TANZANIA INSURANCE REGULATORY AUTHORITY

GUIDELINES FOR PREMIUM LEVY COMPUTATION AND COLLECTION

NOVEMBER, 2025

Version No. 02

MAMLAKA YA USIMAMIZI WA BIMA TANZANIA

MIONGOZO YA UKOKOTOAJI NA UKUSANYAJI WA TOZO ZA ADA YA BIMA

NOVEMBA, 2025

Toleo Na. 02

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SECTION ONE: INTRODUCTION		SEHEMU YA KWANZA: UTANGULIZI	
1.1 Authorization and Powers	These Guidelines are issued pursuant to Section 6 (2) (l) of the Insurance Act cap 394, and Regulation 43 of the Insurance Regulation 2009.	**1.1 Idhini na Mamlaka**	Miongozo hii inatolewa kwa mujibu wa Kifungu 6 (2) (l) cha Sheria ya Bima Sura 394. Na Kanuni ya 43 ya Kanuni za Bima za Mwaka 2009.
1.2 Citation	These Guidelines may be cited as ***"Guidelines for Premium Levy Computation and Collection, 2024"***	**1.2 Nukuu**	Miongozo hii itafahamika kama ***"Miongozo Ya Ukokotoaji na Ukusanyaji Wa Tozo za Ada ya Bima, 2024''***
1.3 Background and Rationale	1.3.1 Section 6(2)(l) of the Act mandates the Authority to prescribe levies on premiums and commissions to ensure adequate funding for its operations. 1.3.2 Additionally, Regulation 43 stipulates that insurers and reinsurers must remit a premium levy equivalent to one and a half (1.5) percent of their gross premium income to the Authority. 1.3.3 For the purposes of efficiency and effective implementation of the aforementioned statutory requirements, the Authority issued Guidelines on premium levy computation and collection in July 2024. 1.3.4 In order to accommodate improvements on the Guidelines, the Authority carried out a review in July 2025 and the same are incorporated in this revised version.	**1.3 Usuli na Mantiki**	1.3.1 Kifungu cha 6(2)(l) cha Sheria ya Bima, kinaiagiza Mamlaka kutoa maelekezo juu ya ukokotoaji wa tozo za ada za bima na kamisheni ili kuhakikisha upatikanaji wa fedha za kutosha kuiwezesha kutekeleza shughuli zake. 1.3.2 Aidha, Kanuni ya 43 inabainisha kuwa kampuni za bima na bima mtawanyo zinapaswa kulipa tozo ya ada ya bima asilimia moja na nusu (1.5) ya mapato yao ya jumla yatokanayo na ada za bima kwa Mamlaka. 1.3.3 Katika kuhakikisha ufanisi na utekelezaji madhubuti wa matakwa hayo ya kisheria, Mamlaka ilitoa Miongozo ya Ukokotoaji na Ukusanyaji wa Tozo za Ada ya Bima mwezi Julai 2024. 1.3.4 Ili kuruhusu maboresho kwenye Miongozo hiyo, Mamlaka ilifanya mapitio mwezi Julai 2025 na maboresho hayo yamejumuishwa kwenye toleo hili lililoboreshwa.
1.4 Application and Scope	These Guidelines shall apply to all insurers and reinsurers registered and licensed under the Insurance Act Cap 394.	**1.4 Matumizi na Mawanda**	Miongozo hii itatumika kwa kampuni zote za bima na bima mtawanyo zilizosajiliwa na kupewa leseni kwa mujibu wa Sheria ya Bima Sura 394.
1.5 Purpose and Objectives	1.5.1 The main purpose of these Guidelines is to establish a framework for the effective management of the Authority's premium levy. 1.5.2 The specific objective of these Guidelines are as follows; i. To provide clarity and uniformity in the computation and collection of premium levies	**1.5 Lengo na Madhumuni**	1.5.1 Lengo kuu la Miongozo hii ni kuweka mfumo madhubuti wa usimamizi wa tozo za ada ya bima ya Mamlaka ya Usimamizi wa Bima Tanzania. 1.5.2 Malengo maalum ya miongozo hii ni kama ifuatavyo: i. Kuweka uwazi na usawa katika ukokotoaji na ukusanyaji wa tozo za ada ya bima iliyowekwa na Mamlaka ya Usimamizi wa Bima Tanzania.

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	imposed by the Authority; ii. To specify the turnaround times for each step of the premium levy process; and iii. To automate the premium levy process using the TSS Portal.		ii. Kubainisha muda wa utekelezaji kwenye kila hatua ya mchakato wa tozo ya ada ya bima; na iii. Kuwezesha mchakato wa tozo za ada ya bima kufanyika kielektroniki kwa kutumia mfumo wa TSS.
1.6 Definition and Acronyms	In these Guidelines, unless the context requires otherwise the following words shall mean: - **“Act”** means the Insurance Act Cap 394 **“Authority”** means Tanzania Insurance Regulatory Authority (TIRA) as established under the Insurance Act CAP 394 of the Laws of Tanzania; **“Commissioner”** means the Commissioner of Insurance appointed under Section 7 of the Insurance Act. **Compounding basis”** means the frequency at which penalties or interest charges on unpaid premium levies are calculated and added to the outstanding amount. For the purposes of these guidelines, compounding shall be applied on a monthly basis; **“Gross written premium”** for the purposes of these guidelines shall mean; **a) For an insurer -** The total premium revenue generated from all insurance policies underwritten, before any deductions for reinsurance, commissions, or other expenses; and **b) For a reinsurer** - The total premium revenue derived from reinsurance arrangements, prior to any deductions for retrocessions, commissions, or other expenses. **“Insurance Consortium”** shall have the same meaning as association of underwriters as defined under the Act and shall be treated as insurer for all intents and purposes under these guidelines.	**1.6 Maana na Vifupisho vya Maneno**	Katika Miongozo hii, isipokuwa kama muktadha utaelekeza vinginevyo, maneno yafuatayo yatamaanisha: - “**Sheria”** maana yake ni Sheria ya Bima Sura 394; “**Mamlaka”** maana yake ni Mamlaka ya Usimamizi wa Bima Tanzania (TIRA) iliyoanzishwa chini ya Sheria ya Bima Sura 394 ya Sheria za Tanzania; **“Kamishna”** Maana yake ni Kamishna wa Bima aliyeteuliwa chini ya kifungu Namba 7 cha Sheria ya Bima.” **“Msingi wa ongezeko la riba”** maana yake ni mzunguko wa mara kwa mara ambao hutumika kukokotoa na kuongeza faini au riba kwenye ada ya bima isiyolipwa, ambapo kiasi hicho huongezwa kwenye deni linalosalia. Kwa madhumuni ya mwongozo huu, makadirio hayo yatafanyika kwa msingi wa kila mwezi; **“Ada ghafi ya bima”** kwa madhumuni ya miongozo hii itamaanisha ifuatavyo: **a) Kwa kampuni ya bima** – Jumla ya mapato yanayotokana na ada za bima kutokana na mikataba ya bima iliyoandikishwa na kampuni ya bima, kabla ya kutoa makato yoyote ya bima mtawanyo, ujira au gharama nyingine zozote; na **b) Kwa kampuni ya bima mtawanyo** – Jumla ya mapato ya ada za bima yanayotokana na mikataba ya bima mtawanyo iliyoandikishwa na kampuni ya bima mtawanyo kabla ya kutoa makato yoyote ya bima mtawanyo, ujira au gharama nyingine zozote. **“Muungano wa Kampuni za Bima”** itakuwa na maana kama ilivyofafanuliwa katika Sheria ya Bima, na utaratibu wa kulipa tozo ya ada ya bima utakuwa sawa na ule wa kampuni ya bima.

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	"Insurer" means an insurance company registered and licensed under the Act. **"Premium Levy"** means a 1.5% charge imposed on gross premium underwritten by insurer or reinsurer for the purpose of regulatory support. **"Premium returns"** Means a periodic financial report relating to gross premium underwritten by insurer or reinsurer as per format specified by the Authority. **"Reinsurer"** means an insurer assuming the risk of another insurer under the reinsurance contract; **"Reinsurance"** means a financial transaction by which risk is transferred (ceded) from an insurance company to a reinsurance company in exchange of reinsurance premium; **"TIRAMIS"** is a comprehensive information management system that allows users to access services and data related to insurance in Tanzania. **"TSS Portal"** means the TIRA Self-Service Portal, a system developed by the Authority to compute and facilitate the electronic collection of premium levies.		**"Kampuni ya Bima"** maana yake ni kampuni ya bima iliyosajiliwa na kupewa leseni kwa mujibu wa sheria. **"Tozo ya Ada ya Bima"** maana yake ni tozo ya asilimia 1.5 inayotozwa kwenye ada ghafi ya bima iliyoandikishwa na kampuni ya bima au bima mtawanyo kwa madhumuni ya kuwezesha shughuli za usimamizi. "**Ritani ya Ada ya Bima"** ni taarifa ya ada ghafi za bima zilizoandikishwa na kampuni ya bima au bima mtawanyo kwa kuzingatia kiolezo na muda ulioanishwa na Mamlaka. **"Kampuni ya bima mtawanyo"** maana yake ni kampuni ya bima inayopokea vihatarishi vya kampuni ya bima chini ya mkataba wa bima mtawanyo; **"Bima mtawanyo"** maana yake ni shughuli za kifedha ambazo vihatarishi hutawanywa kutoka kampuni ya bima kwenda kampuni ya bima mtawanyo baada ya malipo ya ada ya bima matawanyo; **"TIRAMIS"** ni mfumo wa TIRA wa usimamizi wa taarifa unaoruhusu watumiaji kupata huduma na data zinazohusiana na bima nchini Tanzania. **"TSS Portal"** ni mfumo wa TIRA wa Huduma Jumuishi uliotengenezwa na Mamlaka kwa ajili ya kukokotoa na kuwezesha ukusanyaji wa tozo za ada za bima kwa njia ya kielektroniki.

SECTION TWO: PREMIUM LEVY COMPUTATION AND COLLECTION		SEHEMU YA PILI: UKOKOTOAJI NA ULIPAJI WA TOZO YA ADA YA BIMA	
2.1 Premium levy Computation	2.1.1 A premium levy shall be determined on Gross Premium written. 2.1.2 For Reinsurance company premium levy shall be determined on Premiums as received from the insurer.	**2.1 Ukokotoaji wa tozo ya ada ya bima**	2.1.1 Ukokotoaji wa tozo za ada ya bima kwa kampuni ya bima utategemea mapato ghafi yanayotokana na ada ya bima ambayo yamepokelewa na kampuni hiyo ya bima. 2.1.2 Kwa Kampuni ya Bima Mtawanyo, tozo ya ada ya bima itakayotozwa itaamuliwa kulingana na ada ya bima itakayopokelewa kutoka kwa kampuni ya awali ya bima.
2.2 Duration for premium levy payment	Premium levy will be charged through the TSS Portal as follows; 2.2.1 On a monthly basis for an insurer; and 2.2.2 On a quarterly basis for a reinsurer.	**2.2 Muda wa kulipa tozo ya ada ya bima**	Tozo ya ada ya bima itatozwa kupitia Mfumo wa TSS kama ifuatavyo: 2.2.1 Kila mwezi kwa kampuni ya bima; na 2.2.2 Kila robo mwaka kwa kampuni ya bima mtawanyo.
2.3 Premium levy on Foreign Facultative Reinsurance arrangements	2.3.1 For foreign placements, facultative premium levy of 1.5% will be imposed on the approved amount to be remitted to foreign reinsurers. 2.3.2 This amount shall be subtracted from the monthly or quarterly premium levies charged on the insurers' gross written premiums mentioned in clause 2.1.	**2.3. Tozo kwa malipo ya ada ya bima yanayoenda nje ya nchi**	2.3.1 Malipo ya ada ya bima yaliyoidhinishwa kwenda kwa kampuni za bima zilizoko nje ya nchi yatakuwa na tozo ya asilimia 1.5. 2.3.2 Kiasi hiki kitapunguzwa kutoka kwenye tozo ya ada ya bima ya kila mwezi au kila robo mwaka itokanayo na mapato ghafi ya kampuni kwa kipindi husika kama ilivoainishwa katika kifungu 2.1.
2.4. Premium levy on Minimum and Deposit Premium	2.4.1. A premium levy of 1.5% shall apply to all Minimum and Deposit Premiums (M&DP) based on the estimated gross premium under reinsurance treaty arrangements. 2.4.2. The ceding insurer or reinsurer shall be responsible for remitting the M&DP levy to the Authority by deducting the levy amount from the premium payable to the reinsurer or retrocessionaires. 2.4.3. The levy shall be payable within the same timeframe as the remittance from the insurer or reinsurer, as stipulated in the reinsurance treaty. 2.4.4. In the case of premium adjustments, the insurer or reinsurer shall remit 1.5% of the adjusted premium to the Authority within the period specified in clause 2.4.3.	**2.4. Tozo ya Ada ya Bima kwa Kiwango cha chini na Malipo ya Awali.**	2.4.1. Tozo ya ada ya bima ya asilimia 1.5 itatozwa kwa kila Kiwango cha Chini na Malipo ya Awali (M&DP) kulingana na makadirio ya mapato ghafi ya ada ya bima chini ya makubaliano ya mkataba wa bima mtawanyo; 2.4.2. Kampuni ya bima au bima mtawanyo inayolipa M&DP itawajibika kuwasilisha tozo ya ada ya bima ya M&DP kwa Mamlaka na kupunguza kiasi hicho kwenye malipo yanayolipwa kwa kampuni ya bima mtawanyo. 2.4.3. Tozo hiyo italipwa muda saw ana ulipaji wa ada ya bima kwa kampuni ya bima mtawanyo kama ilivyoainishwa katika mkataba wa bima mtawanyo. 2.4.4. Katika hali ya marekebisho ya makadirio ya ada ya bima, kampuni ya bima au bima mtawanyo italipa asilimia 1.5 ya ada ya bima iliyorekebishwa kwa Mamlaka ndani ya muda uliobainishwa katika kifungu cha 2.4.3.

SECTION THREE: TIMELINES FOR SUBMISSION, CONFIRMATION AND PAYMENT		SEHEMU YA TATU: MUDA WA UWASILISHAJI, UTHIBITISHAJI NA MALIPO YA ADA YA BIMA	
3.1 Submission of Premium Returns	3.1.1 Each insurer or reinsurer shall file its premium returns electronically through TSS portal. 3.1.2 Each insurer shall submit its premium returns on monthly basis, within a period of twenty (20) days after the end of the respective month. 3.1.3 Each reinsurer shall submit its premium returns on a quarterly basis, within a period of twenty (20) days after the end of the respective quarter.	**3.1 Uwasilishaji wa ritani wa tozo ya ada ya bima**	3.1.1 Kila kampuni ya bima au bima mtawanyo inapaswa kuwasilisha ritani zake za ada ya bima kwa njia ya kielektroniki kupitia Mfumo wa TSS. 3.1.2 Kila kampuni ya bima inatakiwa kuwasilisha ritani zake za ada ya bima kila mwezi, ndani ya kipindi cha siku ishirini (20) baada ya mwisho wa mwezi husika. 3.1.3 Kila kampuni ya bima mtawanyo inatakiwa kuwasilisha ritani zake za ada ya bima kila robo mwaka, ndani ya kipindi cha siku ishirini (20) baada ya mwisho wa robo mwaka husika.
3.2 Confirmation of Premium Levy Statement	3.2.1 The Authority shall determine the amount of premium levy payable by each insurer or reinsurer and prepare the premium levy statement. 3.2.2 Each insurer or reinsurer shall review and confirm the premium levy statement referred to under 3.2.1 within seven (07) days of receipt. 3.2.3 If the insurer or reinsurer fails to confirm the statement within the specified period, a control number will be generated based on the billed amount in their levy statement.	**3.2 Uthibishaji wa taarifa ya tozo ya ada ya bima**	3.2.1 Mamlaka itakokotoa kiasi cha tozo ya ada ya bima kinachopaswa kulipwa na kila kampuni ya bima au bima mtawanyo na kuandaa taarifa ya malipo ya tozo ya ada ya bima. 3.2.2 Kila kampuni ya bima au bima mtawanyo inatakiwa kupitia na kuthibitisha taarifa ya malipo ya tozo ya ada ya bima iliyotajwa katika kifungu cha 3.2.1 ndani ya siku saba (07) baada ya kuipokea. 3.2.3 Endapo kampuni ya bima au bima mtawanyo itashindwa kuthibitisha taarifa hiyo ndani ya muda uliowekwa, nambari ya malipo itatengenezwa na kutolewa kwa ajili ya malipo kulingana na kiasi kilichotozwa kwenye ritani ya ada ya bima.
3.3 Payment of premium levy	Once the control number is generated, insurer and reinsurer are required to make settlement of the billed amount within fourteen (14) days after receiving the control number.	**3.3 Malipo ya tozo ya ada ya bima**	Baada ya nambari ya malipo kutolewa, kampuni ya bima na bima mtawanyo zinatakiwa kufanya malipo ya kiasi kilichotozwa ndani ya siku kumi na nne (14) baada ya kupokea nambari ya malipo.

SECTION FOUR: ROLES AND RESPONSIBILITIES		SEHEMU YA NNE: MAJUKUMU NA WAJIBU	
4.1 Roles and Responsibilities of Insurer and Reinsurer	Every Insurer and Reinsurer shall be responsible for the following: - 4.1.1 To submit premium returns, monthly for insurer and quarterly for reinsurer into the designated TSS Portal; and 4.1.2 To make payment of premium levy within fourteen days (14) from date of issuance of the bill (Control Number).	**4.1 Wajibu na Majukumu ya kampuni ya bima na bima mtawanyo**	Kampuni ya bima na bima mtawanyo zinawajibika kwa yafuatayo: - 4.1.1 Kuwasilisha ritani za ada ya bima, kila mwezi kwa kampuni ya bima na kila robo mwaka kwa kampuni ya bima mtawanyo kupitia kwenye mfumo wa TSS; na 4.1.2 Kulipa tozo ya ada ya bima ndani ya siku kumi na nne (14) kuanzia tarehe ya kutolewa kwa bili (Nambari ya Malipo).

SECTION FIVE: SANCTIONS FOR NON-COMPLIANCE		SEHEMU YA TANO: HATUA KWA KUTOKUZINGATIA	
5.1 Penalties for Non-Compliance	5.1.1 Failure to submit premium returns on the TSS Portal within the stipulated time, shall attract a penalty of TZS 100,000/- for each day of default by the respective insurer or reinsurer up to a maximum period of 30 days.	**5.1 Adhabu kwa Kutokuzingatia**	5.1.1 Kushindwa kuwasilisha ritani za ada ya bima kupitia Mfumo wa TSS ndani ya muda uliowekwa kutasababisha tozo ya faini ya Shilingi 100,000 kwa kila siku ya ucheleweshaji, kwa kila kampuni ya bima au bima mtawanyo, hadi kwa kipindi cha ukomo wa siku thelathini (30).
	5.1.2 Where an insurer/reinsurer fails to submit the premium returns within the time stipulated under clause 5.1.1 above, the Authority shall in addition to other regulatory measures, establish the amount of premium levy payable to the Authority based on the reasonable estimates as it deems appropriate and require settlement of the payable amount.		5.1.2 Iwapo kampuni ya bima au bima mtawanyo itashindwa kuwasilisha ritani hizo ndani ya muda uliobainishwa katika kifungu 5.1.1, Mamlaka, pamoja na kuchukua hatua nyingine za kiusimamizi, itakadiria kiwango cha tozo ya ada ya bima kinachopaswa kulipwa kwa kutumia makadirio inayoona yanafaa na kuelekeza ulipaji wa kiasi stahiki.
	5.1.3 Any delay made by insurer or reinsurer in payment of the billed premium levy exceeding 14 days after issuance of a control number will be subjected to a penalty of 5% on outstanding amount or TZS 1,000,000/- whichever is greater chargeable every month on compounding basis.		5.1.3 Ucheleweshaji wowote wa malipo ya ada ya bima iliyoanishwa kwenye nambari ya malipo, kwa zaidi ya siku kumi na nne (14) tangu kutolewa kwa namba hiyo, utasababisha faini ya asilimia tano (5%) ya kiasi kinachodaiwa au Shilingi 1,000,000 kutegemeana na kiwango kikubwa zaidi kati ya hivyo viwili. Faini hiyo itatozwa kila mwezi kwa kutumia msingi wa ongezeko la riba.
	5.1.4 The Authority shall take appropriate regulatory measures against any insurer or reinsurer who deliberately submits false or misleading information in their premium returns or related declarations.		5.1.4 Mamlaka itachukua hatua stahiki za kiusimamizi dhidi ya kampuni ya bima au bima mtawanyo itakayowasilisha kwa makusudi taarifa za uongo au zinazopotosha katika ritani za ada ya bima au taarifa nyingine zinazohusiana na hizo.

SECTION SIX: REVIEW AND APPROVAL OF GUIDELINES		SEHEMU YA SITA: MAPITIO NA IDHINI YA MIONGOZO	
6.1 Review of Guidelines	6.1.1 These Guidelines may be reviewed once every three years for improvement. 6.1.2 Notwithstanding clause **6.1.1**, the Commissioner may review these Guidelines as and when a need arises. 6.1.3 Subject to **6.1.1** and **6.1.2**, the Commissioner may issue provisions that shall form addendum to these Guidelines as and when required.	**6.1 Mapitio ya Miongozo**	6.1.1 Miongozo hii inaweza kufanyiwa mapitio mara moja kila baada ya miaka mitatu kwa ajili ya maboresho. 6.1.2 Bila kuathiri kifungu **6.1.1**, Kamishna anaweza kufanya mapitio ya Miongozo hii wakati wowoteitakapohitajika. 6.1.3 Kwa kuzingatia **6.1.1** na **6.1.2**, Kamishna anaweza kutoa masharti yatakayounda nyongeza ya Miongozo hii pale itakapohitajika.
6.2 Effective date	These Guidelines shall be effective on 1st November 2025.	**6.2 Tarehe rasmi ya kuanza kutumika**	Miongozo hii itaanza kutumika rasmi tarehe 1 Novemba 2025.
6.3 Approval of Guidelines	Approved by: Dr. Baghayo A. Saqware **COMMISSIONER OF INSURANCE**	**6.3 Idhini ya Miongozo**	Imeidhinishwa na: Dkt. Baghayo A. Saqware **KAMISHNA WA BIMA**

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