




THE UNITED REPUBLIC OF TANZANIA  
**TANZANIA INSURANCE  
REGULATORY  
AUTHORITY**

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**("CIRCULAR NO. 77/2019 TRANSLATION OF INSURANCE POLICIES OF  
COMMON CLASSES OF BUSINESS INTO SWAHILI)**

**TO: ALL INSURANCE COMPANIES**  
**SUBJECT: TRANSLATION OF INSURANCE POLICIES TO KISWAHILI  
LANGUAGE.**  
**ISSUE DATE: 24<sup>th</sup> September 2019**  
**EFFECTIVE DATE: 1<sup>st</sup> JANUARY 2020**

1. Pursuant to Section 11(d) of the **Insurance Act No. 10 of 2009**, the Tanzania Insurance Regulatory Authority (**TIRA**) seeks to ensure that policyholders are provided with simplified, understandable and comprehensible insurance contract(s) as part of the Authority's statutory mandate of protecting insurance consumers.
2. In view of the above, the Authority hereby informs all insurers that with effect from **1<sup>st</sup> October 2019**, the process for translation of the existing insurance policies (contracts) into **KISWAHILI** language by the respective insurers **MUST** commence. **The translation activity shall last for a period of twenty one months thereafter until 30<sup>th</sup> June 2021** when every policy prepared in English language or other foreign language shall have its corresponding **KISWAHILI LANGUAGE** version.
3. It is intended that each existing and potential policyholder shall **ultimately be served with a copy of an insurance policy prepared in English or Kiswahili.**
4. Every Insurer will be required to file with the Authority a quarterly progress report on implementation of this activity with effect from the quarter ended **31<sup>ST</sup> DECEMBER 2019.**
5. Insurers may have in place insurance policies in other Languages pursuant to Section 34 of the Insurance Act 2009, and may be provided to Policyholders if required.

  
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**Commissioner of Insurance**

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