lesser of 1.1 or current year CPI divided by last year CPI

3. Regulatory Actions for Non-Compliance

Failure to submit required documentation or completion of the renewal or maintenance process by **31st December 2025** may result in penalties for delays or incomplete submissions as specified in the table below

S. No	Type of Registrant	Amount of Penalty
1.	Insurers/ Takaful Operators/ Health Insurance Scheme, Pension Administration Fund	A penalty not exceeding TZS. 10,000,000/= (ten million shillings).
2.	Reinsurer	A penalty not exceeding TZS. 10,000,000/= (ten million shillings).
3.	Insurance Broker/ Takaful Broker	A penalty amounted to TZS 40,000/= per day (Forty Thousand Shillings) and not exceeding TZS. 2,500,000/= (Two million and five hundred thousand).
4.	Local Reinsurance Broker	A penalty amounted to TZS 40,000/= per day (Forty Thousand Shillings) and not exceeding TZS. 2,500,000/= (Two million and five hundred thousand).
5.	Bancassurance Agencies/Bancatakaful Agencies	A penalty not exceeding TZS. 5,000,000/= (five million shillings).
6.	Agent/ Takaful Agent	A penalty amounting to TZS 10,000/= per day (Ten Thousand Shillings) and not exceeding TZS.500,000/= (Five hundred thousand) to a monoline agent or Tsh.1,000,000/= (One million) to a multiple agent.
7.	Assessors, Adjustors, Surveyors and Private investigators.	A penalty amounting to TZS 10,000/= per day (Ten Thousand Shillings) and not exceeding TZS.1,000,000/= (One Million).

10.	Insurance Digital	A penalty amounting to TZS 40,000/= per day (Forty Thousand Shillings) and not exceeding TZS. 2,500,000/= (Two million and five hundred thousand).
11.	Actuary	A penalty amounting to TZS 10,000/= per day (Ten Thousand Shillings) and not exceeding TZS.1,000,000/= (One Million).
14.	Automobile Repairers and Maintainers	A penalty not exceeding TZS. 25,000/= (twenty-five thousand shillings).
15.	Health Services Provider	A penalty not exceeding TZS. 25,000/= (twenty-five thousand shillings).

NOTE

1. User manual has been enclosed in **Annexure 3** of this Circular for guidance.
2. All Agencies shall comply with the standard signboard requirements referenced in the Authority's letter No. DA.112/428/02/17, as outlined in **Annexure 4**.

For further assistance, please contact the following emails: mussa.mkumbwa@tira.go.tz, jacqueline.moshi@tira.go.tz, martha.lukama@tira.go.tz, bertha.masakiliya@tira.go.tz, caroline.makiluli@tira.go.tz, and Copy to: 4hristopher.mapunda@tira.go.tz.

Yours sincerely,



Digitally Signed By Dr. Baghayo A.
Saqware
Sat Nov 15 09:24:25 EAT 2025

Dr. Baghayo A. Saqware
COMMISSIONER OF INSURANCE

Name of Principal Officer:
 Name of Insurance
 Physical Address:
 P.O. Box
 Region:

Name of Manager or In-charge:
 Name of Bank or Financial Institution:
 Physical Address:
 P.O. Box
 Region:

RE: MAINTENANCE OF PAID UP CAPITAL FOR THE YEAR 2025

We, Wish to invest TZS in fixed deposit in your Bank for a period of This fixed deposit is strictly for the purpose of Regulation 18 (5) (d) of The Insurance Regulations 2009. We further declare that this prescribe amount shall not be withdrawn without prior consent from the **Commissioner of Insurance**.

Yours sincerely;

.....
Principal Officer

Cc: Dr. Baghayo A. Saqware
 Commissioner of Insurance
 Tanzania Insurance Regulatory Authority
 TIRA Dar es salaam Office, Block 33, Plot No. 85/2115
 Mtendeni Street,
 P. O. Box 9892,
 DAR ES SALAAM – Tanzania

ACCEPTANCE BY THE FINANCIAL INSTITUTION:

Please be informed that your request to invest In a fixed deposit for the period of for the purpose of **Regulation 18 (5) (d) of The Insurance Regulations 2009** has been **accepted** by Same will not be withdrawn without consent from the Commissioner of Insurance. Complete details of your company's fixed deposit are stipulated in exhibit below:

Serial Number/Cert No:	
Issued Date	
Maturity Date	
Amount (TZS)	

Name of Branch Manager:

Signature:

Date:

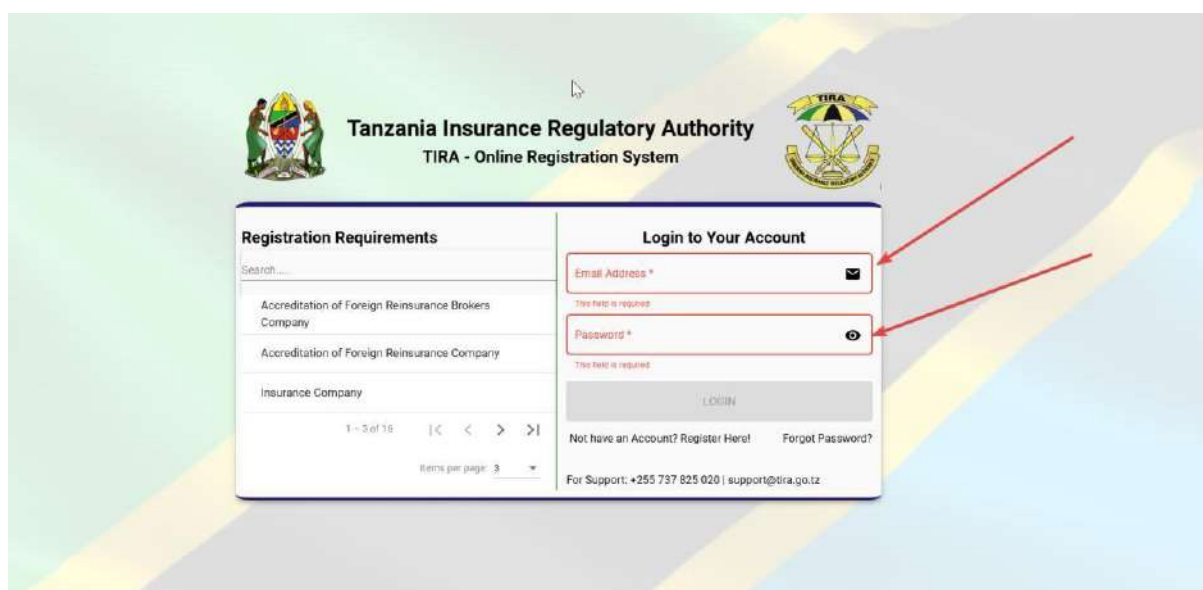
USER MANUAL FOR RENAVAL AND ANNUAL MAINTANANCE

1. Logging into the ORS System

Open your web browser type the link <https://ors.tira.go.tz>.

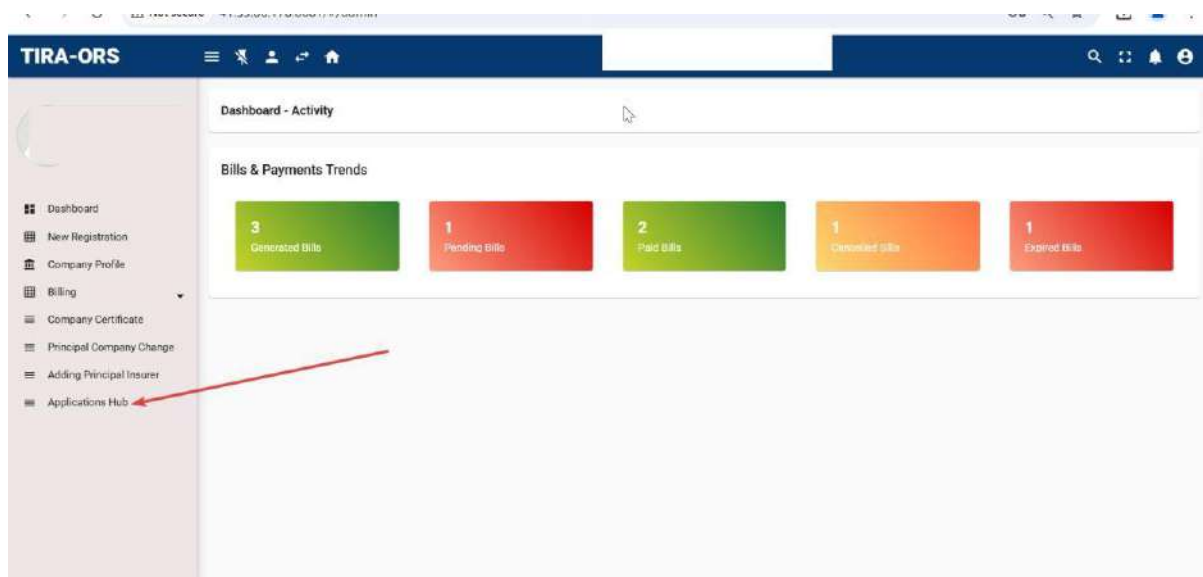
Enter your username and password.

Click **Login** to access the system.



The screenshot shows the login page of the Tanzania Insurance Regulatory Authority (TIRA) Online Registration System. The page features the TIRA logo and the text "Tanzania Insurance Regulatory Authority" and "TIRA - Online Registration System". Below this, there are two main sections: "Registration Requirements" and "Login to Your Account". The "Registration Requirements" section includes a search bar and a list of requirements: "Accreditation of Foreign Reinsurance Brokers Company", "Accreditation of Foreign Reinsurance Company", and "Insurance Company". The "Login to Your Account" section includes fields for "Email Address *" and "Password *", both marked as required. Below these fields is a "LOGIN" button. At the bottom of the login section, there are links for "Not have an Account? Register Here!" and "Forgot Password?". A red arrow points to the "Email Address *" field, and another red arrow points to the "Password *" field. The page also includes a footer with support information: "For Support: +255 737 825 020 | support@tira.go.tz".

2. Go to Application Hub



The screenshot shows the dashboard of the TIRA-ORS system. The dashboard has a dark blue header with the "TIRA-ORS" logo and a navigation menu. The main content area is titled "Dashboard - Activity" and displays "Bills & Payments Trends" with five colored boxes: "3 Generated Bills" (green), "1 Pending Bills" (red), "2 Paid Bills" (green), "1 Cancelled Bills" (orange), and "1 Expired Bills" (red). A red arrow points to the "Applications Hub" link in the left sidebar menu.

Then this page will be opened

The screenshot shows the TIRA-ORS dashboard with the 'List of My Applications' section active. The left sidebar contains a menu with the following items: Dashboard, New Registration, Company Profile, Billing, Company Certificate, Principal Company Change, Adding Principal Insurer, and Applications Hub. A red arrow points to the 'Applications Hub' item. The main content area displays a table of applications with the following data:

No.	Application Number	Application Name	Year	Created Date	Status	Actions
1	TIRA6723D256814B0ORS	Renewal Module / Renewal	2024	Oct 31, 2024	Pending	click here to proceed
2	TIRA6703E30840F8EORS	Annual Maintenance Module / Renewal	2024	Oct 7, 2024	Pending	click here to proceed

At the bottom of the table, there is a pagination control showing 'Items per page: 10' and '1 - 2 of 2'.

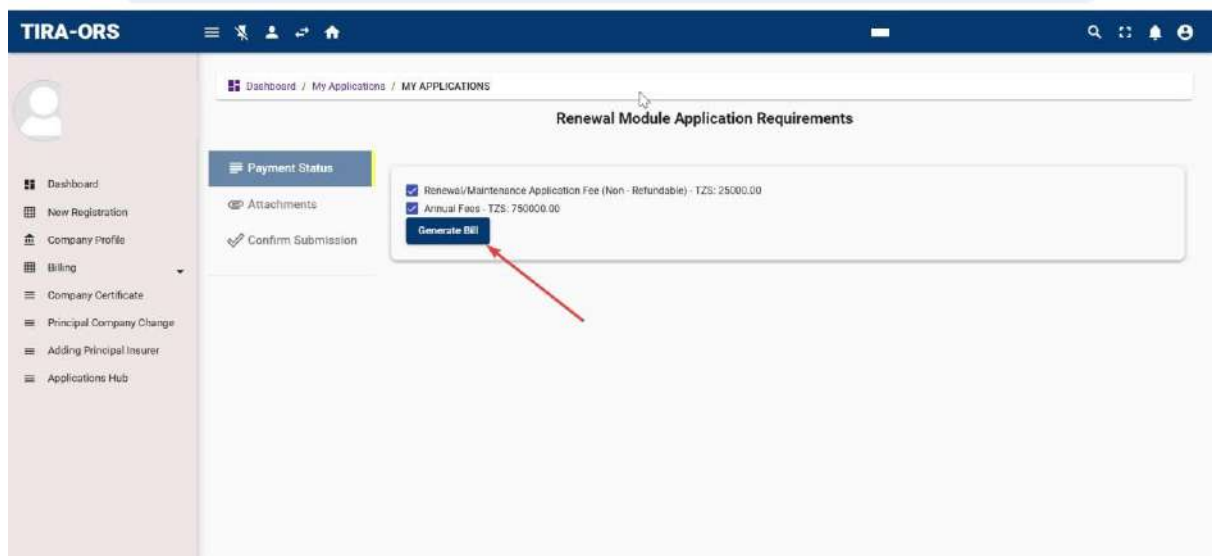
Click here to proceed

This screenshot shows the same 'List of My Applications' page, but with a red arrow pointing to the 'click here to proceed' link in the 'Actions' column of the first application row. The table data is identical to the previous screenshot:

No.	Application Number	Application Name	Year	Created Date	Status	Actions
1	TIRA6723D256814B0ORS	Renewal Module / Renewal	2024	Oct 31, 2024	Pending	click here to proceed
2	TIRA6703E30840F8EORS	Annual Maintenance Module / Renewal	2024	Oct 7, 2024	Pending	click here to proceed

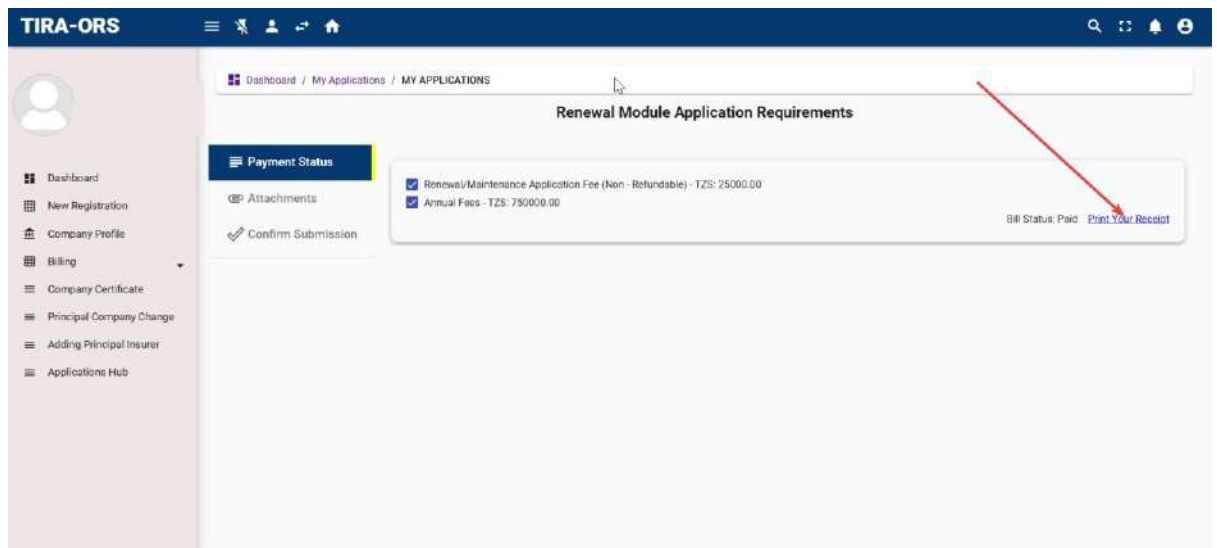
The pagination control at the bottom shows 'Items per page: 10' and '1 - 2 of 2'.

3. Generate bill



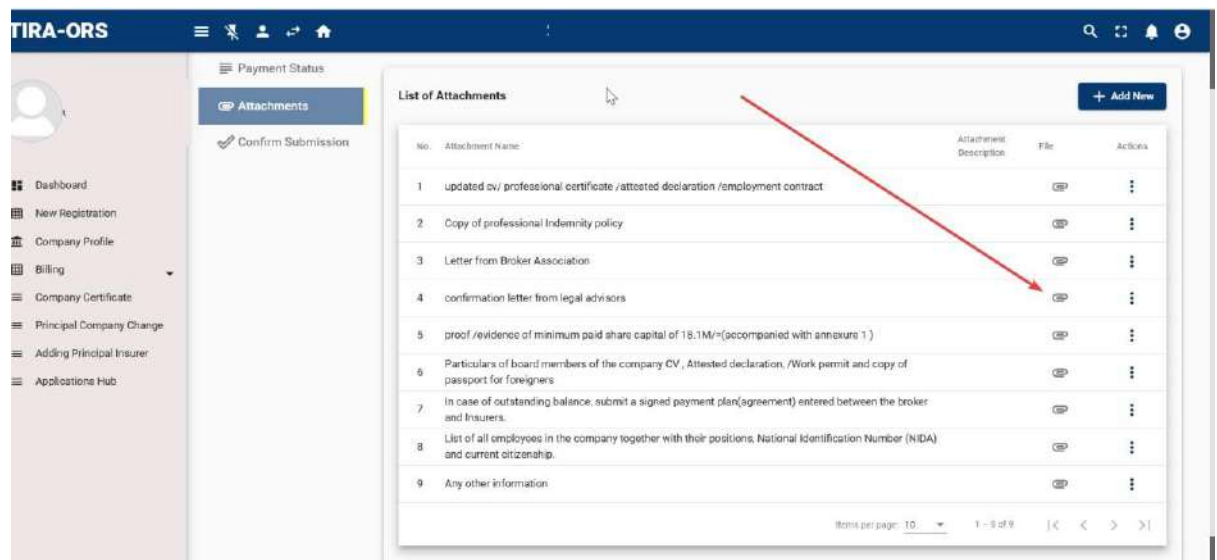
Pay generated bill according to the instruction given on the bill

4. Print receipt



5. Attachment.

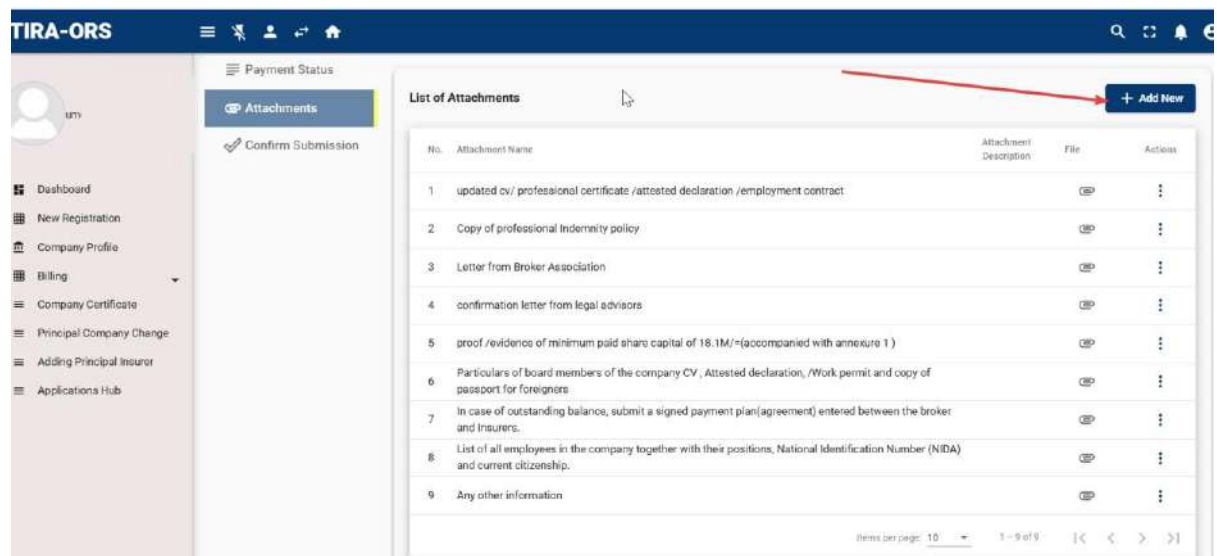
The Attachment which was submitted during Registration and Annual maintenance is available for use



The screenshot shows the TIRA-ORS web application interface. On the left is a sidebar menu with options: Dashboard, New Registration, Company Profile, Billing, Company Certificate, Principal Company Change, Adding Principal Insurer, and Applications Hub. The main content area is titled 'Attachments' and includes a 'Payment Status' link and a 'Confirm Submission' button. Below this is a 'List of Attachments' table with columns: No., Attachment Name, Attachment Description, File, and Actions. A red arrow points to the 'File' column header. The table lists 9 attachments, each with a file icon and a three-dot menu icon in the Actions column. At the bottom right of the table, there is a pagination control showing 'Items per page: 10' and '1 - 9 of 9'.

No.	Attachment Name	Attachment Description	File	Actions
1	updated cv/ professional certificate /attested declaration /employment contract		CP	⋮
2	Copy of professional Indemnity policy		CP	⋮
3	Letter from Broker Association		CP	⋮
4	confirmation letter from legal advisors		CP	⋮
5	proof /evidence of minimum paid share capital of 18.1M/=(accompanied with annexure 1)		CP	⋮
6	Particulars of board members of the company CV , Attested declaration, /Work permit and copy of passport for foreigners		CP	⋮
7	In case of outstanding balance, submit a signed payment plan(agreement) entered between the broker and Insurers.		CP	⋮
8	List of all employees in the company together with their positions, National Identification Number (NIDA) and current citizenship.		CP	⋮
9	Any other information		CP	⋮

If you want to Add New Attachment then click + Add New



This screenshot is identical to the one above, showing the TIRA-ORS Attachments page. A red arrow points to the '+ Add New' button located in the top right corner of the 'List of Attachments' section.

No.	Attachment Name	Attachment Description	File	Actions
1	updated cv/ professional certificate /attested declaration /employment contract		CP	⋮
2	Copy of professional Indemnity policy		CP	⋮
3	Letter from Broker Association		CP	⋮
4	confirmation letter from legal advisors		CP	⋮
5	proof /evidence of minimum paid share capital of 18.1M/=(accompanied with annexure 1)		CP	⋮
6	Particulars of board members of the company CV , Attested declaration, /Work permit and copy of passport for foreigners		CP	⋮
7	In case of outstanding balance, submit a signed payment plan(agreement) entered between the broker and Insurers.		CP	⋮
8	List of all employees in the company together with their positions, National Identification Number (NIDA) and current citizenship.		CP	⋮
9	Any other information		CP	⋮

If you want to change /Upgrade the available Attachment click dots on the action column

The screenshot shows the TIRA-ORS user interface. On the left is a sidebar with navigation links: Dashboard, New Registration, Company Profile, Billing, Company Certificate, Principal Company Change, Adding Principal Insurer, and Applications Hub. The main content area has a top bar with 'Payment Status', 'Attachments' (highlighted), and 'Confirm Submission'. Below this is a 'List of Attachments' table. A red arrow points to the vertical dots in the 'Actions' column of the first row.

No.	Attachment Name	Attachment Description	File	Actions
1	updated cv/ professional certificate /attested declaration /employment contract		PDF	⋮
2	Copy of professional indemnity policy		PDF	⋮
3	Letter from Broker Association		PDF	⋮
4	confirmation letter from legal advisors		PDF	⋮
5	proof /evidence of minimum paid share capital of 18.1M/-(accompanied with annexure 1)		PDF	⋮
6	Particulars of board members of the company CV , Attested declaration, /Work permit and copy of passport for foreigners		PDF	⋮
7	In case of outstanding balance, submit a signed payment plan/agreement entered between the broker and Insurers.		PDF	⋮
8	List of all employees in the company together with their positions, National Identification Number (NIDA) and current citizenship.		PDF	⋮
9	Any other information		PDF	⋮

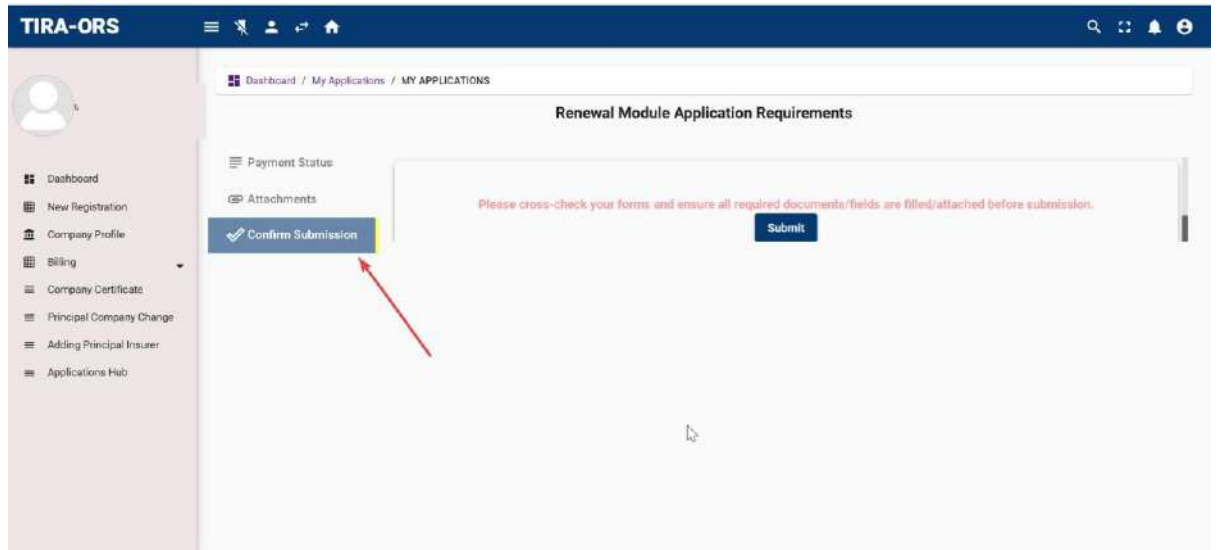
Items per page: 10 1 - 9 of 9 |< < > >|

After clicking the dots then delete unwanted document

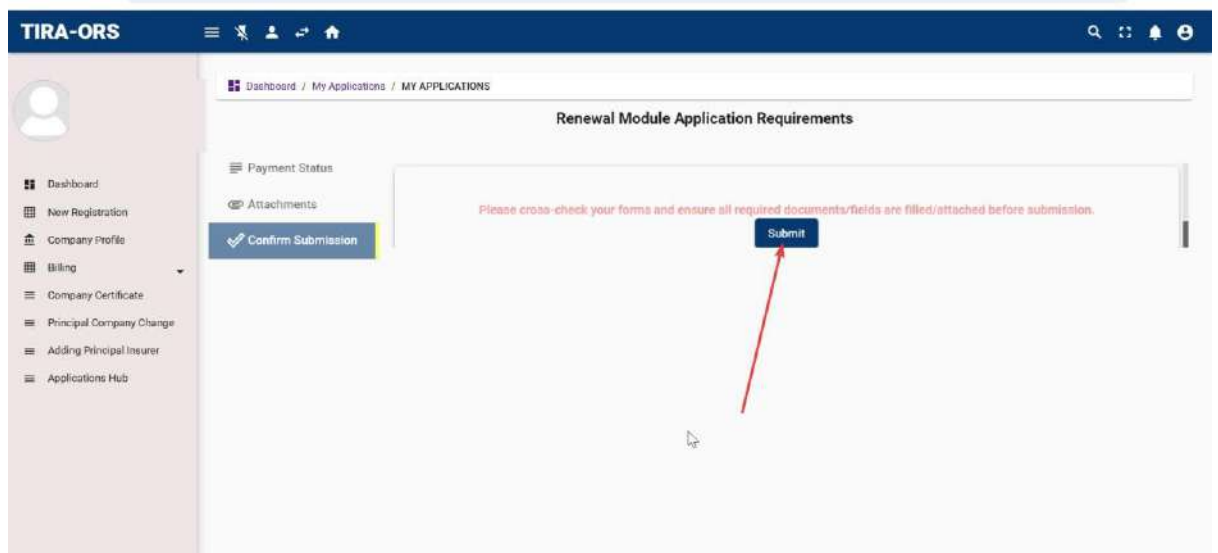
This screenshot shows the same 'List of Attachments' table, but with a dropdown menu open for the first row's action column. The menu contains a 'Delete' option, which is highlighted by a red arrow. The breadcrumb path at the top reads 'Dashboard / My Applications / MY APPLICATIONS'.

No.	Attachment Name	Attachment Description	File	Actions
1	updated cv/ professional certificate /attested declaration /employment contract		PDF	⋮ Delete
2	Copy of professional indemnity policy		PDF	⋮
3	Letter from Broker Association		PDF	⋮
4	confirmation letter from legal advisors		PDF	⋮
5	proof /evidence of minimum paid share capital of 18.1M/-(accompanied with annexure 1)		PDF	⋮
6	Particulars of board members of the company CV , Attested declaration, /Work permit and copy of passport for foreigners		PDF	⋮
7	In case of outstanding balance, submit a signed payment plan/agreement entered between the broker and Insurers.		PDF	⋮
8	List of all employees in the company together with their positions, National Identification Number (NIDA) and current citizenship.		PDF	⋮

6. Confirm the submission



7. Submit



THANK YOU

Attachment: 1

Sample of the standard signboard and required specifications that will be used by all registered insurance agencies during implementation.

1:1 The standard signboard is required to involve the following specifications/content:

- [i] The name “**WAKALA WA BIMA**”;
- [ii] The name of the agent as registered by TIRA;
- [iii] Email and phone number of the agent;
- [iv] Name of the principal insurer/ insurers;
- [v] Name and logo of the regulator (TIRA);
- [vi] TIRA support number;
- [vii] Logo of the Agent;
- [viii] Logo of the principal insurer (optional);
- [ix] Recommended size of the signboard is either 90cm – 45cm, 150cm – 50cm, or 200cm – 50cm;
- [x] Recommended color is blue/ option of the agent; and
- [xi] QR code (that will include all information of the agent).

1:2 Sample of the standard signboard:

