THE UNITED REPUBLIC OF TANZANIA

TANZANIA INSURANCE REGULATORY AUTHORITY

JAMHURI YA MUUNGANO YA TANZANIA

MAMLAKA YA USIMAMIZI WA BIMA TANZANIA

INSURANCE TECHNICAL TERMS

ISTILAHI ZA BIMA

Version 1.0,July 2025

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TANZANIA INSURANCE REGULATORY AUTHORITY	**MAMLAKA YA USIMAMIZI WA BIMA TANZANIA**
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VERSION 1.0	**TOLEO Na. 1.0**
JULY 2025	**JULAI 2025**

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INTRODUCTION	UTANGULIZI
Insurance technical terms have been developed to provide the meaning of various terms used in the insurance industry from insurance perspective. Some words may have different meanings in other contexts, but they are translated here for the specific context of insurance. The process of developing these terms have included Swahili language experts, legal experts, and insurance experts. These terms will be reviewed for three years or when necessary, from time to time.	Istilahi za bima zimeandaliwa ili kutoa maana ya maneno mbalimbali yanayotumika kwenye tasnia ya bima katika mtazamo wa kibima. Baadhi ya maneno huenda yakawa na maana tofauti katika maudhui mengine, lakini yametafsiriwa humu kwa maudhui mahsusi ya kibima. Mchakato wa kutengeneza istilahi hizi umejumuisha wataalamu wa lugha ya Kiswahili, wataalamu wa sheria, pamoja na wataalamu wa bima. Istilahi hizi zitakuwa zikifanyiwa marejeo kila baada ya miaka mitatu au pale itapohitajika ili kuongeza baadhi ya maneno au kuboresha maana kwa maneno yaliyopo au vyote kwa pamoja.

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ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Ab-initio	From the beginning or inception of insurance contract	-a awali	Mwanzoni mwa mkataba wa Bima
Abandonment	The act of surrendering ownership of a damaged or lost property to the insurer in exchange for a full claim payment	Usalimishaji	Kitendo cha kuiachia Kampuni ya Bima umiliki wa mali iliyoharibika au iliyopotea kwa kuridhia kupokea malipo kamili
Absolute assignment	Typically used in insurance contracts, where the policyholder assigns their ownership rights in the policy to another person	Uhamishajiwa haki za mkatabima	Hutumiwa katika mikataba ya bima ambapo mkatabima anahamisha haki zake za kibima kwenda kwa mtu mwingine.
Acceptance of loss form	Document used by insurance policyholders to accept the amount of the claim payment offered by the insurer. It is used in settling partial losses of the insured's subject matter.	Fomu ya kuridhia malipo ya fidia.	Fomu inayotumiwa na mkatabima kuridhia kiwango cha fidia kutoka kwa kampuni ya bima. Inatumika ikiwa hasara iliyotokea siyo hasara kamili ya kilichokatiwa bima (kilichokatiwa bima kinaweza kurekebishwa na kuendelea kutumika).
Accident	Unforeseen events that occur suddenly and unintentionally, and which may result in bodily injury, death, loss of property or property damage.	Ajali	Matukio yasiyokusudiwa ambayo yanaweza kusababisha majeraha, kifo, upotevu au uharibifu wa mali.

Accidental death	Refers to an unforeseen event that results in loss of life.	Kifo kwa ajali	Kifo kilichosababishwa na ajali.
Accidental death benefits	Benefits paid to the designated beneficiaries after death of a life assured person due to an accident.	Mafao ya Kifo kitokanacho na Ajali	Mafao yanayolipwa kwa wanufaika wateule wa mkatabima aliyefariki kutokana na ajali.
Accidental injury benefits	Benefits that provide financial compensation to an insured person who suffers bodily injuries as a result of an accident	Fidia ya Majeraha yatokanayo na Ajali	Fidia kwa mkatabima aliyeumia kutokana na ajali.
Accumulated premium	Total amount of premiums paid by policyholders for insurance policies in a certain period.	Jumla ya ada za Bima zilizokusanywa	Jumla ya ada za bima zilizokusanywa kwa wakata bima katika kipindi maalumu.
Actual cash value	Fair market value of insured property at the time of loss, less depreciation cost.	Thamani halisi ya mali	Thamani halisi ya kilichokatiwa bima wakati wa ajali, ukipunguza gharama ya uchakavu.
Accredited reinsurance company	Foreign reinsurance companies accredited by authority to transact insurance business with local insurance companies.	Kampuni za bima mtawanyo zenye ithibati	Kampuni za nje za bima mtawanyo zilizopewa ithibati na mamlaka kufanya biashara ya bima na kampuni za ndani.
Actual risk value	The actual loss or damage that could result if a particular risk event occurs.	Thamani halisi ya kilichokatiwa bima	Thamani halisi ya mali ya mkata bima inayoweza kupotea au kupungua likitokea tukio hatarishi kama ajali, wizi au moto.
Actuarial	The field of applied mathematical and statistical method to project the occurrence of future events	Utathminishaji	Uchakataji wa mahesabu na tathmini ya matukio yanayotarajiwa.

Actuarial analysis	The process that uses statistical models and mathematical techniques to assess and manage financial risks.	Uchambuzi wa kiutathminishaji	Mchakato ambao hutumia mifumo ya takwimu na mbinu za hesabu kutathmini na kudhibiti hatari za kifedha
Actuarial multiplier	A factor used to adjust the premium or reserve for a particular risk based on its risk characteristics	Kizidishi cha kiutathminishaji	Kizidishi kinachotumika kurekebisha ada ya bima au akiba kwa vihatarishi maalum kulingana na sifa za vihatarishi vyake.
Actuary	A Professional who applies mathematical and statistical methods to assess and manage risk and uncertainty in various fields, particularly in insurance, finance, and healthcare.	Mtathminishaji	Mtaalamu anayetumia mbinu za hesabu na takwimu kutathmini na kudhibiti vihatarishi katika nyanja mbalimbali, hususan katika bima, fedha, na afya.
Additional insured	A person or entity who is granted coverage under an insurance policy, in addition to the named insured who initially purchased the policy.	Mkatabima aliyeongezeka	Mtu /shirika/taasisi/ kampuni inayongezwa kwenye kinga ya mkataba wa bima ambayo awali haikutajwa kwenye mkataba huo.
Additional benefit	Extension or enhancement to the standard coverage provided under a policy.	Mafao ya ziada	Mafao yanayoongezwa katika mkataba wa bima kwa kuongeza malipo ya ada ya bima.
Additional perils	Specific causes of loss or events that are not covered under the standard policy but can be added to the policy for an additional premium.	Visababishi hasara vya ziada.	Ni vihatarishi ambavyo kwa kawaida havikingwi katika mkataba wa bima ila vinaweza kuongezwa katika mktaba wa bima kwa kulipa ada ya ziada.

Add-on Benefits	Also known as riders or endorsements, are optional extensions or enhancements to the standard coverage provided under a policy	Mafao ya ziada	Mafao yanayoongezwa katika mkataba wa bima kwa kuongeza malipo ya ada ya bima.
Add-on covers	Also known as a rider or endorsement, is an optional addition to an insurance policy that provides extra coverage or benefits beyond the standard policy	Kinga ya ziada	Kinga inayoongezwa katika mkataba wa bima kwa kuongeza malipo ya ada ya bima.
Adhesion contract	Agreement where the terms and conditions are pre-drafted by the insurance company, leaving the customer with no power to negotiate or alter them.	Mkataba ulioandikwa na upande mmoja	Mkataba ambao umetayarishwa na kampuni ya bima, wenye masharti ambayo mteja haruhusiwi kuyabadilisha. Mteja anaweza kukubali au kuukataa mkataba.
Admitted assets	Assets of an insurance company that are recognized and accepted by state insurance laws in determining the company's financial solvency.	Mali Zilizoruhusiwa	Mali za kampuni ya bima zinazotambulika na kukubalika kisheria. Mali hizo hutumika kutathmini uwezo wa ukwasi wa kampuni husika.
Admitted company	Insurance company that has been licensed to operate in a specific line of insurance.	Kampuni iliyoruhusiwa kisheria	Kampuni ya bima ambayo imepewa leseni na mamlaka husika kufanya biashara ya bima ndani ya nchi.
Advance loss profit insurance (alop)	Insurance cover designed to protect businesses from financial loss of profit caused by delays in the completion of construction or renovation projects.	Bima ya hasara iliyosababishwa na kuchelewa kumalizika kwa ujenzi	Kinga ya bima inayofidia hasara (upotevu wa faida) ya kifedha inayotokana na kuchelewa kumalizika kwa miradi ya ujenzi au ukarabati.

Adverse selection/Anti-selection	Occurs when individuals with a higher risk of making a claim are more likely to purchase insurance than those with a lower risk.	Uchaguzi mbaya wa mkata bima	Hutokea kwa kampuni ya bima ambapo wakatabima walio katika hatari kubwa zaidi ya kupata hasara hukata bima.
Age related limitation	Restriction placed on coverage or eligibility based on the applicant's age.	Ukomo wa umri wa mkatabima	Ukomo wa umri wa mkatabima wa kinga ya bima ya maisha na bima ya afya.
Agency agreement	A legally binding contract between an insurance company (the principal) and an individual or organization (the agent) that authorizes the agent to sell and service insurance policies on behalf of the company.	Makubaliano ya Uwakala	Ni mkataba wa kisheria kati ya kampuni ya bima na mtu binafsi au shirika (wakala wa bima) ambao unamruhusu wakala kuuza na kusimamia mkataba wa bima kwa niaba ya kampuni.
Agent commission	Remuneration paid by an insurance company (the principal) to an insurance agent (the agent) for selling and servicing insurance policies on their behalf.	Kamisheni ya Wakala	Malipo yanayotolewa na kampuni ya bima kwa wakala wa bima kwa ajili kutoa huduma za bima kwa niaba yao mikataba ya bima kwa niaba yao.
Aggregate deductible	Deductible that applies to all covered claims incurred during a specific period.	Jumla ya mchango wa mteja kwenye Madai	Mchango wa mteja kwenye madai yote yaliyokingwa, unaotolewa katika kipindi maalumu.
Aggregate loss	Total amount of claim insurer has incurred for a specific policy or group of policies during a specific period.	Jumla ya Madai	Jumla ya madai ambayo kampuni ya bima imeyapokea na ambayo hayajapokewa katika madai ya mkataba wa bima kwa kipindi maalumu.

Stop-loss reinsurance	A type of reinsurance where the reinsurer covers the loss of the insurer above a specified limit during a defined period (usually a year). It protects the insurer against unexpectedly high claims	Kiwango cha Juu cha Madai kinacholipwa na Bima Mtawanyo	Ni aina ya bima mtawanyo ambapo kampuni ya bima mtawanyo hulipa fidia kwa hasara zinazozidi kiwango kilichokubaliwa kwa kipindi fulani (kawaida mwaka mmoja). Inamlinda mtoa bima dhidi ya hasara zisizotarajiwa.
Aggregate stop-loss reinsurance	Reinsurance used by insurance companies (cedents) to protect themselves from the financial burden of large, unexpected losses. It involves transferring a portion of the risk associated with exceeding a pre-determined loss threshold (stop-loss limit) to another insurance company (reinsurer).	Kiwango cha Juu cha Madai kinacholipwa na Bima Mtawanyo	Ni aina ya bima mtawanyo inayotumika na kampuni za bima (watawanya bima) kujikinga na mzigo wa kifedha wa hasara kubwa zisizotarajiwa. Bima mtawanyo inajumuisha kuhamisha sehemu ya vihatarishi inayohusiana na kuzidi kiwango cha upotevu kilichopangwa awali (kiwango cha kukomesha hasara) kwa kampuni nyingine ya bima (kampuni ya bima mtawanyo).
Agreed Value policy	A predetermined amount that an insurance company will pay out in the event of a covered loss.	Thamani ya fidia iliyokubaliwa.	Kiasi cha fidia walichokubaliana kampuni ya bima na mkatabima, ambacho kampuni ya bima itawajibika kulipa yatakapotokea matukio yaliokatiwa bima.
Agreed value	A value of the subject matter agreed between the parties at the inception of the Insurance Policy	Thamani iliyokubaliwa	Ni thamani ya kilichokatiwa bima iliyokubaliwa kati ya pande mbili mwanzo mwa mkataba wa bima.

Air freight insurance	Type of insurance policy specifically designed to protect goods transported by air.	Bima ya usafirishaji wa mizigo kwa anga	Mkataba wa bima ya usafirishaji wa mzigo kwa njia ya anga.
Alteration to the policy	Any change to the terms and conditions of an insurance policy. This can include changes to the type of coverage, the amount of coverage, the deductibles, the premiums, or any other aspect of the policy.	Marekebisho kwenye mkataba	Mabadiliko ya vigezo na masharti ya mkataba wa bima. Hii inaweza kujumuisha mabadiliko kwenye aina ya bima, kiasi cha kinga ya bima, Mchango wa mkatabima kwenye madai yake, ada za bima au sehemu nyingine yoyote ya mkataba.
Alternative dispute resolution (adr)	A method used to resolve disputes between insurance companies and policyholders outside of the traditional court system.	Usuluhishi wa migogoro kwa njia mbadala	Mbinu mbadala zinazotumiwa kutatua migogoro kati ya kampuni za bima na wakatabima nje ya utaratibu wa mahakama
Annuity	Contract between an insurance company and an individual that guarantees the individual regular income payments for a specified period or for life	Malipo ndondondo	Mkataba kati ya kampuni ya bima na mkatabima ambao unamuhakikishia mkatabima kupokea malipo ya mara kwa mara kwa muda maalumu au muda wote atakaoishi

Annuitant	An individual who is entitled to receive regular payments from an annuity contract or a pension plan. These payments are typically made on a monthly, quarterly, or annual basis and can continue for a set period of time or for the annuitant's lifetime.	Mpokeaji malipo ndondondo	Mkatabima ambaye ana haki ya kupokea malipo ya mara kwa mara kutoka kwa mkataba wa malipo ndondondo au mpango wa pensheni. Malipo haya kwa kawaida hufanywa kila mwezi, robo mwaka, au mwaka na yanaweza kuendelea kwa kipindi maalumu au kwa maisha yote ya mkatabima.
Annuity certain	A specific type of annuity that provides guaranteed payments for a predetermined period of time, regardless of the annuitant's life expectancy	Malipo ndondondo hakika	Aina maalumu ya malipo ndondondo inayotoa malipo ya uhakika kwa kipindi cha muda uliopangwa awali , bila kujali matarajio ya maisha ya mkatabima.
Annuity due	A specific type of annuity where payments are made at the beginning of each period.	Malipo ndondondo ya mwanzo	Aina maalumu ya malipo ambayo hufanywa mwanzoni mwa kila kipindi cha mkataba wa malipo ndondondo.
Arbitration	A legal process where two or more parties in a dispute agree to have their case heard and decided by a neutral third party, known as an arbitrator, instead of going to court.	Uamuzi	Mchakato wa kisheria ambapo pande mbili au zaidi zinazohusika katika mgogoro zinakubaliana kusikilizwa na kuamuliwa mgogoro wao na mtu wa tatu asiyefungamana na upande wowote kama njia mbadala ya Kwenda mahakani.

Arbitrator	A neutral third party who is chosen by two or more parties in a dispute to consider arguments, hear evidence and issue a binding decision that resolves the disagreement.	Mwamuzi	mtu wa tatu asiyefungamana na upande wowote. ambaye huchaguliwa na pande mbili au zaidi zenye mgogoro kusikiliza ushahidi, kuzingatia hoja, na kutoa uamuzi ambao unatatua mgogoro huo.
Arson	Criminal act of malicious or deliberately setting property on fire. Policyholders may commit arson with fraudulent intent of causing property damage so as to receive insurance compensation.	kuchoma moto mali kwa makusudi	Kitendo cha makusudi cha kuharibu mali kwa moto. Ikithibitika kwamba mkatabima amehusika kwenye uharibifu huo wa mali iliyokatiwa bima ili kujinufaisha na mkataba wa bima, kampuni ya bima haitawajibika kulipa fidia.
Assignee	A person, company, or entity which receives the transfer of property rights and obligations from another party.	Mhamishiwa umiliki	Mtu, kampuni, au taasisi inayopewa haki na majukumu ya umiliki wa mali kutoka kwa mtu, kampuni au taasisi nyingine.
Assignor	A person, company, or entity which transfers property rights and obligations to another party.	Mhamisha umiliki	Mtu, kampuni, au taasisi inayotoa haki na majukumu ya umiliki wa mali kwa mtu mwingine, kampuni au taasisi nyingine.
Assured	A person who is entitled to receive benefits out of a life assurance contract.	Mnufaika wa bima ya maisha	Mnufaika wa bima ya maisha baada ya kifo cha mkatabima.
Attestation	Verification of the accuracy and completeness of information provided by the policyholder.	Uthibitisho wa usahihi na ukamilifu	Kuthibitisha usahihi na ukamilifu wa taarifa zinazotolewa na mkatabima kabla ya kufanya uamuzi ya kumkatia bima.

Authorized driver	A person who has been granted permission by the policyholder to drive the insured vehicle.	Dereva mwenye ithibati	Ni mtu ambaye amepewa ruhusa na mkatabima kuendesha gari lililokatiwa bima.
Authorized repairer	A company or individual accredited by the insurance regulator and approved by an insurance company to carry out repairs on insured vehicles	Mrekebishaji mwenye ithibati	Kampuni au mtu binafsi ambaye ampewa ithibati na mamlaka ya usimamizi wa bima kufanya matengenezo ya magari yenye bima.
Auto insurance policy	Insurance policy that provides financial protection to individuals or businesses in the event of damage to or loss related to the insured motor vehicle.	Bima ya vyombo vya moto	Bima ambayo humkinga mkatabima dhidi ya matukio ya uharibifu au hasara itokanayo na chombo cha moto iliyokatiwa bima.
Average clause	Clause that states the insurance company will only pay a proportion of the loss if the insured value of the property is less than the actual value of the property.	Kifungu cha thamani halisi	Kifungu cha mkataba kinachoelekeza kwamba kampuni ya bima italipia sehemu tu ya hasara ikiwa thamani ya mali iliyokatiwa bima ni pungufu kuliko thamani yake halisi.
Aviation insurance	A specialized type of insurance designed to cover the risks associated with the operation of aircraft, the people and property involved.	Bima ya vyombo vya usafiri wa angani	Bima inayomkinga mkatabima dhidi ya hasara itokanayo na vyombo vya usafiri wa angani ikiwemo uharibifu wa chombo, dhima kwa abiria na mizigo iliyobebwa.

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ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Bad faith claim	Occurs when an insurer delays in the processing of a legitimate claim beyond time period consistent with normal insurance industry practice or delay making payment in claim beyond 45 days from the date of receipt of executed discharge voucher without consent of Commissioner.	Madai yaliyo-cheleweshwa	Madai halali ambayo kampuni ya bima imeshindwa kulipa fidia ndani ya muda elekezi wa Mamlaka ya bima.
Bancassurance	Mechanism by which banks or financial institutions and insurers collaborate to distribute and market insurance products	Benkibima	Mfumo wa benki au Taasisi za kifedha na kampuni za bima hushirikiana katika kusambaza, kutangaza na kuuza bidhaa za huduma za bima.
Bancassurance Agent	Bank or other financial institution licensed by the Authority to conduct bancassurance business.	Wakala wa Benkibima	Benki au taasisi nyingine ya fedha iliyopewa leseni na Mamlaka kutoa huduma za bima.
Bancassurance business	Provision of insurance products or services by a bank or financial institution on behalf of an insurer	Biashara ya Benkibima	Ufanyaji wa biashara ya bima kupitia benki au taasisi nyingine za fedha kwa niaba ya kampuni ya bima.

Barratry	A deliberate wrongful act committed by the captain or crew of a ship that harms the interests of the ship's owner or cargo owner.	Uhalifu unaofanywa na wafanyakazi wa chombo cha majini.	Ni kitendo cha uhalifu wa makusudi kinachofanywa na nahodha au mfanyakazi wa vyombo vya majini ambacho kinadhuru maslahi ya mmiliki wa chombo au mizigo.
Beneficiary	An individual or entity designated to receive the benefits or proceeds from an insurance policy in the event of the insured person's death or other covered event.	Mnufaika wa bima	Kampuni/taasisi/shirika au mtu aliyeteuliwa kupokea mafao kutoka kwenye mkataba wa bima katika tukio la kifo la mtu aliye kata bima au tukio lingine lililokingwa na bima.
Betterment Clause	A clause that limits the insurer's obligation for repairs or replacements that enhance the condition of the covered property beyond its pre-loss condition.	Kifungu cha ukomo wa uboreshaji	Kifungu cha mkataba wa bima, ambacho huweka ukomo wa dhima ya kampuni ya bima kurekebisha au kubadilisha mali iliyoharibiwa kwa kiwango ambacho kinaboresha hali yake kuliko ilivyokuwa kabla ya uharibifu.
Betterment Charges	A specific type of cost imposed on policyholders when repairs or replacements made after a claim result in the improvement of the insured property beyond its pre-loss condition.	Gharama za uboreshaji	Fedha anazolipa mkata bima baada ya kilichokatiwa bima kutengenezwa na kuwa bora kuliko awali.

Binder	A temporary document that evidences the existence of insurance coverage until issuance of the policy.	Cheti cha muda cha bima	Waraka wa muda mfupi unaothibitisha uwapo wa Mkataba wa Bima kabla ya kutolewa kwa hati ya mkataba wa bima
Blanket Insurance	A single insurance policy that covers multiple items or properties at once.	Bima jumuishi	Bima inayokinga vitu au mali nyingi kwa wakati mmoja.
Bodily injury	Harm done to the body after an accident such as bruises, cuts, fractured bones, and nerve damage	Majeraha ya mwili	Madhara ya mwilini yatokanayo na ajali kama vile michubuko au kuvunjika kwa mifupa.
Bodily Injury Liability Coverage	Insurance coverage that protects policyholders in the event that they are found legally responsible for causing injuries to another person due to an accident.	Kinga ya majeraha kwa mtu wa tatu	Bima inayomfidia mtu wa tatu aliyesababishiwa majeraha ya mwili na mkatabima.
Boiler and Machinery Insurance	Provides financial protection against unexpected breakdowns and damage to boilers, machinery, electrical equipment, and other covered equipment.	Bima ya tangijoto na mitambo	Kinga ya bima dhidi ya uharibifu wa tangijoto, mitambo, vifaa vya umeme, na vifaa vingine vilivyokingwa.
Both to blame collision	A clause which requires both parties to contribute towards the loss in a situation where two or more marine vessels are involved in a collision and both parties are legally considered to be at fault.	Ajali mtawalia	Kifungu cha bima ya majini kinachoeleza Kuchangia gharama za hasara itokanayo na kugongana kwa uzembe wa pande zote.

Brokerage Commission	Remuneration paid to insurance brokers for their services in facilitating the placement of insurance coverage for clients.	Kamisheni ya Udalali	Malipo yanayotolewa kwa mshauri wa mkatabima kwa huduma yao katika kuunganisha wakatabima na kampuni ya bima.
Bulk claim	Small claims that can be handled from the desktop like minor personal injury, loss of luggage and Loss of credit cards	Madai ya fidia ndogo ndogo	Madai ya fidia ndogo ndogo zinazoweza kulipwa kwa haraka bila kutumia gharama kubwa kufanya tathmini.
Burden of proof	Obligation of the policyholder or claimant to provide sufficient evidence to support the claim.	Wajibu wa kuthibitisha madai	Wajibu wa mkatabima au mdai kutoa ushahidi wa kutosha kuthibitisha madai yake.
Burglary Insurance	Insurance that protects policyholder financially in the event of a burglary, theft, or attempted break-in at insured home or business	Bima ya wizi wa kutumia nguvu	Bima inayomkinga mkatabima dhidi ya hasara za kifedha zitokanazo na wizi wa kutumia nguvu wakati wa kuingia au kutoka kwenye jengo.
Business Interruption (BI)	Coverage for the financial losses which business may incur when forced to suspend operations due to occurrence of the covered perils.	Bima ya usitishwaji Biashara	Bima inayotoa fidia kwa hasara ya kifedha ambayo mkatabima anaweza kupata wakati atakapolazimika kusitisha biashara iwapo kutatokea vihatarishi vilivyokingwa.
Business owners Policy (BOP)	Comprehensive insurance package designed for small to medium-sized businesses which may combine covers such as property insurance, liability insurance, and business interruption insurance into a single policy	Bima ya Biashara	Bima kubwa ya biashara inayojumuisha kinga mbalimbali kama vile kinga ya mali, kinga ya dhima ya mtu wa tatu na kinga ya dhidi ya hasara ya mapato ya biashara.

C

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Capitation payment	Payment arrangement where a health services provider is paid a fixed amount per patient, per unit or time (usually monthly) regardless of how many or few services the patient receives.	Malipo ya awali kwa mtoa huduma za afya	Mpango wa malipo ambapo mtoa huduma wa afya analipwa na kampuni ya bima kiwango maalumu kwa kila mgonjwa aliyekatiwa bima ya afya kwa kipindi fulani. Malipo haya yanafanyika bila kujali kama mkatabima atapatiwa huduma au la.
Captive Agent	Insurance agent who is authorized to sell policies for a single insurance company only.	Wakala wa bima aliyefungamana na kampuni moja	Wakala wa bima aliyeidhinishwa kuuza bima za kampuni moja pekee.
Captive insurance company	A wholly owned subsidiary insurer formed to provide risk mitigation services for its parent company or related entities	Kampuni tanzu ya bima	Kampuni ya bima inayomilikiwa na kampuni mama kwa malengo ya kukatia bima mali za kampuni inayoimiliki (kampuni mama).

Cash in lieu of repair	An option offered by some insurers to settle a property damage claim by providing the insured with a cash payment instead of repairing the damaged property.	Kumlipa fedha mkatabima badala ya ku-fanya mareke-bisho	Njia mbadala inayotumiwa na kampuni za bima kulipa madai kwa kutoa fedha taslimu badala kurekebisha kilichokatiwa bima.
Cash settlement	A form of payment made by an insurer to a policyholder to settle a claim by using cash.	Malipo ya fedha taslimu	Malipo ya madai yanayotolewa na kampuni ya bima kwa mkatabima kwa kutumia fedha taslimu.
Cedant	Entity that transfers (cedes) part of their insurance risk to another party (reinsurer) through a reinsurance agreement.	Mtawanya viha-tarishi	Taasisi/ Kampuni/ Shirika linalotawanya sehemu ya vihatarishi vyake kwa kampuni ya bima mtawanyo.
Cede	The act of transferring part of one's insurance risk to another party (reinsurer) through a reinsurance agreement.	Tawanya	Kitendo cha mtawanya kutawanya sehemu ya vihatarishi kwa kampuni ya bima mtawanyo.
Cession	Portion of insurance risks that is transferred to the reinsurer by the ceding company	Sehemu ya vihatarishi vilivyotawanywa	Sehemu ya vihatarishi inayopelekwa kwenye bima mtawanyo
Claim	A formal request for reimbursement addressed to the insurer after occurrence covered loss	Madai	Ombi rasimi la fidia ambalo linaelekezwa kwenye kampuni ya bima klutokana na hasara iliyokingwa.
Claim Desk	A dedicated department or unit within an insurance company responsible for managing claims.	Dawati la Madai	Idara maalumu ndani ya kampuni ya bima yenye jukumu la kushughulikia madai,

Claim free period	A period during which no claims have been filed against an insurance policy.	Kipindi kisicho na madai	Kipindi ambacho hakuna madai yaliyowasilishwa dhidi ya kampuni ya bima.
Claim occurrence basis	Basis of payment which provides payout for claims arising from events that occurred during the policy period, regardless of when the claims are reported.	Msingi wa fidia unaozingatia muda wa tukio.	Malipo ya fidia kwa kuzingatia muda ambao tukio limetokea (ikiwa tu tukio lililosababisha hasara limetokea wakati bima ikiwa hai), bila kujali tukio hilo limeripotiwa lini.
Claim Process	Series of steps and procedures that insurers, policyholders, and other involved parties follow when a claim is submitted until settled/ closed.	Uchakataji wa madai	Hatua na taratibu zinazofuatwa na kampuni ya bima, mkatabima, na wahusika wengine kuanzia madai yanapowasilishwa hadi yanapolipwa/ yanapofungwa.
Claim record	Claim history of the policyholder.	Kumbukumbu ya madai	Taarifa za madai ya mkatabima yaliyowahi kuwasilishwa kwa kampuni ya bima .
Claim recovery	Seeking reimbursement from responsible third parties or other insurance sources to offset the costs of the claim after settling a claim with the policyholder.	Malipo rejeshi ya madai	Malipo yanayolipwa kwa kampuni ya bima baada ya kulipa madai ya mkatabima. Kampuni ya bima ina haki ya kudai fidia kutoka kwa mtu aliyemsababishia mkatabima hasara, au kutoka kwa kampuni ya bima mtawanyo.

Claim register	Database used by insurance companies to track and manage all claims filed by policyholders.	Rejesta ya ma-dai	Kanzidata ya kutunza taarifa za madai yanayowasilishwa kwa watoa huduma za bima.
Claim Repudiation	Rejection of the claim submitted by claimant may occur if the claim is deemed invalid, not covered by the policy terms, or if the policyholder fails to meet certain requirements outlined in the policy.	kukataliwa kwa madai	Kukataliwa kwa madai yaliyowasilishwa kutokana na madai hayo kuwa batili, kutokingwa na mkataba wa bima au mkatabima kushindwa kutimiza masharti yaliyoainishwa katika mkataba wa bima.
Claim Reserves	Estimated amount of funds set aside by an insurance company to cover current and future claim payments.	Akiba kwa ajili ya kulipa madai	Fedha zilizotengwa na kampuni ya bima kulipia madai ya sasa na ya baadae.
Claim settlement	A process by which an insurance company reviews, evaluates and pays out a claim made by the insured or a third party in accordance with the term conditions of the insurance policy .	Kulipa madai	Mchakato wa kampuni ya bima kuridhia kulipa fidia kwa mkatabima au mtu wa tatu / mnufaika kwa kuzingatia masharti ya mkataba wa bima.
Claimant	A person who files a formal request for indemnification or compensation under insurance contract.	Mdai	Mtu, kampuni au taasisi inayodai fidia katika mkataba wa bima.

Claims Handling	Series of steps and procedures that insurers, policyholders, and other involved parties follow when a claim is submitted until settled/ closed.	Uchakataji wa Madai	Hatua na taratibu zinazofuatwa na kampuni ya bima, mkatabima, na wahusika wengine kuanzia madai yanapowasilishwa hadi yanapolipwa/ yanapofungwa.
Claims made policy	Insurance policy provides coverage only if the claim is made during the policy period regardless of when the incident (loss or event) actually occurred.	Fidia ya madai yanayozingatia muda wa ku-ripoti	Bima inayolipa fidia iwapo madai yameripotiwa mkataba wa bima ukiwa hai, bila kujali tukio lililosababisha hasara limetokea lini.
Claims occurrence policy	Insurance policy which covers claims arising from acts or incidents that occurred during the policy period, regardless of when the claim is made.	Malipo ya ma-dai yanayozin-gatia muda wa tukio	Bima inayolipa fidia iwapo tukio lililosababisha hasara limetokea mkataba wa bima ukiwa hai, bila kujali madai yameripotiwa lini.
Clause	A detailed condition that describes certain provisions of an insurance contract.	Kifungu	Kifungu kinachodadavua masharti ya mkataba wa bima.
Co-insurance	Mechanism which allows more than one Insurer to provide insurance coverage to the same subject matter in a prior agreed proportion.	Bima shirikishi	Namna ambavyo kampuni za bima za ndani zinashirikiana kukinga vihatarishi dhidi ya kitu kilichokatiwa bima.

Collision Deductive Waiver	A clause that waives the insured's deductible if the insured is hit by a negligent uninsured motorist.	Msaha wa mchango wa makata bima kwenye madai	Kifungu cha mkataba ambacho kinatoa Msamaha kwa kiasi cha ushiriki kutokana na ajali ya kugongana kwa vyombo vya moto iliyosababishwa na mtu tatu asiyekuwa na kinga ya bima
Commission	Remuneration paid to intermediaries for their services in selling insurance policies.	Kamisheni	Fedha inayolipwa kwa mtu wa kati kwa ajili ya huduma zao katika kuuza bima.
Commissioner	The commissioner of insurance appointed by the president to supervise and regulate the insurance industry.	Kamishna	Kamishna wa bima anayeteuliwa na Rais kusimamia na kudhibiti sekta ya bima.
Common Carrier Liability	Coverage for transportation firms that must carry any customer's goods so long as the customer is willing to pay. Examples include trucking companies, bus lines, and airlines.	Bima ya Msa-firashiji	Kinga ya bima kwa kampuni za usafirishaji ambazo kisheria zinalazimika kubeba mizigo ya mteja ilimradi mteja huyo yupo teyari kulipia huduma ya bima
Compensation	The financial benefit paid to designated beneficiaries when the life assurance policy matures or when the policyholder of life assurance dies.	Fidia ya bima ya maisha	Fidia ya fedha inayotolewa na kampuni ya bima ya maisha kwa mkatabima endapo mkataba wa bima ya maisha ukifikia ukomo, au mkatabima akifa kabla ya mkataba kufikia ukomo.

Complainant	A person who files a formal complaint with an insurance registrant about an insurance-related issue.	Mlalamikaji	Mtu anayewasilisha malalamiko rasmi dhidi ya watoa huduma wa bima.
Complaint	A formal statement alleging dissatisfaction with an insurance registrant's actions, policies, or practices.	Malalamiko	Maelezo yakutoridhishwa na kiwango cha huduma ambazo zimetolewa na watoa huduma.
Complaint desk	Section responsible for receiving, investigating, and resolving complaints from policyholders.	Dawati la Malalamiko	Sehemu ya kupokea, kuchunguza na kutatua malalamiko yanayohusiana na bima.
Complex claim	Claim that presents unique features in terms of factual complexity, legal implications, large sums of money, many classes of insurance and more than one party.	Madai chan-gamano	Madai yanayohitaji utaalamu na umakini wa kipekee wakati wa kuyashughulikia.
Comprehensive Coverage	Insurance policy that provides broad protection against a wide range of risks and perils, typically exceeding the scope of basic coverage.	Bima kubwa	Bima inayotoa kinga pana dhidi ya aina nyingi za vihatarishi na visababishi vya hasara.
Compulsory Auto Insurance	Legally mandated insurance that provides financial protection against liability arising from car accidents, often with minimum coverage requirements.	Bima ya lazima ya gari.	Kinga ya bima ya vyombo vya Moto dhidi ya dhima ya mkatabima kwa mtu wa tatu.

Concurrent Causation	Two or more events contribute simultaneously to a loss, making it difficult to determine which event triggered the loss.	Visababishi hasara vina-vyoambatana	Hali ambapo matukio mawili au zaidi yanasababisha hasara kwa wakati mmoja, na kufanya iwe vigumu kuamua ni tukio gani lililosababisha hasara.
Consequential Loss	Pecuniary loss other than, material damage resulting from an insurable peril	Hasara mtawalia	Hasara isiyo ya moja kwa moja inayotokea baada ya uharibifu wa mali iliyokatiwa bima
Consumer Protection	Protection of consumers from unfair practices in the insurance industry.	Ulinzi wa haki za watumiaji	Ulinzi wa haki za watumiaji wa huduma za bima dhidi ya vitendo vinavyoweza kusababisha haki zao za bima kupotea.
Contents Insurance	Covers personal belongings and household items against loss or damage caused by the insured perils.	Bima ya vitu ndani ya nyum-ba	Bima inayofidia mali au vitu ndani ya nyumba dhidi ya hasara au uharibifu uliosababishwa na vihatarishi vilivyokingwa.
Contestable Period	Specific period after policy inception during which an insurance company can challenge the validity of the policy due to non-disclosure or misrepresentation by the policyholder.	Kipindi cha uan-galizi	Kipindi mahsusi baada ya kukata bima ambapo kampuni ya bima inaweza kupinga uhalali wa mkataba wa bima kutokana na kufichwa au kupotoshwa kwa taarifa za msingi za mkatabima.

Contra Proferentem Rule	Insurance contracts stating that ambiguous clauses shall be interpreted in favor of the policyholder.	Kanuni inayom-linda mkatabi-ma	Kanuni inayomlinda mkatabima dhidi ya utata wa vifungu vya mkataba wa bima.
Contractual Agreements	Binding legal agreements between an insurance company and a policyholder, outlining the terms and conditions of the insurance coverage.	Makubaliano ya Kimkataba	Makubaliano ya kisheria yaliyofikiwa kati ya kampuni ya bima na mkatabima.
Contribution	The proportional amount of a claim paid by each co-insurer.	Uchangiaji wa madai baina ya kampuni za bima shirikishi	Kiwango cha fidia kinacholipwa na kila kampuni ya bima shirikishi kulingana na uwiano ulioafikiwa na kampuni hizo.
Conventional insurance	Traditional forms of insurance provide coverage against specific risks like property, liability, or life insurance.	Bima ya kawaida	Aina za bima zinazotoa ulinzi dhidi ya hatari maalum kama vile mali, dhima, au bima ya maisha.
Co-pay	A fixed amount a policyholder pays towards a covered healthcare service, often expressed as a percentage of the total cost.	Malipo ya Ubia	Uchangiaji wa gharama za matibabu unaofanywa kwa ushirikiano baina ya kampuni ya bima na mkatabima.
Counterparty Risk	Risk that the other party in insurance agreements may not fulfill the contractual obligations.	Vihatarishi vi-tokanavyo na mshirika	Utata unaoweza kutokea kutokana na mshirika wa biashara ya bima kutotimiza wajibu wake na kuiathiri kampuni ya bima.

Cover	Extent of insurance coverage, signifying that a specific risk is financially protected by an insurance policy.	Wigo wa kinga	Ukomo wa kibima dhidi ya vihatarishi.
Cover Note	A temporary document that evidences the existence of insurance coverage until issuance of the policy.	Uthibitisho wa uwepo wa mkataba wa bima	Waraka wa muda mfupi unaothibitisha uwepo wa Mkataba wa Bima. Waraka huu hudumu kwa mwezi mmoja ili kuruhusu maandalizi na uwasilishaji wa hati ya bima kwa mkatabima.
Coverage	Extent of insurance coverage, signifying that some specific risks are financially protected by an insurance policy in a certain area at a specific duration of time.	Wigo wa kinga ya bima	Jumla ya vihatarishi vinavyokingwa na bima katika eneo Fulani ndani ya muda maalumu wa mkataba wa bima husika.
Coverage limits	Maximum amount an insurance company will pay for a covered loss under an insurance policy.	Ukomo wa Kinga ya bima	Kima cha juu ambacho kampuni ya bima itawajibika kulipa kufuatia madai yaliyosababishwa na vihatarishi vilivyokingwa.
Coverage Period	Specific timeframe during which an insurance policy is in effect.	Muda wa kinga ya bima	Kipindi cha muda ambao mkataba wa bima upo hai.

Credit life policy	Life insurance policy that pays off a deceased borrower's outstanding debt in the event of their death, permanent total disability or critical illness.	Bima ya maisha ya mkopaji.	Bima ya maisha ambayo hulipa deni la mkopo uliobaki baada ya mkatabima kupata ulemevu wa kudumu, maradhi yasiotibika au kufariki dunia.
Crop Insurance	Insurance policy that protects farmers against financial losses caused by crop failure due to natural disasters, disease, or pests and other related risks.	Bima ya mazao ya kilimo	Bima dhidi ya hasara itokanayo na uharibifu wa mazao unaoweza kutokana na majanga ya asili, magonjwa, wadudu na vihatarishi vinavyoshabiana.
Cyber insurance	Provides protection against financial losses resulting from cyber attacks, data breaches, and other cyber-related risks.	Bima dhidi ya uhalifu wa mtandaoni	Kinga dhidi ya hasara itokanayo na uhalifu wa kimtandao.

D

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Damage	Destruction of the insured property	Uharibifu	Uharibifu wa mali iloyokatiwa bima
Damages	The sum awarded by the court as compensation for loss/ damage, injury or breach of contract.	Fidia ya mahakama	Fidia anayolipwa mlalamikaji kwa amri ya mahakama.
Death Benefit	Amount of money that is paid out to the beneficiaries of a life insurance policy when the life assured dies.	Mafao ya kifo	Kiasi cha fedha ambacho hulipwa kwa wanufaika endapo mkatabima ya maisha amefariki dunia.
Death claims	Request for compensation made by the beneficiaries of a life insurance policy after the life assured dies.	Madai yatokanayo na kifo	Ombi la fidia kutoka kwa wanufaika kwenda kwa kampuni ya bima ya maisha baada ya mkatabima ya maisha kufariki dunia.
Debris removal	Process of removing debris resulting from a covered loss or damage.	Uondoaji mabaki	Mchakato wa kuondoa masalia yaliyotokana na hasara iliyokingwa
Debris removal clause	A provision in the insurance policy providing for payment of the cost of removing debris after a loss.	Kifungu cha uondoaji mabaki	Kifungu katika mkataba wa bima kinachoeleza kulipwa kwa gharama za kuondoa masalia yaliyotokana na hasara iliyokingwa
Declinature	Insurance company refusing to accept or provide coverage for a particular insurance application.	kukataliwa kwa maombi ya mkatabima mtarajiwa	kitendo cha kampuni ya bima kukataa ombi la kukata bima.
Declined Risk Class	Category of risk that an insurance company decides not to accept or cover	Kundi la vihatarishi vilivyokataliwa	Aina ya vihatarishi ambavyo kampuni ya bima inaamua kutokuvikubali/kukataa kuvikinga.

Deductible	Amount that an insured person or entity is responsible for paying towards the overall cost of insurance claims before the insurance company settles the claim	Mchango wa mkata bima kwenye ma-dai	Kiasi ambacho mkatabima anawajibika kulipa wakati wa madai ya bima kabla ya kampuni ya bima kulipa sehemu yake ya madai hayo.
Deferred An-nuity	Type of life insurance which gives the insured a regular level of income after a lapse of a specified period of time	Malipo ndodondo yanayoanza kulipwa baa-da ya kipindi fulani	Aina ya mkataba wa bima ya maisha unaolipa malipo ndondondo yatakayoanza baada ya kipindi cha muda maalumu. Kampuni haitawajibiki kulipa madai yatakayoletwa kabla ya kipindi hicho maalumu kuisha.
Dependant	Individuals who are not financially self-sufficient and rely on the primary policyholder.	Mtegemezi	Wategemezi wa mkatabima wanaoainishwa katika mkataba wa bima
Depreciation	Reduction in the value of an insured item over time due to factors such as wear and tear, age, or obsolescence	Kupungua kwa thamani	Upunguaji wa thamani ya mali iliyokatiwa bima kutokana na uchakavu, umri au kupitwa na wakati.
Disability	Physical impairment that prevents an individual from performing his normal activities	Ulemavu	Hali ya kukosa utimamu wa viungo vya mwili inayosababisha mtu kushindwa kufanya kazi.
Discharge Voucher	Document of accepting claim payment offered by insurer and signed by insured who suffered a total loss or a third party claimant.	Fomu ya Uthibitisho wa malipo ya fidia	Fomu ya kukubali malipo ya fidia inayotolewa na kampuni ya bima na kusainiwa na mkatabima aliyepata hasara kamili au mdai wa tatu.
Disclosure	The act of providing all relevant and accurate information about a risk or situation.	Kutoa taarifa za msingi	Kitendo cha kutoa taarifa zote muhimu na sahihi za kinachokatiwa bima.

Discount rate	Proportion representing a reduction from the original premium	punguzo la ada ya bima	Kiwango kinachowasilisha punguzo la ada za bima.
Dismember-ment	Loss or impairment of a part of the body due to an accidental injury.	Ulemavu kiungo cha mwili	Ulemavu Hali ya kupoteza au kuvunjika kiungo cha mwili kutokana na ajali.
Dispute	Disagreement or conflict that arise between the claimant and insurance registrant or among registrants	Mgogoro	Kutokukubaliana kati ya mdai na mtoa huduma/ watoa huduma za bima.
Dock	An enclosed area of water in a port for the loading, unloading and repair of ships.	Gati	Mahali ambapo vyombo vya usafiri wa majini hutia nanga ili kupakia mizigo, kupakua mizigo na/au kufanyiwa marekebisho.
Domestic Insurance Policy	Type of property insurance that provides coverage for a residential building, its contents and legal liability arising within the domestic premises.	Bima ya nyumba	Aina ya bima ambayo hukinga nyumba za makazi, vitu vilivyomo ndani yake na dhima ya mgeni anayeweza kuathiriwa akiwa ndani ya makazi ya mkatabima.
Domiciliary Treatment	Medical treatment provided at the policyholder's residence rather than in a hospital or healthcare facility	Matibabu ya nyumbani	Matibabu yanayotolewa katika makazi ya mkatabima badala ya hospitalini au kituo cha huduma cha afya.
Double Insur-ance	Situation in which the same property is covered by two or more insurance policies for the same risk.	Hali ya kitu kukatiwa bima zaidi ya moja.	Hutokea pale ambapo bima zaidi ya moja inakinga kitu kimoja dhidi ya vihatarishi vinavyofanana.
Duty of care	Legal and ethical responsibility that all parties to a contract have towards one another.	Wajibu wa uangalifu	Jukumu la kisheria na kimaadili ambalo linapaswa kuzingatiwa na kutekelezwa na kampuni ya bima na mkatabima.

E

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Effective Date	Date on which an insurance policy goes into effect or becomes active	Kuanza kwa mkataba wa bima	Tarehe ambayo mkataba wa bima unaanza kutumika
Employee Dishonesty Coverage	Insurance coverage that protects businesses from financial losses resulting from dishonest or fraudulent acts committed by their employees.	Kinga ya mwajiri dhidi ya ukosefu wa uaminifu wa waajiriwa.	Bima inayomlinda mwajiri dhidi ya hasara zinazotokana na vitendo vya udanganyifu, ulaghai au utapeli vinavyoweza kufanywa na wafanyakazi wake.
Employer's liability	Coverage that protects employers against financial losses arising from claims made by employees or their representatives for work-related injuries, illnesses or death.	Bima ya dhima ya mwajiri	Bima ya kumkinga mwajiri dhidi ya madai ya mwajiriwa au wawakilishi wake; yatokanayo na kuumia, kuumwa au kufariki wakati mwajiriwa akiwa kazini.
Endorsement	Modification or addition to an insurance policy that alters its terms or coverage	Marekebisho ya mkataba	Marekebisho ya kinga au/na masharti ya mkataba wa bima.
Endowment Insurance	Life insurance policy that provides death benefit if the life assured dies within the contract duration or payment of fixed sum upon policy maturity.	Bima ya Majaliwa	Bima ya maisha ambayo hutoa fidia kutokana na kifo cha mkatabima kabla ya mkataba kuisha au kulipa kiasi cha fedha baada ya bima kuiva.

Engineering insurance	Designed to protect businesses involved in construction, installation, and operation of machinery and equipments, as well as those engaged in other engineering-related activities	Bima ya uhandisi	Bima zinazotoa kinga wakati wa ujenzi, ufungaji na uendeshaji wa mashine na vifaa pamoja na shughuli nyingine zinazohusiana na uhandisi.
Estoppel	A provision that prevents an insurer or insured from denying a fact or coverage if their previous statements, actions, or conduct led the other party to reasonably believe and rely on it.	Zuio	Kifungu kinachozuia kampuni ya bima au mkatabima kukanusha ukweli, endapo kauli, vitendo au mwenendo wao wa awali ulipelekea upande mwingine kuamini na kutegemea taarifa hiyo.
Estimated Maximum Loss	Maximum amount of loss that an insurer estimates it could potentially incur from a single event or occurrence	Makadirio ya juu ya kima cha hasara	Kima cha juu cha hasara ambacho kampuni ya bima inakadiria kuweza kutokea kwenye tukio moja.
Ex-gratia payments	Payments made by an insurance company to a policyholder or claimant out of goodwill rather than a legal obligation.	Malipo ya hisani	Fidia inayotolewa na kampuni ya bima kwa mkata bima pasipo kuwepo na wajibu wa kisheria
Excess buyback	Option where the insured is essentially paying an additional premium to the insurance company in return, the insurance company agrees to eliminate the standard excess/deductible amount that the policyholder would normally be responsible for.	Ununuzi wa mchango wa madai	Kitendo ambacho mkatabima anaongeza kiasi fulani cha malipo kwenye ada ya bima ya msingi kwenda kwa kampuni ya bima kwa lengo la kuondoa kiasi ambacho mkatabima atawajibika kulipa wakati wa madai.

Excess of loss	Reinsurance arrangement where the reinsurer agrees to cover the insurer upon losses that exceed a certain predetermined amount.	Bima mtawanyo kwa hasara ya ziada	Bima mtawanyo inayoilipa kampuni ya bima ziada ya hasara kutokana na kiwango kilichokubaliwa wakati wa kukata bima mtawanyo.
Excess	Compulsory amount which the policyholder ought to pay in each and every claim, before the insurance company settles the remaining claim amount.	Mchango wa mkata bima kwenye madai	Kiasi ambacho mkatabima anawajibika kulipa wakati wa madai ya bima kabla ya kampuni ya bima kulipa sehemu yao ya madai hayo
Exclusion	Explicitly stated situations, conditions, or events, outlining circumstances under which the insurer will not provide coverage or pay a claim upon them.	Vihatarishi visivyokingwa kwenye mkataba	Hali, masharti au vihatarishi vinavyobainishwa kwenye mkataba kwamba kampuni ya bima haitavikinga na madai yatakayosababishwa navyo hayatalipwa.
Exaggerated Claim	A claim which has been inflated in a way that the reported extent of loss is quite higher than the loss justified by the actual loss scenario.	Madai makubwa kuliko uhalisia	Madai ambayo yamekuzwa na mkatabima na kufikia kiasi kikubwa cha hasara kuliko uhalisia wa hasara aliyopata.
Exemption of accreditation for regional reinsurers	Situation where certain regional reinsurance companies are granted special permission or relief from a requirement, rule, or obligation from the usual accreditation requirements within the insurance industry.	Msamaha wa ithibati kwa kampuni za bima mtawanyo za kikanda	Hali ambayo kampuni za bima mtawanyo za kikanda hupewa msamaha kwa kutotimiza matwaka ya kisheria ndani ya sekta ya bima.

Express conditions	Specific requirements or conditions that are explicitly stated in the insurance policy.	Masharti yaliyoandikwa	Masharti yaliyoandikwa kwenye mkataba wa bima.
Externaliza-tion	Process of transferring risk outside of the country through reinsurance arrangements.	Upelekaji wa vihatarishi nje ya nchi	Utawanyaji wa vihatarishi nje ya nchi kupitia kampuni za bima mtawanyo.

F

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Face Value	Stated amount of life insurance coverage	Thamani ya mkataba wa bima ya maisha	Thamani halisi ya mkataba wa bima ya maisha ambayo kampuni ya bima ya maisha itawajibika kulipa wakati wa madai
Facultative premium levy	Charge or fee imposed by the regulatory authority to the amount paid by insurance company to reinsurance company for coverage on a case-by-case basis.	Tozo ya bima mgawanyo	Ada iliyowekwa na mamlaka ya udhibiti kwenye ada ya bima mgawanyo
Facultative reinsurance	Reinsurance arrangement where individual risks are considered separately and the insurer has the option to choose whether or not to cede a particular risk whilst a reinsurer has an option to accept or not.	Bima mgawanyo	Aina ya bima mtawanyo ambayo kampuni ya bima ina uwezo wa kuchagua baadhi ya vihatarishi vya kutawanya na kampuni ya bima mtawanyo inaweza kukubali au kukataa.
Fault system	Legal framework used to determine who is at fault in an accident or loss, and consequently, who is responsible for covering the associated damages or losses	Mfumo wa kubainisha mkosaji	Mchakato wa kisheria unaotumika kutathmini upande ulio na makosa katika ajali au hasara na anayewajibika kufidia uharibifu au hasara husika.

Fidelity Insurance	Insurance that provides protection to businesses and employers against financial losses resulting from acts of dishonesty or fraud committed by employees	Kinga ya mwajiri dhidi ya ukosefu wa uaminifu wa muajiriwa	Aina ya bima ambayo hutoa ulinzi kwa waajiri dhidi ya upotevu wa fedha au mali unaotokana na vitendo vya kukosa uaminifu au ulaghai unaofanywa na wafanyakazi.
Financial Loss	Monetary setback or damage suffered by a person due to a covered event or peril	Hasara za Fedha	Upotevu wa fedha unaotokana na uharibifu wa mali iliyokatiwa bima.
Financial Risk	Potential financial loss that a person may face due to various factors	Kihatarishi cha fedha	Uwezekano wa hasara ya fedha ambayo inaweza kumkabili mtu kwa sababu mbalimbali.
Fire ignition	Process or event that leads to the starting or initiation of a fire	Chanzo cha moto	Tukio linalosababisha kuanza kwa moto
Fire insurance	Insurance coverage that provides financial protection to individuals, businesses, and other entities in the event of damage or loss caused by fire and allied perils.	Bima ya Moto	Bima ambayo hutoa ulinzi wa mali katika tukio la uharibifu au hasara inayosababishwa na moto na vihatarishi vingine.

Fire separation wall	Structure or barrier designed to prevent the spread of fire from one part of a building to another	Ukuta wa kuzuia moto usisambae	Ukuta maalumu wa kuzuia kusambaa kwa moto kutoka sehemu moja ya jengo hadi nyingine
First loss basis	Insurance arrangements which provide partial coverage for goods and contents. It is applicable where there is low probability of occurrence of a total loss.	Kiwango cha juu utakacho-lipwa kwa hasara	Makubaliano ya bima yanayoruhusu ukataji wa bima kwa thamani ya chini ya kinachokatiwa bima endapo kuna uwezekano mdogo wa hasara kamili kutokea.
First loss limit	Maximum amount the insurer is obliged to pay the policyholder for a covered loss that falls within the specified range.	Ukomo wa fidia/ Kiwango cha juu cha fidia ambacho kampuni ya bima itawajibika kulipa	Kima cha juu ambacho kampuni ya bima italipa katika mkataba unaoruhusu ukataji wa bima kwa thamani ya chini ya kinachokatiwa bima, endapo kuna uwezekano mdogo wa kutokea hasara kamili.
First loss payee	A person that is specified in an insurance policy as the first to receive payment for their interest in the event of a covered loss	Mfidiwa wa kwanza kwenye madai kabla ya kulipa mwingine	Mtu anayetambuliwa katika mkataba wa bima kuwa wa kwanza kulipwa fidia kutokana na mali iliyokatiwa bima kua na maslahi ya zaidi ya mtu mmoja.
Fleet cover	Single Insurance policy which covers multiple vehicles owned , operated or under a custody of a policyholder	Bima jumuishi ya magari	Kinga ya bima kwa magari mengi yanayomilikiwa na mkatabima chini ya mkataba mmoja wa bima.

Floating policy	Insurance policy that provides coverage for property or goods that are frequently changing in terms of value or location	Bima ya mali inayoweza kubadilika.	Mkataba wa bima ambayo hutoa bima ya mali au bidhaa ambazo hubadilika thamani au eneo la kinachokatiwa bima mara kwa mara.
Fortuitous Losses	Losses that occur by chance or accidentally.	Hasara zisizokusud-iwa	Hasara itokeayo pasi na kukusudiwa
Foundering at Sea	When a ship is reported to be lost and not found within a stipulated period of time, it is presumed to be lost due to perils of the sea	Dhana ya kupotea kwa Meli	Meli ikiripotiwa kutoonekana katika kipindi kilichobainishwa na hakuna taarifa zinazoeleza kwamba ipo wapi, basi itakuwa imepotea kutokana na visababishi hasara vya baharini.
Franchise	Clause stipulating the threshold amount that the insured will be responsible for any loss not in excess of a stated amount, and the insurance company will be liable for full payment of the loss that equals or exceeds that stated amount up to the required limit	Kiwango cha madai ambacho kikifikiwa kampuni ya bima itawajibika kulipa madai yote	Kifungu kinachoeleza kwamba mkatabima atawajibika kwa hasara yoyote isiyozidi kiasi kilichoainishwa, na kampuni ya bima itawajibika kwa malipo kamili ya hasara ambayo ni sawa au zaidi ya kiasi hicho kilichotajwa hadi kikomo cha malipo kilichobainishwa.
Fraud	Intentional act of deceiving, misrepresenting, or providing false information to an insurance company for financial gain	Udanganyifu	Upotoshaji wa makusudi wa taarifa kwa kampuni ya bima ili kujinufaisha isivyo halali.

Free-Look Period	Specified period of time during which a policyholder can review their newly purchased insurance policy, and if dissatisfied, can cancel it without incurring any penalties or charges and have their premium refunded accordingly	Kipindi huru cha mkatabima kufanya mapitio ya mkataba wa bima	Kipindi kilichobainishwa ambacho mkatabima anaweza kukagua mkataba wake mpya wa bima, na ikiwa hajaridhika, anaweza kughairi bila kutozwa malipo au adhabu yoyote na kurejeshewa ada yake ya bima aliyolipa.
Freight charges	Costs associated with the transportation of goods from one location to another	Gharama za usafirishaji wa mizigo	Gharama zinazohusiana na usafirishaji wa bidhaa kutoka eneo moja hadi jingine
Fronting arrangement	Practice where insurer cedes 100% of risk exposure to another insurer or reinsurer	Upelekaji wa vihasarashi nje ya nchi kwa asilimia zote	Mpango wa uhamishaji wa vihatarishi kwa asilimia mia moja unaofanywa na kampuni ya bima kwenda kwa kampuni ya bima au bima mtawanyo

G

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Gambling	Involves games of chance or skill where individuals voluntarily risk money on an uncertain outcome with the hope of winning more money	Kamari	Michezo ambayo watu huweka fedha kwa hiari kwa lengo la kupata fedha Zaidi.
General average Loss	Expenditure or Loss incurred consciously while countering a peril for saving the ship or a consignment.	Hasara jumuishi ya uokozi	Hasara inayotokana na utosaji wa mizigo majini kwa lengo la kuokoa hasara kubwa.
General average sacrifice	Principle of maritime law that essentially establishes that all sea cargo stakeholders evenly share any damage or losses that may occur as a result of voluntary sacrifice of part of the vessel or cargo to save the whole in an emergency	Uchangiaji jumuishi wa Hasara ya uokozi	Kanuni ya usafirishaji kwa njia ya maji ambayo ina wataka wadau wa meli na mizigo kuchangia hasara iliyotokana na utosaji wa mizigo majini kwa lengo la kuokoa hasara kubwa.
General Insurance	Broad category of insurance policies that provide coverage for a wide range of risks and perils, unlike life insurance	Bima za Kawaida	Aina za mikataba ya bima za kawaida isiyo jumuisha bima za maisha.
Goods in Transit insurance (GIT)	Covers merchandise that is being transported from one location to another by using land transport.	Bima ya usafirishaji wa mizigo	Kinga ya vihatarishi dhidi ya hasara itokanayo na usafirishaji wa mizigo kwa njia ya ardhini.

Grace Period	Extra time given after the premium due date during which the policyholder can still pay the premium without losing coverage or facing a policy lapse	Kipindi cha msamaha wa muda wa kulipa ada ya Bima	Muda wa ziada unaotolewa baada ya ukomo wa kulipa ada ya bima , ambapo mteja anaweza kulipa bila kuathiri mkataba wa bima wake.
Gross Premium	Total amount of premium paid by policyholder to an insurance company for coverage during a specific period before deducting VAT and other expenses	Ada ghafi ya Bima	Jumla ya ada ya bima inayolipwa na mkatabima kabla ya kutoa kodi na gharama nyingine.
Group Insurance	Provides coverage for a group of individuals who are usually affiliated through an employer, organization or association	Bima za vikundi	Bima ya kikundi cha watu ambacho hutokana na shirika, chama au mwajiri.
Group Personal Accident	Provides coverage for a group of individuals against accidental bodily injuries resulting in death or disablement	Bima ya kikundi dhidi ya ajali	Bima ya kikundi cha watu dhidi ya ajali inayosababisha majeraha, ulemavu au kifo
Guaranteed Insurability	Clause that allows the policyholder to renew insurance policy after specified times or circumstances, without the need for medical examination or evidence of insurability.	Uhakika wa kuhuisha mkataba wa bima	Kifungu katika mkataba wa bima ambacho kinamuwezesha mkatabima kuhuisha mkataba wake bila ya uthibitisho wa vihatarishi vya afya yake.

H

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Hazard	Things or situations that accelerate the likelihood of loss occurrence or the impact of loss	Kichocheo cha vihatarishi	Vitu au hali inayoweza kuongeza uwezekano wa kutokea kwa hasara au kufanya madhara au hasara kuwa kubwa zaidi
Heir	Individuals who are legally entitled to inherit in the event of death	Mrithi	Mtu ambaye ana haki ya kisheria ya kurithi haki ya mkatabima kitokeapo kifo.
Household Insurance	Type of property insurance that provides coverage for a residential building, contents and legal liability.	Bima ya jengo la makazi na mali	Aina ya bima ya mali ambayo hutoa kinga kwa nyumba za makazi, vilivyomo ndani ya nyumba na dhima kwa mkatabima dhidi ya mtu wa tatu.
Hospitalization	Situation where an insured individual is admitted to a hospital and receives medical treatment as an inpatient	kulazwa	Hali ambayo mkatabima analazwa hospitalini na kupatiwa matibabu.
Hull and Machinery Insurance	Provides coverage for damage to the ship's hull and machinery.	Bima ya chombo cha majini	Bima inayokinga uharibifu wa chombo cha majini.

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**MAANA**
Impairment	A physical or mental condition that affects a person's abilities or normal functioning.	Ulemavu	Hali ya kimwili au kiakili inayoathiri uwezo au utendaji wa kawaida wa mtu.
Implied conditions	Certain obligations or requirements that are understood to be inherent in an insurance contract, even if they are not explicitly stated	Masharti yasioandikwa kwenye mkataba	Masharti ambayo yanaeleweka kuwa ya asili katika mkataba wa bima, hata kama hayajaainishwa wazi.
Inbound Insurance Travel	A type of insurance policy designed to cover non-residents while they are traveling within a specific country which provides financial protection against unexpected events during the trip, such as medical emergencies, accidents, lost or delayed baggage, and other unforeseen circumstances.	Bima ya raia wa nje Kuingia Nchini	Aina ya bima ya safari inayotolewa kwa raia wa nje wakati wanaposafiri ndani ya nchi hiyo,Ikiwa na Lengo la kutoa ulinzi wa kifedha dhidi ya majanga yasiyotegemewa yanayoweza kutokea wakati wa safari yao.
Incontestability Provision	A provision in life and disabilities insurance policy, preventing the insurer from voiding the policy or denying a claim based on misstatements or errors in the application after a specified period.	Kifungu cha kutositisha mkataba wa bima	Kifungu katika mkataba wa bima ya maisha na ulemavu kinachozuia kampuni ya bima kubatilisha mkataba au kukataa kulipa fidia kwa misingi ya taarifa zisizo sahihi au makosa yaliyotolewa katika maombi baada ya kipindi kilichoainishwa.

Increase in Cost of Working	A coverage that helps businesses recover additional expenses they may incur to maintain their operations after a covered loss or damage.	Kuongezeka kwa gharama za uendeshaji kufuatia uharibifu wa mali	Kinga inayosaidia kurejesha gharama za ziada ambazo zimetumika ili kuendeleza n shughuli baada ya hasara au uharibifu uliokingwa.
Incurred But Not Reported	Estimated value of claims that have occurred but have not yet been reported to the insurance company	Madai yaliyotokea pasi kuripotiwa	Makadirio ya madai ambayo yametokea lakini bado hayajaripotiwa kwa kampuni ya bima
Incurred Losses	Losses that an entity has experienced or accrued during a specific period	Jumla ya hasara iliyopatikana	Hasara ambayo kampuni imepata katika kipindi fulani.
Indemnification aliunde	The right of recovery which states that, prior to payment by the insurer, the loss is extinguished by the insured recovering it from the negligent third party whereby the insurer's liability is also extinguished.	Fidia kwa mkatabima kupitia chanzo kingine	Kifungu cha mkataba wa bima kinachomruhusu mkatabima kulipwa fidia kutoka kwa mtu wa tatu aliyemsababishia hasara hiyo, hivyo kuondoa wajibu wa kampuni ya bima kulipa fidia hiyo.
Indemnity	To compensate the insured party for covered losses or damages by restoring the insured to the same financial position they were in before the covered loss occurred, and not to provide a financial gain	Msingi wa fidia	Kumrejesha mkatabima katika hali ya fedha aliyokuwa nayo kabla ya hasara iliyokingwa kutokea, na si kumnufaisha.
Indemnity Period	The length of time for which benefits are payable under an insurance policy	Kipindi cha fidia	Muda ambao fidia inapaswa kulipwa katika mkataba wa bima.
Inflated Claim	Situation where an insurance policyholder exaggerated value about the extent of the loss or damage.	Madai makubwa kuliko uhalisia	Hali ambayo mkatabima anataja kiasi kikubwa cha fidia kwenye madai.

Inherent vice	A characteristic or quality of property that makes it vulnerable to damage or loss under normal conditions	Kushuka kwa ubora kutokana na wakati	Mazingira yanayoifanya mali kuwa rahisi kuharibika au kupoteza katika hali ya kawaida.
Insolvency	Financial inability of an insurer to meet its financial obligations, particularly to pay policyholders' claims	Kutokuwa na Ukwasi	Kutokuwa na uwezo wa fedha wa kampuni ya bima kutimiza majukumu yake ya fedha, haswa kulipa madai ya wenye mkataba.
Insurable Interest	Legal right to insure, arising out of a financial relationship recognized at law, between the insured and the subject matter of insurance.	Maslahi baina ya mkata bima na mali/ maisha yanayokatiwa bima	Haki ya kukatia bima inayotokana na uhusiano wa kifedha unaotambulika kisheria kati ya mkatabima na kinachokatiwa bima.
Insurable risks	Risks that can be quantified, categorized, and transferred to an insurer in exchange for a premium.	Vihatarishi vinavyokatiwa bima	Vihatarishi vyenye sifa ya kukingwa na bima baada ya mkatabima kulipa ada ya bima. .
Insurance	Transfer of risk from the insured to the insurer in exchange for the payment of a premium from insured and protection against the risk of financial loss from insurer.	Bima	Uhamishaji wa vihatarishi kutoka kwa mkatabima kwenda kwa kampuni ya bima baada ya Mkatabima kulipa ada ya bima na kampuni ya bima kuridhia kukinga vihatarishi
Insurance Agency	Contractual relationship between the principal (insurance company) and an agent to represent him in business transactions with clients on commission basis.	Uwakala wa Bima	Uhusiano wa kimkataba baina ya Kampuni ya Bima na Wakala ili amwakilishe katika biashara ya kuuza bima kwa malipo ya kamisheni.

Insurance Agent	A professional who acts on behalf of the principal (insurer) in seeking insurance business on commission basis.	Wakala wa Bima	Mtaalamu mwenye uhusiano wa kimkataba na kampuni ya bima ili kumwakilisha katika mauzo ya bima kwa malipo ya kamisheni.
Insurance Broker	Insurance expert who exclusively represents a policyholder in insurance cover arrangements and claim settlement.	Dalali wa Bima	Mtaalamu wa bima anayemwakilisha mkata bima wakati wa kukata bima hadi wakati wa madai.
Insurance buyer	A person who purchase insurance policy	Mnunuzi wa Bima	Mtu anayeingia katika mkataba wa bima.
Insurance claims	A request for payment or other benefits made by a policyholder to an insurance company, alleging a covered loss under their insurance policy.	Madai ya Bima	Ombi la fidia kutoka kwa mdai kwenda kwa kampuni ya bima linalohusiana na hasara zilizotokana na vihatarishi vilivyokingwa.
Insurance company	Risk carrier, which undertakes to indemnify, insure for losses and perform other insurance related operations.	Kampuni ya Bima	Mkinga vihatarishi katika mkataba wa bima
Insurance consortium	An association of two or more insurers approved by the Authority for insuring specialized risks.	Konsotia ya bima	Muungano wa kampuni mbili au zaidi za bima ulioidhinishwa na Mamlaka kwa lengo la kutoa kinga za aina maalumu ya bima.
Insurance Coverage	Extent of insurance coverage, signifying that a specific risk is financially protected by an insurance policy.	Wigo wa kinga	Ukomo wa kibima dhidi ya vihatarishi.

Insurance Digital platform (IDP)	An integrated online system or technology that allows insurance companies to offer, manage, and deliver insurance services digitally. It supports processes such as underwriting, policy issuance, claims management, customer service, and analytics	Mfumo wa kidijitali wa bima	Ni mfumo jumuishi wa mtandao unaotumiwa na kampuni za bima kuwasilisha na kusimamia huduma za bima kwa njia ya kidijitali.
Insurance Dispute	Disagreement or conflict that arise between the claimant and insurance registrant or among registrants	Mgogoro wa kibima	Kutokukubaliana kati ya mdai na mtoa huduma ya bima au miongoni mwa watoa huduma za bima.
Insurance Industry	A sub-sector in the financial sector that revolves around the business of providing financial protection and risk mitigation to individuals, businesses, and other entities	Tasnia ya Bima	Sekta ndogo katika sekta ya fedha ambayo inahusika na utoaji wa kinga dhidi ya vihatarishi.
Insurance laws	Legal framework that governs the business of insurance	Sheria za Bima	Mfumo wa kisheria unaosimamia biashara ya bima
Insurance Market	Overall environment or industry where insurance products and services are transacted	Soko la Bima	Mazingira ya mkatabima, kampuni za bima,Mamlaka ya Usimamizi wa Bima wanaporatibu shughuli za Kuuza, kununua bidhaa na huduma za bima kitasnia.
Insurance Ombudsman	A person appointed to resolves disputes between consumers and insurance registrant	Msuluhishi wa migogoro ya bima	Mteule wa kutatua migogoro ya kibima inayotokea kati ya watumiaji wa bima na watoa huduma za bima.

Insurance penetration	Extent or level to which insurance products and services are utilized within a specific market.	Ueneaji wa Bima	Kiwango ambacho bidhaa na huduma za bima zinatumiwa ndani ya soko.
Insurance policy	Legal contract between policyholder and insurance company	Mkataba ya Bima	Makubaliano ya kisheria kati ya mkatabima na kampuni ya bima.
Insurance Pool	Losses of the few who suffer misfortune are met by the contributions of the many who are exposed to similar potential loss.	Ujumuishaji wa ada za bima	Uchangiaji wa mfuko wa fidia ya bima kwa wakatabima wengi dhidi ya wachache wanaotarajiwa kupata hasara.
Insurance Premium financing	A financial arrangement that allows individuals or businesses to borrow funds from financial institutions to pay for their insurance premiums	Mkopo wa ada ya bima	Utaratibu unaoruhusu mkatabima kukopa kwa taasisi za kifedha ya kulipia ada ya bima.
Insurance products	Financial arrangement in which an insurer states its guarantee to pay a policyholder on covered events.	Bidhaa za Bima	Utaratibu wa kifedha unaomuhakishia mkatabima kulipwa fidia endapo hasara iliyoainishwa katika mkataba wa bima itatokea
Insurance Regulation	Standards which oversight implementation of Insurance Act.	Kanuni za Bima	Kanuni zinazoainisha utekelezaji wa Sheria ya bima.
Insured	A person who is covered by insurance policy	Mkata Bima	Mtu ambaye ni miliki mkataba wa bima
Insured adventure	A particular journey or shipment that is covered by insurance	Safari ya majini iliyokatiwa bima	Safari au usafirishaji wa majini unaokingwa na bima.
Insured event	Event or situation that triggers coverage under an insurance policy	Tukio lilokatiwa bima	Kilichokingwa na mkataba wa bima.

Insured Premises	Buildings, structures, or locations specifically listed in the insurance policy where coverage applies for risks.	Majengo yenye kinga ya bima	Majengo yanayokingwa na mkataba wa bima
Insured property	Tangible assets or possessions that is covered by an insurance policy	Mali yenye kinga ya bima	Mali inayoonekana au kushikika ambayo inakingwa na mkataba wa bima
Insured Value	Amount of the subject matter that an insurance policy will pay out in the event of a covered loss or claim	Thamani ya bima	Kiasi ambacho kimekingwa na mkataba wa bima na ambacho kampuni ya bima ina wajibu wa kulipa wakati wa hasara
Insurer	A company or entity that provides insurance coverage to individuals or entities in exchange for the payment of premiums	Kampuni ya Bima	Kampuni ambayo hupokea ada ya bima kwa lengo la kumkinga mkatabima dhidi ya vihatarishi vinavyokingwa na bima.
Intermediary	A middleman that facilitates the transaction between insurer and insured	Mtukati	Mtu wa kati anayewezesha mchakato wa ukataji bima baina ya mkatabima na kampuni ya bima
Inundation	Overflow of water onto normally dry land, causing damage	Hali ya uwapo wa mafuriko	kufurika kwa maji kwenye ardhi kavu, na kusababisha uharibifu
Invalid Insurance Contract	Insurance policy is not considered effective or legally binding	Mkataba wa bima Batili	Mkataba wa bima ambao sio halali kisheria
Insurance claim Investigation	Process of examining and evaluating various aspects of a claim to determine its validity, accuracy, and the extent of coverage	Uchunguzi wa madai ya bima	Mchakato wa kuhakiki na kutathmini vipengele mbalimbali vya madai ya bima ili kubainisha uhalali na kiasi cha fidia .

Insurance Investment policies	A type of insurance product that combines elements of both insurance coverage and investment	Mkataba wa Uwekezaji	Aina ya bima inayojumuisha vipengele vya bima na uwekezaji kwenye mkataba mmoja wa bima
Irrevocable Beneficiary	A designation made by a policyholder indicating that a certain beneficiary as well as the benefits of the insurance policy cannot be changed or revoked without the consent of that beneficiary	Mnufaika asiyebadilika	Uteuzi unaotolewa na mkatabima kuonesha kwamba mnufaika fulani pamoja na manufaa ya mkataba wa bima hayawezi kubadilishwa au kubatilishwa bila ridhaa ya mnufaika huyo.
Insurance Jurisdiction clause	Provision in an insurance policy that specifies the legal location where any legal disputes or claims arising from the policy will be resolved, and outlines which laws and regulations will govern the interpretation and enforcement of the insurance contract	Kifungu cha Mamlaka ya sheria ya bima	Kifungu katika mkataba wa bima ambacho kinabainisha mamlaka ya kisheria au mahali ambapo migogoro yoyote ya kisheria au madai yanayotokana na mkataba wa bima yatatatuliwa na kubainisha ni sheria na kanuni zipi zitasimamia tafsiri na utekelezaji wa mkataba wa bima.

J

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**MAANA**
Jettison	Intentional throwing overboard or discarding of cargo from a ship to lighten the load in order to prevent further damage or loss during an emergency situation	Kutosa mzigo majini	Kutupa mizigo kwa makusudi baharini kutoka kwenye meli ili kupunguza uzito na kuzuia uharibifu au hasara zaidi.
Joint and Survivor Annuity	Type of annuity contract designed for the lifetime of two or more individuals	Mkataba ndondondo jumuishi	Aina ya mkataba ndondondo ulioandaliwa kwa maisha ya wawili au Zaidi.
Joint life policy	Type of life insurance that covers two or more individuals, under a single policy where by the policy pays out a death benefit when either one of the insured individuals passes away	Bima ya maisha ya pamoja	Aina ya bima ya maisha ya watu wawili au zaidi, kwenye mkataba mmoja ambapo hulipa fidia wakati mmoja wa wakatabima anapofariki.

K

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Key Person Insurance	Type of life insurance policy that a business purchases on the life of a key employee or employees whose contributions are crucial to the company's success	Bima ya mtu muhimu	Aina ya mkataba wa bima ya maisha ambayo kampuni hukata juu ya maisha ya mfanyakazi au wafanyakazi muhimu ambao mchango wao ni muhimu kwa mafanikio ya kampuni.
Kidnap Insurance	Type of insurance coverage that provides protection for individuals, companies, or organizations against the financial losses associated with kidnapping, extortion, or hijacking	Bima ya kukomboa mateka	Aina ya bima ambayo hutoa ulinzi kwa mkatabima dhidi ya hasara za fedha zinazohusiana na utekaji nyara.
Knock for Knock Agreement	Agreement between two insurance companies whereby, when both companies' policyholders incur losses in the same insured event (usually a motor accident), each insurer pays the losses sustained by its own policyholder regardless of who is at fault.	Makubaliano ya kampuni mbili za bima kuwalipa wateja wao wenye bima kubwa	Makubaliano kati ya kampuni mbili za bima ambapo, wakatabima wa kampuni hizo mbili wanapokutwa na ajali ya kugongana, kila kampuni ya bima itamlipa mkatabima wake bila kujali aliyesababisha ajali.

L

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Liability	Legal responsibility for one's actions that may result in injury or damage to others	Dhima	Wajibu wa kisheria kwa matendo ya mtu ambayo yanaweza kusababisha majeraha au uharibifu kwa wengine
Liability for incurred claim	Financial obligation that an insurance company has for claims that has been reported to the insurance company, and the event or incident that led to the claim has already taken place	Dhima ya madai yaliyokubaliwa	Wajibu wa fedha ambao kampuni ya bima inao kwa madai ambayo yameripotiwa kwa kampuni ya bima, na ambayo tukio la kusababisha dai tayari limetokea.
Liability for remaining coverage	Financial obligation or responsibility that an insurance company has for the remaining period of coverage under an insurance policy	Wajibu kwa kinga zilizosalia	Wajibu wa fedha ambao kampuni ya bima inao kwa muda uliobaki wa kinga chini ya mkataba wa bima
Liability insurance	Type of insurance coverage that protects the insured from the risks of being held legally responsible for injuries to other people or damage to their property	Bima ya Dhima	Aina ya bima inayomlinda mkatabima kutokana na hasara ya kuwajibishwa kisheria kwa majeraha kwa watu wengine au uharibifu wa mali zao.
Life Assured	Person(s) whose life is covered in the insurance contract	Mkatabima ya Maisha	Mtu ambaye maisha yake yamekingwa katika mkataba wa bima ya maisha

Life Assurance	Contract between policyholder and life assurance company, where the company promises to pay a designated beneficiary or policyholder a sum of money upon death or survival of an insured person.	Bima ya Maisha	Makubaliano kati ya mkatabima ya maisha na kampuni ya bima, ambapo kampuni ya bima inaahidi kumlipa mnufaika aliyeteuliwa au mkatabima, kiasi cha pesa baada ya kifo cha mkatabima kutokea au bima kuiva.
Life assurance policy	Document that contains terms and conditions agreed between policyholder and life assurance company.	Mkataba wa Bima ya maisha	Mkataba kati ya mkatabima na kampuni ya bima ya maisha
Limit of liability	Maximum amount that an insurance company will pay out for a covered loss or claim under a specific insurance policy	Ukomo wa malipo	Kiasi cha juu zaidi ambacho kampuni ya bima italipa kwa hasara iliyokingwa au dai chini ya mkataba mahususi ya bima
Liquidity	Ability of an insurance company to meet its short-term financial obligations and claims payments	Kiwango cha ukwasi	Uwezo wa kampuni ya bima kukidhi majukumu yake ya muda mfupi ya kifedha na malipo ya madai
Livestock insurance	Provides coverage for financial losses resulting from death, theft, or certain diseases of livestock	Bima ya mifugo	Hutoa bima ya hasara za fedha zinazotokana na vifo, wizi au magonjwa fulani ya mifugo
Log time	Time elapsed between the occurrence of a loss or an event that triggers a claim and the reporting of that loss to the insurance company	Muda kati ya kutokea kwa hasara na muda wa kutoa taarifa	Muda kati ya kutokea kwa hasara au tukio ambalo limesababisha dai na kuripoti hasara hiyo kwa kampuni ya bima.
Long tail claim	Claims that have a longer duration between the occurrence of the event and the settlement of the claim	Madai yanayolipwa baada ya muda mrefu	Madai ambayo yanachukua muda mrefu kati ya kutokea kwa tukio na malipo ya dai husika

Longevity	Risk of policyholders living longer than expected assumptions made by the insurance company.	Kuishi muda mrefu kuliko makadirio ya umri wa kuishi	Mkatabima kuishi kwa muda mrefu kuliko matarajio ya kampuni ya bima.
Long-Term Care Insurance	Type of insurance that helps people with chronic illnesses, disabilities, or other conditions meet their daily activities over an extended period.	Bima ya muda mrefu ya uangalizi wa wazee na wagonjwa	bima inayosaidia watu walio na magonjwa sugu au ulemavu, kutimiza shughuli zao za kila siku kwa muda mrefu.
Loss of income insurance	Type of insurance coverage that helps protect businesses from financial losses resulting from disruptions to their normal operations.	Bima ya ulinzi wa hasara ya mapato ya biashara	Bima ambayo husaidia kulinda biashara dhidi ya hasara ya mapato inayotokana na kukatizwa kwa shughuli za biashara za kawaida.
Loss Adjuster	Professional who assesses and investigates insurance claims on behalf of insurance companies.	Mkadiriaji hasara	Mtaalamu ambaye hutathmini na kuchunguza madai ya bima kwa niaba ya kampuni za bima.
Loss appraisal	Process of determining the extent of financial loss or damage suffered by a policyholder as a result of an insured event.	Mchakato wa kutathmini kiwango cha hasara	Mchakato wa kubainisha kiwango cha hasara ya fedha au uharibifu aliopata mkatabima kutokana na tukio lililokingwa na bima.
Loss assessment	Process of determining the extent of financial loss or damage resulting from an insured event.	Mchakato wa kutathmini kiwango cha hasara	Mchakato wa kuamua kiwango cha hasara au uharibifu unaotokana na tukio lililokingwa na bima.
Loss Assessor	Professional who works on behalf of the policyholder to assess and manage insurance claims	Mtathmini hasara	Mtaalamu ambaye anafanya kazi kwa niaba ya mkatabima au mdai kutathmini na kuchunguza madai ya bima.

Loss ratio	Key performance metric that measures the ratio of incurred losses (claims paid and reserved for) to the earned premiums.	Uwiano wa hasara	Kipimo muhimu cha utendaji kinachopima uwiano wa hasara iliyopatikana (madai yaliyolipwa na kuhifadhiwa) kwa ada za bima zilizolipwa.
Lump sum payment	single, one-time payment made by an insurance company to the policyholder or beneficiary	Malipo ya mkupuo	Malipo ya mara moja yanayofanywa na kampuni ya bima kwa mkatabima au mnufaika.

M

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Machinery Breakdown Insurance (MB)	Type of insurance that provides coverage for damage to machinery and equipment due to sudden and unforeseen events causing loss or damage.	Bima ya kuharibika kwa mitambo	Aina ya bima ambayo hukinga uharibifu wa mitambo na vifaa kutokana na matukio ya ghafla na yasiyotarajiwa yanayosababisha hasara.
Malafide(bad Faith)	Actions or intentions that implies dishonesty, fraud, or intentional wrongdoing on the part of one of the parties involved in the contract.	Udanganyifu wa kukusudia	Vitendo au nia zinazoashiria udanganyifu, kwa lengo la kunufaika na mkataba wa bimaa.
Malicious damage	Intentional harm or destruction caused by someone with the intent to cause damage.	Uharibifu wa mali ya mtu mwingine kwa makusudi	Madhara au uharibifu wa kukusudia unaosababishwa na mtu kwa nia ya kusababisha hasara.
Mandatory reinsurance cession	Requirement imposed on reinsurance companies to transfer a portion of its risk or premium to a certain specified reinsurer, usually State owned Reinsurer.	Bima mtawanyo za lazima	Sharti lililowekwa kwa kampuni ya bima kuhamisha sehemu ya hasara au ada za bima kwa kampuni nyingine ya bima mtawanyo iliybainishwa, kwa kawaida inayomilikiwa na Serikali.
Marine Insurance	Type of insurance that provides coverage for risks associated with shipping and maritime activities.	Bima ya majini (Meli, mizigo, dhima n.k)	Aina ya bima ambayo hutoa bima kwa hasara zinazohusiana na shughuli za usafirishaji wa majini.

Marine-related risk	Risks associated with the transportation of goods, vessels, and other maritime activities.	Vihatarishi vya Majini	Hasara zinazohusiana na usafirishaji wa bidhaa, vyombo na shughuli zingine za majini.
Maritime voyage	A journey or trip conducted by a vessel, such as a ship or boat, on the water.	Safari ya majini	safari inayofanywa kutumia chombo, kama meli au mashua kwenye maji.
Market Value	Current worth or fair value of an insured property, asset, or liability in the marketplace.	Thamani ya mali katika soko	Thamani ya sasa ya mali au dhima iliyopo sokoni.
Master Policy	A single, overarching insurance policy that provides coverage for a group of individuals or entities.	Mkataba mama	Mkataba mkuu wa bima ambao hutoa kinga hususani za makundi.
Material damage	Physical harm or loss that occurs to tangible property, such as buildings, vehicles, equipment, or inventory.	Hasara ip-atikanayo kwa mali iliyokingiwa bima	Madhara yanayotokea kwa mali inayoonekana, kama vile majengo, magari au vifaa.
Material damage warranty	A policy provision or guarantee that covers physical loss or damage to tangible property such as buildings, machinery, equipment, or vehicles, caused by insured risks (e.g., fire, theft, flood, or accident).	Uthibitisho wa uwapo wa bima ya mali kabla ya kuandi-ka bima ya upotevu wa faida/kipato	Kifungu cha mkataba wa bima kinachokinga mkata bima dhidi ya hasara au uharibifu wa mali kama vile majengo, mitambo, vifaa, au vyombo vya moto, unaosababishwa na vihatarishi vilivyoainishwa kwenye mkataba
Material facts	Facts that, if disclosed to the insurer, could affect the terms and conditions of the insurance policy.	Taarifa za msingi kuhusu kin-achokatiwa bima	Mambo ambayo, yakiwekwa wazi kwa kampuni ya bima, yanaweza kuathiri sheria na masharti ya mkataba wa bima.
Policy Maturity	Time when life assurance policy pays out its face value or death benefit.	Kuiva kwa bima	Wakati ambapo mkataba wa bima ya maisha umeiva.

Maximum policy limit	Highest amount that an insurance company is obligated to pay out for a covered loss or claim under a specific insurance policy.	Ukomo wa malipo ya bima	Kiasi cha juu zaidi ambacho kampuni ya bima inalazimika kulipa kwa hasara iliyokingwa au madai chini ya mkataba wa bima.
Mediator	An intermediary or third party that facilitates communication and negotiation between different parties involved in an insurance-related dispute or claim.	Mpatanishi	Mtu wa tatu anayewezesha mawasiliano na mazungumzo kati ya wahusika tofauti wanaohusika katika mzozo au dai linalohusiana na bima.
Medical expenses	Costs associated with medical services and treatments that an individual incurs due to illness, injury, or preventive care.	Gharama za matibabu	Gharama zinazohusiana na huduma za matibabu ambayo mtu hupata kutokana na ugonjwa, jeraha au utunzaji wa kinga.
Medical insurance	A contractual agreement between an individual/ entity and an insurance company that provides financial protection against the costs associated with medical expenses.	Bima ya afya	Makubaliano ya kimkataba kati ya mtu na kampuni ya bima ambayo hutoa ulinzi wa kifedha dhidi ya gharama zinazohusiana na matibabu.
Member of household	Individuals who are living together in the same residence and are considered a part of the same family or domestic unit.	Mwanafa-milia	Watu ambao wanaishi pamoja katika makazi na wanachukuliwa kuwa sehemu ya familia.
Microinsur-ance	A type of insurance that is designed to provide financial protection to low-income individuals or communities, often in developing countries, who have limited access to traditional insurance products.	Bima ya wenye kipato cha chini	Aina ya bima ambayo imeundwa kutoa ulinzi kwa watu wa kipato cha chini, kwa kawaida katika nchi zinazoendelea, ambazo bidhaa za kawaida za bima zinafika kwa watu wa kati na wa juu kifedha kwa asilimia kubwa.

Minimum Rates Order(MRO)	A regulatory mechanism that establishes the minimum premium rates that insurance companies are required to charge for certain types of insurance coverage.	Kima cha chini elekezi cha ada ya bima	Utaratibu wa udhibiti unaoweka viwango vya chini vya ada za bima ambavyo makampuni ya bima yanatakiwa kutoza kwa kinga za bima.
Miscellaneous Insurance	A broad category of insurance that encompasses a variety of coverages that do not fall into more specific and well-defined classes like life insurance, marine insurance, or property insurance.	Bima zote isipokuwa Bima za vyombo vya majini,bima za maisha na bima za moto	Aina za bima ambazo haziangukii katika makundi mahususi na yaliyobainishwa vyema kama vile bima ya maisha, bima ya majini au bima ya mali.
Misrepresen-tation in insur-ance	Providing false or incorrect information during policy inception ,throughout the policy duration and claim .	Upotoshaji wa taarifa za bima	Kutoa taarifa za uongo au zisizo sahihi wakati wa mchakato wa kukata ,kipindi cha uhai wa bima na madai ya bima.
Mitigation	Efforts made by policyholders or insurers to minimize or reduce the potential loss or damage associated with a particular risk.	Upungu-zaji wa vi-hasarashi	Juhudi zinazofanywa na mkatabima ili kupunguza hasara inayoweza kutokea.
Money Insurance	A type of insurance that provides coverage for the loss or damage of money while it is being transported or stored.	Bima ya fed-ha	Aina ya bima ambayo hutoa kinga kwa upotevu au uharibifu wa fedha wakati zinasafirishwa au kuhifadhiwa.
Moral hazard	The risk that the presence of insurance coverage may influence an individual's behavior in a way that increases the likelihood or severity of a loss.	Vichochezi vya hasara	Tabia au mwenendo wa mtu unaoongeza uwezekano wa hasara kutokea au kuwa kubwa .

Morbidity Rate	A measure of the likelihood that individuals within a given population will experience a medical condition or illness.	Uwezekano wa kuugua	Kipimo cha uwezekano wa watu kuumwa.
Mortality Rate	A measure of the likelihood of a number of deaths in a particular population.	Uwezekano wa kufariki	Kipimo cha uwezekano wa watu kufariki.
Mortality table	A statistical tool used to represent the probability of death at different ages.	Jedwali la takwimu za vifo	Zana ya takwimu inayotumika kuwakilisha uwezekano wa kifo kwa umri tofauti.
Mortgage insurance	A type of coverage that protects a lender or mortgagee in the event that a borrower defaults on their mortgage payments.	Bima ya re-hani	Aina ya bima inayomlinda mkopeshaji katika tukio ambalo mkopaji atashindwa kulipa deni la mkopo kwa ajili ya nyumba au mali.
Motor Insurance	A type of insurance policy that provides financial protection to individuals or businesses in the event of damage to or loss of a vehicle as a result of accident, fire, theft and thirdparty liability.	Bima ya vyombo vya moto	Aina ya mkataba wa bima ambayo humkinga mkatabima katika tukio la uharibifu au hasara ya gari kutokana na ajali, moto, wizi, na dhima kwa Mtu wa Tatu.
Motor Trade Insurance	A type of insurance coverage designed for businesses involved in the motor trade industry.	Bima kwa muuzaji/ mrekebishaji/ mjaribishaji wa vyombo vya moto	Aina ya kinga ya bima iliyoundwa kwa ajili ya biashara zinazohusika na vyombo vya moto.
Mutual Agreement	An understanding or consensus between the insurance company and the policyholder regarding the terms and conditions of an insurance contract	Makubaliano ya pande mbili	Maelewano au makubaliano kati ya kampuni ya bima na mkatabima kuhusu vigezo na masharti ya mkataba wa bima.

N

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**MAANA**
Named Peril	Perils mentioned in the insurance policy specifying what specific perils are covered against.	Visababishi vilivyotajwa kwenye mkataba	Vihatarishi vinavyokingwa na mkataba wa bima vinavyoainishwa katika mkataba.
Negligence	The omission to do something which a reasonable person would do, or doing something which a prudent and reasonable person would not do.	Uzembe	Kutofanya jambo ambalo mtu mwenye akili timamu angefanya, au kufanya jambo ambalo mtu mwenye akili timamu hawezi kufanya.
Net Premium Written	Sum of premiums written by an insurance company over the course of a period of time after deducting premiums for reinsurance and other adjustments.	Bakaa ya ada ya bima inayokinga vihatarishi	Jumla ya ada za bima katika kipindi Fulani ambazo kampuni ya bima hulipwa, ukiondoa ada ya bima mtawanyo na marekebisho mengine.
New for old basis	Claim payment provision where, in event of a claim, the insured is entitled to receive a new or equivalent item as a replacement for the damaged or lost one, without considering depreciation or wear and tear.	Kipya kwa kichakavu	Njia ya malipo ya madai ya bima ambapo hayazingatia kutoa uchakavu au kushuka thamani kwa kilichokatiwa bima.

No claim discount	A discount allowed from a renewal premium, considering their have been no claims paid or payable in the previous year of insurance.	Punguzo la ada ya bima kwa kutokuwa na madai	Punguzo linalotolewa kipindi cha kuhuisha bima kwa kigezo kwamba mkatabima hajalipwa dai lolote au hajasababisha madai kwenye mwaka uliopita wa bima.
No-Fault basis	Provision where each party's insurance covers its own policyholder's losses, regardless of who is at fault in an accident.	Kigezo cha kutokuwa na kosa	Kipengele katika mkataba wa bima ambacho kila kampuni ya bima itawajibika kumlipa mkatabima wake kwa wakatabima waliohusika katika ajali bila kuzingatia aliyesababisha ajali.
Non-Disclosure	Situation where insurance client hides information to insurer which might trigger insurer either not to enter into the contract or could have entered with different terms.	Ufichaji wa taarifa	Hali ambayo mkatabima anaficha taarifa ambazo zingemfanya kampuni ya bima kutoingia kwenye mkataba wa bima au kuingia kwenye mkataba kwa masharti tofauti.
Non-forfeiture clause	A provision that ensures the policyholder does not lose the policy's cash value or other benefits if they choose to surrender or stop paying premiums.	Kifungu kin-achomlinda mkata bima ya maisha juu ya malipo ya ada	Kifungu ambacho kinamhakikishia mkatabima kurudishiwa sehemu ya malipo au mafao mengine ya mkataba endapo atashindwa kuendelea kulipa ada ya bima husika.
Non-proportional reinsurance	Type of reinsurance which the reinsurer pays only if an actual loss for a risk or number of risks exceeds the deductible, and then only up to the cover limit as contractually agreed.	Bima mtawanyo isiyo na makubaliano ya uwiano	Aina ya bima mtawanyo ambayo kampuni ya bima mtawanyo italipa madai endapo hasara itakayotokea itazidi kiwango cha hasara anacholazimika kulipa kampuni ya bima.

Non-Renewal term	Situation where the policyholder has no legal right to continue the insurance after the covered period.	Mkataba wa bima usiohuishwa	Hali ambayo mkatabima hana haki ya kisheria kuhuisha bima yake baada ya kipindi cha muda.
Notice of Loss	Communication or notification of loss from claimant to insurance company or intermediary within a reasonable time, when an insured event occurs.	Kuarifu/ Kutaarifu	Uwasilishaji wa taarifa ya hasara kutoka kwa mdai kwenda kwa kampuni ya bima au mtukati baada ya vihatarishi vilivyokingwa na bima kusababisha hasara.
Notification	The act of formally informing or giving notice about something related to insurance contract	Kuarifu/ Kutaarifu	Kitendo cha kutoa taarifa au habari kuhusu tukio linahusiana na mkataba wa bima

O

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Occupational disease	Impairment to health attributable to one's occupation	Magonjwa yatokanayo na kazi	Magonjwa/ulemavu unaotokana na kazi ya mtu
Onus of proof	The duty imposed on an individual to produce evidence to prove that what that individual has stated or affirmed is true.	Wajibu wa kuthibitisha	Wajibu uliowekwa kwa mkatabima kuthibitisha kile alichosema au kuthibitisha ni ukweli.
Outstanding Premiums	premiums due but not yet collected by the insurer.	Ada ambayo mkatabima hajalipa kwa Kampuni ya bima	Ada zinazodaiwa lakini bado hazijakusanywa na bima.
Own Damage	Insurance cover for damage to the insured's own vehicle.	Uharibifu kwa chombo kilichokatiwa bima	Kinga inayotolewa kwa uharibfu wa gari iliyokatiwa bima.

P

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Package policy	A single contract policy incorporating a combination of insurance covers with limited scope for change, usually at a rate of premium less than if the covers were purchased separately.	Bima mseto	Mkataba mmoja inayojumuisha mseto wa bima yenye wigo mdogo wa mabadiliko, kwa kawaida kwa kiwango cha malipo chini ya kama bima zilinunuliwa tofauti.
Paid-Up Policy	Life insurance contract that assured pays the whole premium at once	Mkataba wa malipo maalum	Bima ya maisha inayomruhusu mkatabima kulipa ada kwa kipindi maalumu
Permanent Disability	A condition in which an individual is no longer able to work due to injuries.	Ulemavu wa kudumu	hali ambayo mtu hawezi tena kufanya kazi kutokana na majeraha.ya kudumu.
Particular average	is a partial loss of the subject matter insured, caused by a peril insured against, and which is beared specifically to a particular part or interest in the insured property	Hasara binafsi kwenye sehem ya mizigo	Sehemu ya hasara iliyotokea kwenye mzigo baada ya vihatarishi kutokea na kumuhusisha mmiliki wa mzigo pekee na sio mmiliki wa meli wala wamiliki wa mizigo mingine.

Pecuniary insurance	Insurance that protects against financial losses rather than physical damage. It includes coverage for loss of money, income, profits, fidelity guarantee, or business interruption.	Bima dhidi ya hasara ya kifedha	Ni aina ya bima inayolinda mtu au kampuni dhidi ya hasara za kifedha, kama vile upotevu wa mapato, faida, au gharama zinazotokana na kusimamishwa kwa biashara, wizi wa fedha, au udanganyifu wa wafanyakazi.
Pecuniary Benefit	Any gain or advantage in the form of money, property, commercial interest, or anything else the primary significance of which is economic gain.	Mafao ya fedha	Faida ya kifedha anayoipata mtu kutokana na kufanya jambo Fulani.
Pecuniary Loss	Pecuniary losses are any losses that are monetary and measurable.	Hasara ya fedha	Hasara yoyote ambayo ni ya fedha na inaweza kupimika.
Peril	Any event, situation, or incident that causes property damage or loss	Vihatarishi	Tukio au hali yoyote inayosababisha uharibifu au hasara ya mali.
Perils of the sea	Fortuitous accidents or casualties of the seas. It does not include the ordinary action of the winds and waves.	Vihatarishi vya majini	Matukio yasiyotarajiwa ya majini yanayoweza kusababisha hasara kwenye mali. Matukio haya hayahusishi na yanayosababishwa na upepo au mawimbi ya maji.
Period of Insurance	Timeframe during which an insurance policy is valid and provides coverage to the policyholder.	Kipindi cha mkataba wa Bima	Muda unabainishwa kwamba mkataba wa bima ni halali na hutoa kinga kwa mkatabima.

Personal accident Insurance	Contract that compensate in the event of the death or permanent disability by accident.	Bima dhidi ya ajali ya mtu binafsi	Mkataba wa fidia dhidi ya kifo au ulemavu wa kudumu unaosababishwa na ajali.
Personal line insurance	Coverage that protects families or individuals against financial losses.	Bima za matumizi binafsi	Bima inayolinda familia au watu binafsi dhidi ya upotevu wa kifedha.
Physical hazard	A physical feature that introduces or increases a possibility of a loss arising from a peril or one that may influence the extent of a loss	Vichochezi vya vihatarishi	Hali au matukio yanayochochea kuongezeka kwa vihatarishi.
Policy	A document setting out the terms and conditions of the insurance contract .	Mkataba wa bima	Hati inayoweka masharti ya mkataba wa kukatia bima
Policy renewal	Continuation of coverage agreement or insurance contract beyond the original date of expiration.	Kuhuisha mkataba wa bima	Kuendeleza makubaliano ya mkataba wa bima baada ya mkataba wa awali kuisha.
Policy Assignment	Transfer of the rights and responsibilities of insurance contracts to another person.	Uhamishaji wa haki za mkatabima	Uhamishaji wa kimaandishi wa haki za mkatabima kwenda kwa mtu mwingine.
Policy cancellation	The termination of a policy by notice or mutual consent	Kusitishwa kwa mkataba wa bima	Kusitishwa kwa mkataba wa bima kwa notisi au ridhaa ya pande zote mbili.
Policy conditions	Provisions which provide a framework for the policy explaining some of the relationships, rights and duties of the insured and the insurer.	Masharti ya mkataba	Masharti ya mkataba yanayoainisha haki na wajibu wa kampuni ya bima na mkatabima.

Policy Due Date	Date by which an insurance contract comes to an end	Tarehe ya ukomo wa mkataba wa bima	Tarehe ambayo mkataba wa bima unafikia mwisho.
Premium Due date	Date on which a premium is due for payment	Tarehe ya ukomo wa ada ya bima	Tarehe ya ukomo wa kulipa ada ya bima.
Policy document	Document which stipulates terms and conditions of an insurance agreement.	Hati ya Mkataba wa Bima	Nyaraka inayoanisha vigezo na masharti ya mkataba wa bima.
Policy Exception	A peril or contingency specifically excluded from the insurance cover.	Vihatarishi visivyokingwa kwenye mkataba	Vihatarishi ambavyo havihusiki kwenye mkataba wa bima.
Policy Extension	A clause in a policy which gives extra cover.	Ongezeko la muda mkataba wa Bima	Kifungu katika mkataba wa bima ambacho hutoa kinga ya ziada.
Policy Loan	The facility of borrowing money from the insurer, using the cash value as security.	Rehani ya mkataba wa bima ya maisha	Kukopa pesa kutoka kwenye bima yako ya maisha, kwa kutumia fedha ya akiba taslimu kama dhamana.
Policy period	Timeframe during which an insurance policy is valid and provides coverage to the policyholder. It represents the start and end dates of the insurance contract	Muda wa mkataba wa bima	Muda uliobainishwa ambapo mkataba wa bima ni halali na hutoa bima kwa mkatabima. Inawakilisha tarehe za kuanza na mwisho za mkataba wa bima

Policy Rider	An endorsement or addition to the policy, frequently adding further benefits to the cover (e.g. accidental death benefits).	Mafao ya hiari	Nyongeza ya vihatarishi vinavypaswa kukingwa kwenye mkataba wa bima, mara kwa mara huongeza manufaa zaidi kwenye mkataba (k.m. manufaa ya kifo cha ajali).
Policy Schedule	Provide description of the property insured, its location as well as premium paid and duration of the cover.	Jedwali lenye maelezo ya kilichokatiwa bima	Jedwali linaloonesha maelezo ya kilichokatiwa bima na ukomo wake (kiasi cha juu kabisa kulipwa). Wakati mwingine panaonyesha ada ya bima iliyolipiwa, namba ya mkataba wa bima na ikibidi sehemu ya kinapopatikana kilichokatiwa bima.
Policy Termination	Ending of insurance policy before its expiry date.	Kusitisha mkataba wa bima	Hutokea wakati mkataba wa bima umesitishwa kabla ya muda wake kuisha.
Policy wording	Terms, conditions and definitions of insurance coverage as they are written down in the insurance policy.	Maelezo ya mkataba	Vigezo, masharti na ufafanuzi wa bima kama ulivyoandikwa katika mkataba wa bima.
Policyholder	The insured person/ A person who is covered by a policy of insurance.	Mkatabima	Mtu ambaye anakingwa na mkataba wa bima.
Potential risks	Harm or injury that is likely to happen	Hatari zinazoweza kutokea	Vihatarishi vinavyoweza kutokea na kusababisha madhara.

Preamble	Section of the policy which introduces parties to insurance contract forming a contract in terms of which the insurer undertakes to indemnify/ compensate in accordance with a cover detailed in the policy.	Utangulizi wa mkataba wa bima	Sehemu ya mkataba wa bima ambayo inawatambulisha wahusika wa mkataba na kuainisha malengo ya makubaliana yao.
Predecease	Situation where the assured or beneficiary dies before another person in a joint life policy.	Kufariki kabla ya mwingine	Hutokea kwenye bima ya pamoja ya maisha ambapo mshirika anafariki kabla ya mwenzake.
Pre-existing Conditions	A common exclusion with medical benefit policies, designed to eliminate expenses relating to medical problems that existed before the insurance commenced.	Hali ya afya ya mkatabima mtarajiwa	Hujumuisha magonjwa ambayo mkatabima anakuwa nayo wakati wa kukata bima ya afya hivyo magonjwa jayo kutokuwa sehemu ya kinga ya bima husika.
Premature Death	It occurs when the breadwinner of the family dies without fulfilling his obligations. It could be his child's education, marriage of his son or daughter, payments of bills, instalments etc	Kifo cha mapema	Kufariki kwa mkuu wa kaya kabla ya kutimiza wajibu wake katika familia. Inaweza kuwa Kusomesha, kuozesha ,kuoza na kulipa bili n.k
Premium	The amount paid to an insurer in consideration of their acceptance of risk.	Ada ya Bima	Kiasi cha fedha kinacholipwa kwa kampuni ya bima kutoka kwa mkatabima ili kulinda vihatarishi wanavyokubaliana.

Premium Base	A ceding company's premium to which the rate of premium for reinsurance is applied.	Msingi wa kukokotoa ada ya bima	Kiwango ambacho ada ya kampuni ya bima inatumika kutoza ada ya bima mtawanyo.
Premium Discount	Amount of premium deducted from actual premium as a result of paying gross of premium	Punguzo la ada ya bima	Punguzo la ada ghafi ya biman inalotolewa na kampuni ya bima kwa mkatabima kama motisha ya kulipa ada.
Premium earned	Premium is said to be earned by a particular date to the extent that the insurance has by then run its course	Ada iliyopatikana	Ada ambayo imepatikana siku husika kwa kile kiasi mkataba wa bima umetumika.
Premium levy	Levy imposed on all insurance premiums for all classes of insurance business excluding re-insurance.	Tozo ya ada ya bima	Ushuru unaotozwa kwa malipo yote ya bima ya ada za bima kwa madaraja yote ya biashara ya bima bila kujumuisha bima mtawanyo.
Premium Loading	Additional amount added to the basic insurance premium due to higher risk factors associated with the insured person or property.	Ongozeko la ada ya bima	Nyongeza ya gharama inayohitajika kwenye ada ya bima ili kukinga vihatarishi vya ziada vya mkatabima.
Premium written	The entire amount of premium or contributions on insurance contracts or coverage agreements written by an insurer or pool.	Jumla ya ada za bima zilizopokewa	Kiasi kinachopatikana au kukusanywa kutoka kwenye jumla ya malipo ya ada za bima.
Pre-requisite of insurance	Prior information that should be available before the insurance contract is formed.	Masharti ya awali ya bima	Taarifa za awali zinazopaswa kuwepo au kujulikana kabla ya Mkataba wa bima kuanza.

Pricing	Process of calculating premium for a certain risk.	Ukokotoaji wa ada ya bima	Utaratibu wa ukokotoaji wa ada ya bima.
Private investigator	A Person who can be hired by individuals or groups to undertake investigatory law services.	Mchunguzi binafsi	Mtu ambaye anaajiriwa na mtu binafsi au kikundi kufanya huduma za sheria za uchunguzi.
Pro rata	A process where whatever is being allocated will be distributed in equal portions.	Mpango wa kutoza ada ya bima	Mchakato ambapo ada ya bima inagawanywa kwenye sehemu sawa za muda wa kukinga vihatarishi.
Product Liability Insurance	The type of liability insurance which protects businesses against legal and financial responsibility for injury or damage caused by a defective product it manufactures, sells or distributes.	Bima ya dhima ya bidhaa	Inatoa kinga kwa mfanyabiashara dhidi ya uwajibikaji wa kisheria na kifedha kwa majeraha au uharibifu unaosababishwa na bidhaa yenye kasoro ambayo imetengenezwa kuuzwa au kusambazwa na biashara hiyo
Proof of age	Document or other evidence to satisfy the insurer as to the life insured's age.	Uthibitisho wa umri wa mkatabima	Hati/cheti cha kuzaliwa au ushahidi mwingine wa kuiridhisha kampuni ya bima kuhusu umri wa mkatabima.
Proof of death	Document which provides evidence of the occurrence of death event.	Uthibitisho wa kifo	Hati inayotoa uthibitisho wa kutokea kwa kifo
Proposal Form	Document/questionnaire designed by insurer to the proposer for the aim of obtaining underwriting information.	Dodoso la maombi ya bima	Hati/hojaji inayoandaliwa na kampuni ya bima kwa mkatabima mtarajiwai kwa lengo la kupata taarifa za za vihatarishi.

Property Insurance	Insurance where the subject matter is physical property.	Bima ya mali	Bima ambayo kinachokatiwa bima ni mali/ kitu kinachoshikika .
Proportional reinsurance	An insurer cedes a proportion of a risk to reinsurer which accepts that share in the risk , receive the same share of the premium and pays the same share of the claim	Bima mtawanyo yenye makubaliano ya uwiano	Mkataba wa bima mtawanyo unaomtaka kampuni ya bima kuchukukua kinga ya bima mtawanyo kwa mgawanyo wenye usawa waliokubaliana awali kwenye kila kihatarishi, mgawanyo sawa wa ada ya bima na mgawanyo sawa wa kulipa madai ya bima.
Prospective policyholder	An individual who is expected to buy insurance.	Mkatabima mtarajiwa	Mtu ambaye anatarajiwa kununua bima.
Proximate cause	A cause of loss that in continuous sequence results in an event, without other effective intervening cause.	Chanzo cha hasara	Chanzo cha hasara kwa mali iliyokatiwa bima.
Public Liability Insurance	Type of liability insurance which protects policy holders against legal liability for bodily injury,disability,death or property damage caused to third parties.	Bima ya dhima ya jamii	Bima inayomkinga mkatabima dhidi ya dhima ya uharibifu wa mali,majeraha,ulemavu au kifo kwa mtu wa tatu .
Pure endowment	Pay the maturity amount only if the insured is living at the end of a specific period, with nothing paid in case of prior death.	Bima ya majaliwa	Bima ya maisha ambapo mkatabima analipwa akiishi mpaka kufikia mwisho wa kipindi cha mkataba husika.

Pure risk Premium	The amount required by an insurer to pay losses under an insurance without taking into account the insurer's general expenses.	Ada ya bima inayotumika kulipa madai	Ada ya bima inayothaminishwa na watakwimu bima kuwa ndiyo itakayokidhi kulipa hasara kwenye bima, pasi na kujumuisha gharama nyingine za kampuni ya bima.

Q

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Quantum	Amount or extent of compensation or damages that an insurer is liable to pay out in the event of a claim.	Kiwango cha Fidia	Kiasi au kiwango cha fidia au hasara ambacho bima inalazimika kulipa iwapo kuna madai.
Quay to Quay	The coverage of goods from the point they are loaded onto the ship at the port of origin to the point they are unloaded at the port of destination	Gati	Kipindi cha bima ya mizigo ya baharini, ambacho huanza wakati bidhaa zinapoondolewa kwenye gati katika bandari ya upakiaji, huisha wakati zinapotolewa kwenye vifaa vya meli au zinasimamishwa kutoka kwenye chombo cha usafiri katika bandari.
Quota share reinsurance Treaty	Reinsurance providing that the reinsurer shall accept a specified share of each risk	Mkataba wa bima Mtawanyo	Bima mtawanyo ambayo kampuni ya bima mtawanyo anakubali sehemu maalum ya kila kihatarishi kinachotawanywa.

Quota surplus reinsurance	Reinsurers must accept an amount of risk, which falls within the scope of the treaty and which is surplus to a cedant's retention	Bima mtawanyo ya mkusanyiko wa vihatarishi vinavyozidi uwezo wa kampuni ya bima	Makubaliano ya bima mtawanyo kuwa kampuni ya bima mtawanyo italipa fidia kwa vihatarishi vilivyotokea vilivyozidi kiwango kilichobaki kwa kampuni ya bima bila kuzidi ya thamani ya mkataba.
Quotation	Especially in Life insurance, statement of assurer of the premium he will require for a particular assurance.	Kotesheni	Hususani kwenye bima ya maisha, ni hati ambayo inaonyesha kiasi cha ada ya bima kinachohitajika kwa mkataba wa bima husika.
Quotation slip	A slip on which an underwriter is asked to quote his terms for a proposed insurance for consideration by the proposer.	Fomu ya Kotesheni	Hati ambayo muandikishaji bima anaombwa kunukuu masharti yake kwa bima iliyopendekezwa.
Quote	An estimate of the cost of insurance, based on information supplied to the insurance company by the applicant	Koti	Makadirio ya ada ya bima, kulingana na taarifa iliyotolewa na mwombaji kwa kampuni ya bima.
Qualifying life event	A significant life change that allows an individual to enroll in or make change their insurance coverage outside of the regular enrollment period	Mabadiliko katika Mkataba wa bima ya Maisha	Mabadiliko katika maisha ya mtu yanayoathiri bima yake ya maisha.

R

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Reimburse-ment claim	A situation where the insurer pays back the money spent by the insured out-of-pocket on healthcare expenses or property recovery expenses.	Fidia ya gharama za mkata bima	Inatokea wakati kampuni ya bima inamfidia mteja aliyetumia gharama zake kujitibu au kuokoa mali yake.
Reinstatement	Restoration of the insured property to the condition it was in immediately before its destruction or damage.	Kurudishia katika hali ya awali	Njia ya malipo ya fidia kwa mkatabima ambapo atarejeshewa kilichokatiwa bima kwenye hali sawa kabla hakijaaribika.
Reinsurance	An agreement between an entity or insurer and reinsurance company by which the risk of loss is apportioned.	Bima Mtawanyo	Mkataba wa kampuni ya bima na kampuni ya bima mtawanyo, ambapo kampuni ya bima mtawanyo inamkinga kampuni ya bima dhidi ya vihatarishi alivyoandikisha.
Reinsurance Broker	Contractual relationship between the principal (reinsurance company) and a broker to represent him in reinsurance business transactions with clients (insurance companies) on commission basis.	Dalali wa Bima mtawanyo	Makubaliano kati ya kampuni ya bima mtawanyo na mtu au taasisi ili kuiwakilisha kwa wateja (kampuni za bima) kwa malipo ya kamisheni

Reinsurance Retention	Monetary barrier before the reinsurer becomes involved	Ubakizaji wa vihatarishi baada ya kutawanya	Kima cha fedha kilichowekwa kabla ya kampuni ya bima mtawanyo kuhusika kulipa madai
Reinsurer	An insurer reinsuring risks of another insurer or pool under a contract of reinsurance.	Kampuni ya Bima mtawanyo	Kampuni ya bima inayopokea vihatarishi vilivyotawanywa toka kwa kampuni nyingine ya bima.
Replacement	A method of providing an indemnity, by the insurer providing a substitute item for the one lost/damaged.	Kurejesha	Njia ambayo kampuni ya bima hutumia kumfidia mkatabima kwa kumrejeshea mali iliyopotea au iliyoharibiwa.
Resolve the dispute / Dispute resolution	Process of resolving a dispute or conflict between different parties without having to go to court.	Kusuluhisha mgogoro / usuluhishi wa migogoro	Mchakato wa kusuluhisha mgogoro kati ya pande mbili bila kulazimika kwenda mahakamani.
Retrocedant	A reinsurer who cedes (transfers) a portion of their risk to another reinsurer, known as the retrocessionaire.	Kampuni ya bima mtawanyo inayopeleka vihatarishi kwa kampuni nyingine ya bima mtawanyo	Kampuni ya bima mtawanyo kupeleka sehemu ya vihatarishi kwa kampuni ya bima mtawanyo.
Retrocession	A transaction whereby reinsurer cedes or passes to another reinsurer all or part of reinsurance it has assumed.	Mtawanyo wa bima mtawanyo	Makubaliano ambayo kampuni ya bima mtawanyo inahamisha vihatarishi ilivyovikatia bima kwenda kwa kampuni nyingine ya bima mtawanyo.

Revocable Beneficiary	Life insurance policy beneficiary whose designation as beneficiary may be cancelled by the policyowner at any time prior to the insured's death.	Mnufaika wa bima ya maisha anayeweza kubadilishwa	Mnufaika wa mkataba wa bima ya maisha ambaye uteuzi wake kama mnufaika unaweza kusitishwa na mkatabima wakati wowote kabla ya kifo chake.
Risk	The effect of uncertainty on objectives, which can be either positive or negative.	Kihatarishi	Uwezekano wa hatari kutokea na kusababisha matokeo chanya au hasi
Risk apportionment	Allocation of risk between insurance companies that agree to insure a certain property.	Mgawanyo wa vihatarishi baina ya kampuni za bima kwenye bima shirikishi	Hali ya mgawanyo wa vihatarishi baina ya kampuni za bima kwa makubaliano.s
Risk champion	Person who facilitates, advises and co-ordinates the risk management activities throughout the organization.	Championi wa vihatarishi	Mtu aliyechaguliwa kwenye kampuni taasisi ambaye anashauri na kuratibu shughuli za uzuiaji wa vihatarishi katika taasisi.
Risk management	The identification, evaluation, and prioritization of risks followed by coordinated and economical application of resources to minimize, monitor, and control the probability or impact of unfortunate events or to maximize the realization of opportunities.	Udhibiti wa vihatarishi	Utambuzi, tathmini na uratibu wa vihatarishi ili kupunguza, kufuatilia, na kudhibiti uwezekano wa hasara kutokea.

Risk Management Process	Process of identifying, monitoring and managing potential risks in order to minimize the negative impact they may have to the organization.	Mchakato wa kudhibiti vihatarishi	Utaratibu wa utambuzi, ufuatiliaji na udhibiti wa vihatarishi ili kupunguza madhara yanayoweza kutokea kwenye taasisi.
Risk owner	who will be responsible for overseeing the management of the risk, and making sure appropriate resources are available to do this	Wamiliki wa vihatarishi	Mtu anayekwajibika kusimamia udhibiti wa vhatarishi na anahakikisha kuna rasilimali za kutosha kuzuia vihatarihishi
Risk pooling	A group of homogenous entities joined together for the purpose of sharing risk and systematic provision of funds to pay for loss or injury sustained by the pool's members.	Ujumuishaji wa vihatarishi vinavyofa-nana	Mkusanyiko wa vihatarishi vya aina moja kwa lengo la kuchangia hasara endapo janga litakapotokea kwa mchangiaji wa mfuko.
Risk profile	An evaluation of an individual's willingness and ability to take risks. It can also refer to the threats to which an organization is exposed.	Mchanganuo wa vihatarishi	Uchambuzi wa uwezo na utayari wa mtu kudhibiti vihatarishi. Vilevile ni uchambuzi wa kiwango cha vihatarishi vinavyoikabili taasisi.
Risk register	A database that stores all similar risk information in an easily accessible way.	Rejesta ya vihatarishi	Daftari la kusajili taarifa za vihatarishi vyote vinavyofanana ambavyo taasisi inazo.
Risk Retention	Acceptance of the potential financial consequences of a risk, rather than transferring it to another party through insurance or other means.	Ubakizaji wa vihatarishi	Ubakishaji wa vihatarishi na kukabiliana na athari zake, pasipo kuhamisha kwa njia ya bima au njia nyingine.

Risk Surveyor	A person who visits a site to analyze risk exposures and advise insurance companies accordingly before insuring the property.	Mtathmini vihatarishi	Mtu anayetathmini kiwango cha uwezekano wa vihatarishi kutokea na kumshauri kampuni ya bima ipasavyo kabla ya kukinga vihatarishi hivyo.
Risk Survey Report	Detailed document prepared by a qualified professional to evaluate a property or risk for insurance purposes.	Taarifa ya tathmini ya vihatarishi	Nyaraka inayoandaliwa na mtaalamu ili kutathmini mali au vihatarishi kwa madhumuni ya bima.
Risk transfer	Risk management strategy where one party transfers the potential financial burden of a loss to another party.	Uhamishaji Vihatarishi	Mkakati wa usimamizi wa vihatarishi ambapo upande mmoja unahamisha vihatarishi vyake kwenda upande mwingine .

S

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Sales Force Executive (SFE);	An individual person authorized by SFE guidelines to reach out to consumers directly for purpose of marketing, selling and/or providing other insurance services	Afisa mauzo	Afisa anayeidhinishwa kwa mujibu wa Mwongozo wa maafisa wauza bima ambaye huwafikia wateja wa huduma za bima moja kwa moja kwa lengo la kutangaza, kuuza na kutoa huduma nyingine za bima.
Salvage	The remaining part(s) of the subject matter of insurance, following the total loss damage.	Mabai	Kilichobaki katika mali iliyokatiwa bima baada ya uharibifu mkubwa.
Satisfaction note	A document in which the claimant confirms that the insurer-funded repairs to his/her vehicle are satisfactory.	Uthibitisho wa kuridhia matengenezo	Hati ambayo mdai anathibitisha kuwa matengenezo yanayofadhiliwa na kampuni ya bima kwa mali yake ni ya kuridhisha.
Scope of Cover	includes all the things that get covered under the insurance plan	Wigo wa kinga ya bima	Vitu vyote vinavyokingwa kwenye mkataba wa bima.
Seaworthi-ness	The fitness of the vessel to encounter the ordinary perils of a voyage.	Hali ya usalama wa chombo cha majini	Ukamilifu wa chombo kuweza kushinda vihatarishi vya kawaida vya safari za majini.
Self inflicted injury	Physical injury done to oneself.	Madhara anayojisaba-bishia mkata-bima	Jeraha la kimwili analojisababishia mkatabima mwenyewe.

Self-Insurance	Optimal amount per claim or occurrence the insured must pay prior to its insurer or pool becoming legally liable for additional losses or expenses.	Ulinzi binafsi wa vihatarishi	Kiasi cha fedha ambacho mkatabima lazima alipe kabla ya bima yake kuwajibika kisheria kwa hasara au gharama za ziada punde vihatarishi vilivyokingwa vinapotokea.
Settlement of treaty balance	Process of reconciling accounts between reinsurers and ceding companies to ensure accurate financial transactions and proper distribution of premiums and claims.	Ulipaji wa bakaa ya mikataba ya bima mtawanyo	Mchakato wa kuoanisha hesabu baina ya kampuni ya bima mtawanyo na kampuni ya bima kwa lengo la kuhakikisha miamala sahihi ya fedha na usambazaji wa ada za bima na madai kwa usahihi.
Severity	Magnitude of the loss resulting from the occurrence of the risk event.	Ukubwa wa Madhara	Kiwango cha madhara kinachoweza kupatikana endapo kihatarishi kitatokea.
Single article limit	Maximum amount an insurer will pay for any one item under a policy, unless that item has been specifically declared and listed.	Ukomo wa Madai kwa kuharibika au kuibiwa kwa kitu	kiasi cha juu zaidi ambacho Kampuni ya Bima italipa kwa kifaa kimoja kilichokatiwa bima chini ya mkataba husika—hata kama thamani ya kifaa hicho ni kubwa zaidi.
Sistership Clause	A clause in marine hull policy which allows the policyholder to treat multiple vessels they own as if they were owned by separate entities in the event of a collision between those vessels. This means that even if two ships owned by the same company collide, the sistership clause ensures the owner can make a claim against the insurer as if the ships belonged to different owners	Kifungu kin-achomlinda mkatabima anayemiliki vyombo vya majini	Kifungu katika mkataba wa bima ya majini ambacho kinamruhusu mkatabima adai fidia kutokana na vyombo vya majini anavyomiliki kugongana, au kupokea huduma za uokoaji kutoka kwa chombo cha mtu mmoja, bima italipia madai ya dhima au huduma ya uokoaji kana kwamba meli zinamilikiwa na watu tofauti.

Solvency	The ability of a company to meet its long-term financial obligations and pay all current and future claims.	Ukwasi	Uwezo wa kampuni kutimiza majukumu yake ya muda mrefu ya kifedha na kulipa madeni ya sasa na yajao.
Specialized risks	Risks that have unique exposure and characteristics, they also constitute a large amount of premiums that need special handling in underwriting.	Vihatarishi maalumu	Vihatarishi vyenye tabia ya kipekee vyenye kuhitaji uangalifu maalumu wakati wa kuandikisha bima na huwa na gharama kubwa ya ada ya bima.
Standard perils	Common risks covered in a certain policy	Visababishi vya hasara vinavyokatiwa bima bila ongezeko la ada	Visababishi vya msingi vinavyolindwa kwenye mkataba husika wa bima.
Subject matter	Any type of property or any event that may result in a loss of a legal right or the creation of a legal liability.	Kinachokati-wa Bima	Aina yoyote ya mali au tukio lolote ambalo linaweza kusababisha upotevu wa haki ya kisheria au kusababisha dhima ya kisheria.
Subrogation	The right of the insurer to take over the insured's rights following payment of a claim to recover the payment from a third party responsible for the loss.	Haki ya kampuni ya bima dhidi ya mtu wa tatu	Kanuni ya mkataba wa bima inayoiruhusu kampuni ya bima kulipa fidia stahiki kwa mkatabima kisha kudai marejesho kwa mtu wa tatu aliyesababisha hasara kwa mkatabima.
Subsidies	Assistance given by the government to individuals or businesses in the form of cash or grants that helps reduce the prices of products	Ruzuku	Msaada unaotolewa na serikali kwa watu binafsi au biashara kwa njia ya fedha taslimu au namna nyingine ambayo husaidia kupunguza gharama ya bidhaa.

Sue and Labour Charges	Cost incurred in respect of marine insurance where insured incurred expense to minimize the cost or preserve property from loss that would be covered by the policy.	Gharama anazozitumia mkatabima kupunguza hasara	Gharama anazotumia mkatabima kupunguza hasara au kuhifadhi mali inayokatiwa bima za majini kutokana na kihatarishi kilichokingwa na italipwa na mkataba wa bima.
Sue and Labour Clause	Clause in marine insurance that gives right to claim where insured incurred expense to minimize the cost or preserve property from loss that would be covered by the policy.	Kifungu cha kulipia gharama za kupunguza hasara	Kifungu katika bima za majini kinachotoa haki ya kudai pale ambapo mkatabima anatumia gharama ili kupunguza gharama au kuhifadhi mali kutokana na hasara ambayo italipwa na mkataba wa bima.
Sum insured	The value of the subject matter declared by the policyholder and stated in the policy document as the maximum amount payable by insurer on the occurrence of the insured event.	Thamani ya mkataba wa bima	Kiasi kilichotajwa na mkatabima na kuanishwa na kampuni ya bima ndani ya mkataba wa bima kama kiasi cha juu kitakacholipwa endapo tukio linalokingwa litatokea.
Surety Bond	A legally binding three-party agreement that guarantees the performance of one party to another. It ensures that a principal fulfills their contractual obligations to an obligee. If the principal fails to perform, the surety (an insurance or bonding company) steps in to cover the obligee's losses, up to the bond's limit.	Mkataba wa hati fungani	Aina ya mkataba wa hati fungani ambapo kampuni ya bima au kampuni inayotoa dhamana kwa mwenye mradi kwamba kazi zake zitakamilika kwa wakati na endapo hazitakamilika kampuni ya bima au kampuni iliyotoa hatifungani italipa hasara itakayotokea kwa mujibu wa mkataba.

Surplus Share Treaty	A type of proportional reinsurance agreement where the ceding insurer retains a predetermined amount of risk (the “retention”) and the reinsurer covers the excess amount, sharing premiums and losses based on the agreed proportions.	Bima mtawanyo ya kwa vihatarishi vinavyozidi uwezo wa kampuni ya bima	Aina ya bima mtawanyo ambapo kampuni ya bima inabakiza viwango vya vihatarishi inavyovihimili na kuhamisha vihatarishi vilivyozidi kwenda kwa kampuni ya bima mtawanyo kwa makubaliano ya kugawana ada ya bima pamoja na hasara zitakazo tokea kwa viwango walivyokubaliana.
Surrender Charge	A fee charged on a life insurance policyholder upon cancellation of life insurance policy.	Tozo ya kusitisha mkataba wa bima ya maisha	Tozo inayotozwa na kampuni ya bima kwa mwenye bima ya maisha baada mkatabima kusitisha mkataba wa bima.
Surrender value	Amount of money a policyholder receives from the insurance company when they voluntarily cancel (surrender) a life insurance policy before it matures or before death.	Thamani ya kusitisha mkataba	Thamani ya pesa inayolipwa na kampuni ya bima kwa mkatabima baada ya kusitisha mkataba kwa hiari kabla ya muda wake au kabla ya kifo.

T

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Takaful	Shariah compliant insurance system of reimbursement or repayment in case of loss, organized in the form of cooperation between a group of participants who pay an agreed contribution to form a fund for mutual assistance and protection.	Takaful	Mfumo wa bima unaozingatia misingi ya sharia ambao unatoa fidia kwa washiriki waliounda ushirika wa pamoja kwa ajili ya kusadiana kwenye majanga na kinga
Takaful Operator	An entity or company that manages Takaful business on behalf of participants .	Mwendeshaji wa Takaful	Tasisi au kampuni inayoendesha biashara ya Takaful kwa niaba ya washiriki.
Territorial limit	A specific area or geographical region defined in the terms of insurance contract or policy are valid and enforceable.	Ukomo wa eneo la kijografia	Eneo maalumu au mipaka ya kijiografia inayoainishwa kwenye mkataba wa bima ambapo bima inakuwa hai na halali
Third party	A person who is not a party to the contract.	Mtu ambaye siyo sehemu ya mkataba wa bima	Mtu asiyekuwa sehemu ya mkataba.
Third Party insurance Only	A policy with cover limited to the insured's liability for death, injury to or damage to the property of third parties.	Bima ya vyombo vya moto kwa mtu wa tatu	Kinga dhidi ya dhima ya mkatabima kwa mtu wa tatu alisababishiwa kifo, majeruha au uharibifu mali.

Third Party, Fire and Theft	A policy with cover limited to the insured's liability for injury to or damage to the property of, third parties and damage of the vehicle by fire or stolen of the vehicle	Bima ya vyombo vya moto inayomfidi mtu wa tatu,mali ya mkatabima dhidi ya moto na wizi	bima iliyodhibitiwa kwa dhima ya mwenye bima kwa kuumiza au kuharibu mali ya watu wengine na uharibifu wa gari kwa moto au kuibiwa kwa gari.
Third-Party Claims	Claim paid to persons who are not parties to the contract of insurance	Madai ya mtu wa tatu	Madai kulipwa kwa mtu ambaye si sehemu ya mkataba wa bima
Third-party liabilities	Liability incurred by the insured to another party either for death,injury or damage of property .	Dhima kwa mtu wa tatu	Kinga dhidi ya dhima ya mkatabima kwa mtu wa tatu alisabishwa kifo, majeruha au uharibifu mali
Third Property Damage	Loss or damage caused to someone else property (the third party) by in sured person	Uharibufu wa mali ya Mtu wa tatu	Hasara au uharibu wa mali ya mtu wa tatu uliosababishwa na mkata bima.
Tied selling	A practice where an insurance provider or seller conditions the sale of one insurance product on the purchase of another product or service offered by the same provider.	Mauzo fungamano	Inamaanisha kitendo ambacho muuzaji au kampuni ya bima anaweka sharti la kuuza bidhaa moja ya bima kwa kununua bidhaa nyingine au huduma inayotolewa na mtoa huduma huyu.
Total Loss	Aloss of subject matter of insurance such that is totally lost, destroyed or damaged beyond economic repair / A loss that gives rise to payment of the full sum insured.	Hasara yote ya kilichokatiwa bima	Uharibifu wa kilichokatiwa bima kama vile kupotea kabisa, kuharibiwa au kuharibiwa zaidi ya ukarabati wa kiuchumi / Hasara ambayo inapelekea mkatabima kulipwa kiwango walichoandikishiana wakati wa kukata bima.

Towing charges	Expenses for securing disabled vehicle from a public or private road area by attaching, lifting, pulling or dragging and storing such vehicles in a secure facility or location	Gharama za kuvuta gari	Gharama za kuondoa gari lililoharibika kutoka eneo la barabara ya umma au ya kibinafsi kwa kushikilia, kuinua, kuvuta na kuhifadhi kwenye kituo au eneo salama.
Towing disabled vehicle	Removing a disabled vehicle from a public or private road area by attaching, lifting, pulling or dragging and storing such vehicles in a secure facility or location	Kuvuta gari lililoharibika	Kitendo cha kuondoa gari lililoharibika kutoka eneo la barabara ya umma au ya kibinafsi kwa kushikilia, kuinua, kuvuta na kuhifadhi kwenye kituo au eneo salama.
Transfer of Ownership	Ownership of a thing is passed from one person to another	Uhamishaji wa umiliki	Kuhamisha haki za umiliki wa kitu kutoka kwa mtu mmoja hadi mwingine
Travel Insurance	A type of insurance that protects policy holders from financial losses due to unexpected events during a trip.	Bima ya msafiri	Aina ya bima inayotolewa kwa madhumuni ya kuwalinda wasafiri dhidi ya hasara au usumbufu unaoweza kusababishwa na matukio yasiyotabirika wakati wa safari, ndani ya nchi au nje ya nchi.
Treaty Reinsurance	Reinsurance under contracts (treaties) relating to specific class of insurance	Mkataba wa Bima mtawanyo	Mkataba wa bima mtawanyo ambao wanakuwa na makubaliano ya awali ya kukinga aina ya bima
Trust Account	A legal arrangement in which the grantor allows a third party, the trustee, to manage assets on behalf of the beneficiaries of the trust.	Akaunti ya Dhamana	Mpango wa kisheria ambapo mtoaji huruhusu mhusika mwingine, mdhamini, kusimamia mali kwa niaba ya wanufaika wa amana.
Turnaround Time (TAT)	Time from the submission of a process for execution to the return of the output of that process.	Muda wa kushughulika madai	Mwongozo wa muda tangu uwasilishaji, Mchakato wa utekelezaji hadi mwisho wa madai.

U

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Umbrella Policy	A type of extra liability coverage that provides additional protection beyond the limits of policyholders’ existing insurance policies, such as motor, homeowners or renters insurance	Bima Jumuishi	Aina ya bima inayoongeza kinga ya ziada kwa mkatabima pale ambapo fidia ya bima iliyopo (kama ya gari au nyumba) haitoshi kufidia madhara makubwa yanayotokana na madai ya kisheria.
Underinsur-ance	Situation where the insured subject matter is insured for the value which is less than its actual value	Kinga ya bima chini ya thamani halisi	Hali ya **kukata bima kwa kiwango cha chini** kuliko thamani halisi ya mali inayokatiwa bima
Underwriter	A professional or entity responsibility for evaluating risks and determining the terms, conditions and pricing of an insurance policy	Mwandik-ishaji wa bima	Ni mtu ambaye anachakata maombi ya bima kwa kuzingatia taarifa za mteja ikiwa ili kuamua bima itatolewe kwa masharití gani na kiwango gani cha ada ya bima
Underwriting	The process of assessing, evaluating, selecting and determining either to accept or reject an applicant for insurance.	Uandikishaji wa bima	Ni mchakato wa kutathmini, kuchambua, na kuamua kama maombi ya bima yanapaswa kukubaliwa au lukataliwa .
Underwriting considerations	Specific requirements and standards used by insurance companies or underwriters to evaluate the insurability of applicants and assess the risks associated with providing insurance coverage.	Vigezo vya kuandikisha Bima	Mahitaji na viwango mahususi vinavyotumiwa na makampuni ya bima au waandishi wa chini kutathmini kutoweza kulipwa kwa waombaji na kutathmini hatari zinazohusiana na kutoa huduma ya bima.

Underwriting profit	Refers to the profit earned by an insurance company from its underwriting activities. It is the difference between the premiums collected from policyholders and the expenses incurred in providing insurance coverage, including claim payments, administrative costs, and commissions	Faida ipatikanayo na uandikishaji wa Bima	Faida inayopatikana na kampuni ya bima kutokana na shughuli zake za uandikishaji wa bima. Ni tofauti kati ya malipo yanayokusanywa kutoka kwa wakatabima na gharama zinazotumika katika kutoa huduma ya bima, ikiwa ni pamoja na malipo ya madai, gharama za usimamizi na kamisheni.
Unearned premium	A premium in respect of insurance where risk has never attached. Where the risk has attached that part of the premium that relates to the period of insurance still to run.	Ada ya bima iliyosalia	ada ya bima ambapo hatari muda wake haujapita. Inahusiana na kipindi cha bima ambacho bado kinaendelea.
Unearned premium reserve	A fund kept by insurer to provide for the claim that may arise in the future under insurance policies that are still in course	Amana ya ada ya bima iliyosalia	Fedha zinazotengwa na kampuni ya bima ili kulipa madai ambayo yanaweza kutokea katika siku zijazo chini ya mikataba ya bima ambayo ipo hai
Unforeseen	Events, circumstances, or conditions that are unexpected, unintended, and not anticipated by the insured party	Isiyotarajiwa	Hali au Matukio ambayo hayakutarajiwa na wala hayakupangwa kutokea na mkatabima
Uninsurable Risk	A risk that no insurer will accept . This may be because the hazard is too great or can not be quantified.	Kihatarishi kisicho na sifa ya kukatiwa bima	Kihatarishi ambacho hakuna kampuni ya bima itakubali kukikinga. Hii labda kwa sababu hatari ni kubwa sana au haiwekani kuhesabiwa.
Uninsured Loss	Are those losses that an insured may suffer that are not directly covered by a policy of insurance relevant to an insured event.	Hasara isiyokingwa bima	Mkatabima anaweza kupata hasara ambazo hazihusiani moja kwa moja na kilichokingwa na mkataba wa bima.

Uninsured Perils	A cause of loss or damage that is not covered by an insurance policy	Vihatarishi visivyo kingwa bima	Kisababishi cha hasara ambacho hakijakingwa na mkataba wa bima
Universal health insurance (UHI)	All people have access to the full range of quality health services they need, when and where they need them, without financial hardship.	Bima ya afya kwa wote	Watu wote wanapata huduma kamili za afya bora wanazohitaji, wakati na mahali wanapozihitaji, bila matatizo ya kifedha.
Utmost Good Faith (Uberrimae Fidei)	The common law duty upon both parties in an insurance contract to reveal all material information to the other party, whether or not such information has been specifically requested.	Uaminifu uliotukuka	Pande zote mbili katika mkataba wa bima kuweka wazi taarifa zote muhimu kwa upande mwingine, iwe taarifa kama hiyo imeombwa au la.

V

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Valued Policy	An insurance agreement where the insurer and insured agree on the value of the insured item at the time the policy inception, and this agreed-upon value is what the insurer will pay in the event of a covered loss, regardless of the actual loss suffered by the policyholder.	Bima inayoainisha kiwango cha fidia	Aina ya mkataba wa bima ambapo kampuni ya bima na mkatabima wanaafikiana kiwango cha fidia wakati wa kukata bima. Iwapo hasara itatokea, kampuni ya bima italipa thamani hiyo bila kuzingatia thamani halisi ya hasara itakayotokea.
Void policy	Insurance policy that is considered invalid from the beginning due to misrepresentation or non-disclosure by the policyholder	Mkataba Batili	Mkataba wa bima ambao hautambuliki kisheria tangu mwanzo wa mkataba kwa sababu ya mkatabima kutoweka wazi taarifa muhimu za vihatarishi.
Voluntary deductible	Deductible in which insured agrees to bear in consideration of a reduction of a premium	Kikomo cha hiari cha Mkatabima	Kiwango ambacho mkatabima anakubali kugharamia kabla kampuni ya bima haijatoa fidia, kwa lengo la kupunguza gharama ya malipo ya bima
Voyage Policy	Provides coverage for losses due to unforeseen risks to cargo during a specific voyage.	Bima ya safari ya majini	Mkataba wa bima unaotoa kinga kwa mizigo dhidi ya hasara zitokanazo na vihatarishi visivyotarajiwa wakati wa safari za majini.

W

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Waiting period	Specific time that must pass after a policy begins before the insured can claim or receive certain benefits	Kipindi cha kusubiria	Muda maalum ambao mkatabima husubiri kudai au kupokea mafao yake.
Waiver	Voluntary giving up of a known right or a condition in the insurance contract, either by the insurer or the insured.	Msamaha	Kitendo cha mkatabima au kampuni ya bima kusitisha haki au masharti yaliyofafanuliwa ndani ya mkataba wa bima baada ya kuyatambua rasmi.
Warranty	A binding promise or condition stated in the insurance policy made by the insured that certain facts are true or that certain conditions will be met.	Ahadi ya mkatabima	Sharti katika mkataba wa bima ambapo mkata bima anakubali kuwa taarifa fulani ni za kweli au kwamba atatimiza masharti maalum.
Weather index-based insurance	Insurance against a loss caused by adverse weather conditions	Bima ya mazao dhidi ya vihatarishi vitokanavyo na hali ya hewa	Bima dhidi ya hasara inayosababishwa na hali mbaya ya hewa
Whole Life Insurance	A type of life insurance that covers the assured for their entire life and guarantees a death benefit to beneficiaries.	Bima ya muda wote wa Maisha ya mkata bima	Aina ya bima ya maisha inayomlinda mkatabima kwa kipindi chote cha maisha yake, na kutoa fidia ya kifo kwa wategemezi.
Work-related risk	Hazards in the workplace occur when the working environment can cause injury, illness or death.	Vihatarishi mahali pakazi	Visababishi vya Vihatarishi katika mazingira ya kazi vinavyoweza kusababisha majeraha, magonjwa au kifo.

Y

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Yacht Insurance	A specialized type of marine insurance that provides coverage for boats and yachts used for recreational purposes, racing or other private activities against financial losses resulting from damage to the vessel, theft, liability claims and other related risks.	Bima ya Jahazi	Aina ya bima ya majini mahsusi kwa ajili ya jahazi zinazotumika kwa burudani, mashindano au shughuli binafsi, inayotoa kinga dhidi ya hasara ya kifedha inayotokana na uharibifu wa chombo, wizi, madai ya dhima, na hatari nyingine zinazohusiana.
Yearly renewable term insurance	A type of life assurance that provides coverage for one year at a time and can be renewed annually without a medical exam, though the premium increases each year as the assured gets older.	Bima ya muda mfupi	Bima ya maisha ya muda mfupi ambapo inamruhusu mkatabima kuuhisha/ rejesha bima yake baada ya kuisha kipindi walichokubaliana awali ada yake huongezeka kwa kufuata umri.
York - Antwerp rules	A set of internationally accepted guidelines used in marine insurance to govern the principles of General Average — the sharing of losses when cargo, ship, or expenses are deliberately sacrificed or incurred to save a maritime venture in danger.	Kanuni za York-Antwerp	Mwongozo unaokubalika kimataifa unaotumika katika bima ya majini kudhibiti utosaji mizigo.

Z

ENGLISH		SWAHILI	
INSURANCE TECHNICAL TERMS	**MEANING**	**ISTILAHI ZA BIMA**	**UFAFANUZI**
Zoning	Process of classifying geographical areas based on risk exposure for underwriting and premium rating purposes.	Ukanda	Kugawanya maeneo katika kanda kwa lengo la kutozai bei ya bima kwa kadri vihatarishi vilivyo.

Approval	Approved by:  …………………… Dr. Baghayo A. Saqware **<u>COMMISSIONER OF INSURANCE</u>** **Date:** 30th July 2025	**Idhini**	Imeidhinishwa na:  …………………… Dkt. Baghayo A. Saqware **<u>KAMISHNA WA BIMA</u>** **Tarehe:** 30 Julai 2025

KIAMBATANISHO / APPENDIX

FOMU YA KUTOA MAONI KUHUSU ISTILAHI ZA BIMA
(*“INSURANCE TERMINOLOGY FEEDBACK FORM”)*

Maelezo / Introduction:

Mamlaka ya Usimamizi wa Bima Tanzania (TIRA) inakaribisha maoni ya wadau kuhusu istilahi za bima zilizotolewa katika chapisho hili. Maoni haya yatasaidia kuboresha ufasaha, uelewa na matumizi ya istilahi hizi katika sekta ya bima nchini.

(The Tanzania Insurance Regulatory Authority (TIRA) welcomes feedback from stakeholders on the insurance terms presented in this publication. Your input will help improve clarity, understanding, and applicability of these terms within the insurance sector.)

Tafadhali jaza fomu hii na uitume kwa barua pepe:
(” Please complete this form and send it via email to:”)
c**oi@tira.go.tz,** cc **mweni.almas@tira.go.tz**

1. MAELEZO YA PENDEKEZO / DETAILS OF YOUR SUGGESTION

Kipengele *(Field)*	Jibu / Response
Neno linalohusika *(Term concerned)*	
Maana iliyopo *(Existing definition)*	
Maoni au tafsiri mpya *(Your suggestion)*	
Sababu ya pendekezo hilo *(Justification for your suggestion)*	

2. MAONI YA ZIADA / ADDITIONAL COMMENTS (Kama yapo / If any):

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