JAMHUURIYADDA SOMALILAND · HAY'ADDA CAYMISKA QARANKA

SOMALILAND NATIONAL INSURANCE AUTHORITY

INSURANCE SERVICE CHARTER

XEERKA ADEEGGA CAYMISKA

Regulating, Supervising and Developing a Sound, Sharia-Compliant Insurance Industry in Somaliland

Xakameynta, Kormeerka iyo Horumarinta Hay'adda Caymiska Somaliland si ay u noqoto mid xasilloon oo la jaanqaadaya Sharciga Islaamka

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FARIINTA HORUDHAC

Gudoomiyaha Hayadda caymiska qaranka Somaliland

Ugu horrayn, waxaan umahadnaqayaa Ilaahay SWT, oo inoo suurtageliyey in aynu soo saarno Buuga Adeegga Macmiilka ee Hay'adda Caymiska Qaranka (Insurance Service Charter), oo ah buug muhiim u ah horumarinta adeeg-bixinta, hufnaanta iyo isla-xisaabtanka Guud ahan suuqyada caymiska JSL

buugani waxa loo diyaariyey in uu noqdo hagaha qeexaya adeegyada ay Hay'adda Caymiska Qaranku siiso bulshada, shirkadaha caymiska iyo dhammaan daneeyayaasha, isagoo caddeynaya waajibaadka Hay'adda, xuquuqda iyo waajibaadka adeeg-qaataha, iyo heerka laga filayo adeeg-bixinta. Ujeeddada ugu weyn waa in la abuuro adeeg hufan, caddaalad ah, la heli karo, la saadaalin karo oo ku dhisan isla-xisaabtan, si loo xoojiyo kalsoonida bulshada ee hay'adda iyo guud ahaan suuqyadda caymiska.

Waxaan si gaar ah ugu mahadnaqayaa Xafiiska Arrimaha Sharciga ee Hay'adda Caymiska Qaranka, Gaar ahaan Agaasimaha Xafiiska Arimah Sharciga ***Mudane C/risaaq maxamed xasan shiil*** iyo dhammaan shaqaalaha iyo khubaradii ka qayb qaatay diyaarinta buugan. Dadaalka, aqoonta iyo wada-shaqaynta ay muujiyeen ayaa door weyn ka qaatay dhammaystirka buugyarahan.

Waxaan aaminsanahay in buugani uu noqon doono tallaabo muhiim ah oo wax ka beddeli karta dhaqanka adeeg-bixinta iyo xidhiidhka ka dhexeeya Hay'adda, shirkadaha caymiska, macaamiisha iyo daneeyayaasha kale. Waxa uu gacan ka geysan doonaa in la kordhiyo hufnaanta iyo xoojinta ilaalinta macaamiisha, la yareeyo mugdiga iyo is-faham la'aanta adeegyada, isla markaana la abuuro jawi suuq oo ku dhisan kalsooni, tartan caddaalad ah iyo shareecada islaamka

Sidoo kale, buugani waxa uu qayb ka noqon doonaa dhismaha suuq caymis oo casri ah, la isku halayn karo oo u adeegaya baahiyaha bulshada iyo kobaca dhaqaalaha, isaga oo kor u qaadaya tayada adeegyada caymiska isla markaana dhiirrigelinaya in shirkadaha caymiska iyo dhammaan hay'adaha ay khusayso ay u hoggaansamaan heerarka wanaagsan ee adeeg-bixinta.

Waxaan rajaynayaa in buugani uu noqdo buug wax-ku-ool ah oo lagu horumariyo adeeg-bixinta, lagu ilaaliyo xuquuqda macaamiisha, laguna xoojiyo kalsoonida iyo kobaca suuqyadda caymiska.

Gudoomiye Axmed Xirsi Duale
Gudoomiyaha Hay'adda Caymiska Qaranka

FOREWORD MASSAGE

Chairman of the Somaliland National Insurance Authority

First and foremost, I offer my praise and gratitude to Almighty Allah (SWT), who enabled us to produce the Insurance Service Charter for the National Insurance Authority. This document is vital for enhancing service delivery, transparency, and accountability within the insurance sector.

This Charter has been prepared to serve as a guide defining the services provided by the National Insurance Authority to the public, insurance companies, and all stakeholders. It outlines the Authority's duties, the rights and responsibilities of service recipients, and the expected standards of service delivery. The primary objective is to create an efficient, fair, accessible, predictable, and accountable service to strengthen public trust in the Authority and the overall insurance market.

I express my special thanks to the Legal Affairs Office of the National Insurance Authority, particularly the Director of the Legal Affairs Office, ***Mr. Abdirizak Mohamed Hassan Shiil,*** as well as all staff members and experts who contributed to the preparation of this booklet. The effort, expertise, and collaboration they demonstrated played a major role in completing this publication.

I believe this booklet will mark a significant step forward in transforming the culture of service delivery and the relationship between the Authority, insurance companies, clients, and other stakeholders. It will help enhance transparency, strengthen consumer protection, reduce ambiguity and misunderstandings in services, and create a market environment built on trust, fair competition, and Sharia compliance.

Furthermore, this booklet will contribute to building a modern, reliable insurance market that serves the needs of the community and supports economic growth. It will elevate the quality of insurance services while encouraging insurance companies and all relevant institutions to comply with best service standards.

I hope this Charter serves as an effective tool for improving service delivery, protecting consumer rights, and reinforcing trust and growth in the insurance market.

Hon. Ahmed hirsi Duale
Chairman National Insurance Authority

FARIINTA HORUDHAC

Agaasimaha Hay'adda Caymiska Qaranka

Anigoo ah Agaasimaha Guud ee Hay'adda Caymiska Qaranka Somaliland, waxaan halkan ku soo bandhigayaa balanqaadkayga rasmiga ah ee ku aaddan dhaqangelinta **Axdiga Adeegga Macmiilka**. Axdigani maaha oo keliya dukumeenti qoran, balse waa heshiis bulsho oo dhab ah oo Hay'adda, Shirkadaha Caymiska, iyo bulshada ku xidhaya nidaam ku dhisan hufnaan, caddaalad, iyo isla-xisaabtan.

Maadaama waajibaadka ugu weyn ee Hay'addu yahay maamulida iyo tayaynta suuqa caymiska dalka, waxa iga go'an fulinta waajibaadkan aasaasiga ah:

- **Sarreynta Sharciga :** Waxaan xaqiijin doonaa in dhammaan adeegyada Hay'addu (ruqsad-siinta, kormeerka, iwm) lagu bixiyo waqtiga loogu talagalay, iyadoo si adag loogu dhaqmayo Xeerka Hay'adda (Xeer Lr. 92/2020) iyo Xeerka Shirkadaha Caymiska (Xeer Lr. 104/2023), lagana fogaanayo burokuraasiyad iyo daahitaan kasta.
- **Ilaalinta Xuquuqda Macmiilka & Xallinta Cabashooyinka:** Mas'uuliyaddayda koowaad waa in aan damaanad-qaado in macaamiishu helaan heshiisyo cad iyo magdhowgooda (claims) waqtigii ku habboonaa. Sidoo kale, waxaan dhisaynaa nidaam madax-bannaan (oo uu hormuud ka yahay Xafiiska Arrimaha Sharcigu iyo Waaxda Ilaalinta Macaamisha kaas oo si caddaalad ah u xalliya cabashooyinka soo kala dhex-gala macaamiisha iyo shirkadaha.
- **Kormeerka Suuqa & Helitaanka Xogta:** Waxaan balanqaadayaa in shirkadaha loola macaamilo si siman oo caddaalad ah, xogaha iyo shuruucda suuqana si furan loola wadaago bulshada. Waxaan samayn doonaa qiimayn joogto ah oo aan ku hubinayo tayada shaqo ee shaqaalaha Hay'adda iyo in laga jawaabay baahida muwaadinka.

Balanqaadkani waa halbeegga maamul ee aan isku qiimayn doono, bulshada iyo daneeyayaashuna nagula xisaabtami doonaan. Waxaan farayaa dhammaan shaqaalaha Hay'adda in Axdigan ay ka dhigaan udub-dhexaadka shaqadooda, waxaanan bulshada iyo shirkadahaba ugu baaqayaa in ay nagala shaqeeyaan dhismaha suuq caymis oo lagu kalsoon yahay.

Mudane.Cabdisalaam Maxamed Maxamuud
agaasimaha Hay'adda Caymiska Qaranka Jamhuuriyadda Somaliland

FOREWORD MASSAGE

Director General of national insurance Authority

As the Director General of the Somaliland National Insurance Authority, I hereby present my official commitment to the implementation of the Insurance Service Charter. This Charter is not merely a written document; it is a genuine social contract that binds the Authority, Insurance Companies, and the public to a system founded on transparency, fairness, and accountability.

Given that the Authority's primary mandate is to regulate and enhance the nation's insurance market, I am deeply committed to fulfilling the following core obligations:

- **Rule of Law:** I will ensure that all Authority services (such as licensing, supervision, etc.) are delivered within the designated timeframes. This will be done in strict compliance with the National Insurance Authority Act (Act No. 92/2020) and the Insurance Companies Act (Act No. 104/2023), eliminating unnecessary bureaucracy and delays.
- **Consumer Protection & Grievance Redress:** My primary responsibility is to guarantee that consumers receive clear, transparent contracts and timely settlement of their claims. Furthermore, we are establishing an independent mechanism spearheaded by the Legal Affairs Office and Consumer protection department to fairly and impartially resolve disputes arising between consumers and insurance providers.
- **Market Supervision & Access to Information:** I pledge that all insurance companies will be treated equally and fairly, and that market data and regulations will be transparently shared with the public. I will conduct continuous evaluations to monitor the performance of the Authority's staff and ensure that the needs of the citizens are effectively met.

This commitment serves as the administrative benchmark by which we will evaluate ourselves, and through which the public and stakeholders will hold us accountable. I instruct all Authority staff to make this Charter the cornerstone of their daily operations. I also call upon the public and insurance companies to collaborate with us in building a robust and trusted insurance market

Mr. Abdiisalan Mohamed Mohamoud
Director General National Insurance Authority Republic of Somaliland

HAY'ADDA CAYMISKA QARANKA JSL

Saldhiga Sharci

XEER Lr. 92/2020 — XEERKA HAY'ADDA CAYMISKA QARANKA

Xeer Lr. 92/2020 Xeerka Hay'adda Caymiska Qaranka waa xeerka lagu aasaasay Hay'adda Caymiska Qaranka Somaliland, oo ah hay'ad ka mas'uul ah nidaaminta, kormeerka iyo horumarinta suuqa caymiska.

Xeerku wuxuu qeexayaa waajibaadka, awoodaha iyo masuuliyadaha Hay'adda, kuwaas oo ay ka mid yihiin: bixinta, cusboonaysiinta, hakinta iyo kala noqoshada ruqsadaha; kormeerka Shirkadaha ruqsadda haysta; ansixinta qiimaha lacagaha caymiska (premium rates), shuruudaha iyo qoraallada siyaasadaha caymiska (policy wording), iyo qorshayaasha ganacsi; baadhista cabashooyinka; iyo ilaalinta xuquuqda macaamiisha iyo danta guud ee qaranka.

Sidoo kale, xeerku wuxuu farayaa Hay'adda inay u shaqayso si madax-bannaan, dhexdhexaadnimo iyo cadaalad leh.

XEER Lr. 104/2023 — XEERKA SHIRKADAHA CAYMISKA

Xeer Lr. 104/2023 (Xeerka Shirkadaha Caymiska) Waa Xeerka Nidaamiya Shirkadaha Caymiska, Dilaaliinta Caymiska (Brokers) Iyo Wakiillada Caymiska (Agents) Ee Somaliland.

Xeerku Wuxuu Dejinayaa Qaabka Ruqsad-Bixinta Iyo Hawlgalka Shirkadaha Caymiska, Iyo Sidoo Kale Shuruudaha La Xiriira Xasilloonida Iyo Awoodda Maaliyadeed Ee Shirkadaha. Arrintan Waxaa Ka Mid Ah Deebaajiga Dammaanadda/Solvency-Ga, Oo U Dhigma 20% Dakhliga Guud Ee Lacagaha Caymiska (Total Premium Income), Sida Ku Cad Qodobbada 24 Iyo 63.

Sidoo Kale, Xeerku Wuxuu Dhigayaa Sanduuqa Magdhawga Ka-Qaybgalayaasha (Participants' Compensation Fund), Sida Ku Cad Qodobka 60, Iyo Ganaaxyada Iyo Tallaabooyinka Ciqaabeed Ee Lagu Qaadayo Jebinta Xeerka.

SOMALILAND NATIONAL INSURANCE AUTHORITY

Legal Basis

LAW NO. 92/2020 — NATIONAL INSURANCE AUTHORITY ACT

Law No. 92/2020 (the National Insurance Authority Act) is the law that established the Somaliland National Insurance Authority as the national body responsible for regulating, supervising and developing the insurance sector.

It defines the Authority's mandate, powers and obligations — including licensing, renewing, suspending and cancelling licenses inspecting licensees; approving premium rates, policy wording and business plans; investigating complaints; and protecting consumer rights and the national interest — and requires the Authority to act independently and impartially.

LAW NO. 104/2023 — INSURANCE COMPANIES ACT

Law No. 104/2023 (the Insurance Companies Act) is the law that governs insurance companies, brokers and agents in Somaliland. It sets out the framework for licensing and operations, financial soundness — including a solvency/guarantee deposit equal to 20% of total premium income (Articles 24 and 63) — the participants' Compensation Fund (Article 60), and the fines and sanctions that apply to breaches, so that participants are protected and the insurance market remains stable and trustworthy.

HAY'ADDA

Hay’adda Caymiska Qaranka Somaliland waa hay’adda dawladeed oo madax-bannaan, loo xilsaaray nidaaminta, kormeeridda, iyo horumarinta dhammaan adeegyada caymiska ee dalka. Dhismaha iyo awoodaha ha’yaddan waxay ku fadhiyaan laba xeer oo waaweyn, kuwaas oo kala ah Xeerka Hay'adda Caymiska Qaranka (Xeer No. 92/2020) iyo Xeerka Shirkadaha Caymiska (Xeer No. 104/2023). Ha'yaddu toos uma bixiso adeegyada caymiska ee ganacsiga ah, balse waxay leedahay doorka maamulidda iyo kormeeridda suuqyada caymiska.

Waxay si buuxda u sharciyaysaa bixinta ruqsadaha shaqo ee shirkadaha caymiska, wakiillada, iyo qiimeeyayaasha madax-bannaan. Sidoo kale, waxay kormeer constraints adag ku samaysaa xaaladda maaliyadeed ee shirkadaha si loo dammaanad qaado awoodooda bixinta magdhawga marka khatari dhacdo .

Ilaalinta xuquuqda macaamiisha iyo xallinta khilaafaadka ka dhasha hawlaha caymiska ayaa ka mid ah mas'uuliyadaha ugu muhiimsan ee ha'yaddu u taagan tahay. Waxay si adag u fureysaa meel-marinta caymiska qasabka ah sida caymiska gaadiidka si looga ilaaliyo bulshada khataraha dhaca waddooyinka

Ha’yaddu waxay hubisaa in dhammaan adeegyada caymiska dalka lagu bixiyo sifo Takaful ah oo waafaqsan shariicada Islaamka. Adkaynta shuruucda caymisku waxay keenaysaa kalsooni maalgashi oo ballaadhan iyada oo hoos u dhigaysa khataraha dhaqaale ee ka soo gaadhi kara maalgashadayaasha. Waxay kaloo ka hortagtaa shirkado aan raasamaal ku filan lahayn oo khasara u geysan kara dadweynaha. Dhowrida danta guud iyo dhisida nidaam maaliyadeed oo ammaan ah ayaa tusaale u ah yoolka fog ee ha’yadda. Maamulka sare ee ha’yaddu wuxuu kor ka ka ilaaliya nidaamka guud ee suuqa si looga baaqsado falal xatooyoyin dhaca suuqyadda Caymiska

THE AUTHORITY

The Somaliland National Insurance Authority is an independent government agency mandated with the regulation, oversight, and development of all insurance services in the country. The structure and powers of this authority are grounded in two major laws: the National Insurance Authority Act (Law No. 92/2020) and the Insurance Companies Act (Law No. 104/2023). The Authority does not directly provide commercial insurance services; rather, it plays a administrative and supervisory role over the insurance market.

It fully regulates the licensing of insurance companies, agents, and independent assessors. Additionally, it conducts strict oversight on the financial stability of companies to ensure their capacity to pay out claims when losses occur. Protecting consumer rights and resolving disputes arising from insurance operations are among the core responsibilities for which the Authority stands. It strictly enforces mandatory insurance coverage, such as motor vehicle insurance, to protect the public from road hazard risks.

The Authority ensures that all insurance services in the country are provided under a Takaful structure compliant with Islamic Sharia. Enforcing insurance laws fosters broad investment confidence while reducing financial risks for investors. It also prevents undercapitalized companies that could cause financial losses to the public from operating. Protecting the public interest and building a secure financial system reflect the long-term goal of the Authority. Its executive leadership oversees the broader market system to prevent fraudulent practices within the insurance market.

HIIGSI/HAWLGAL

HIIGSI

Hay'ad caymis qaran oo madax-bannaan, casri ah oo lagu kalsoonaan karo, kuna shaqaysa si waafaqsan Shareecada Islaamka iyo mabaadi'da Takaful-ka ee ku dhisan iskaashi, is-taakulayn iyo wadaagista khatarta; si loo helo suuq caymis oo xasilloon, loo dhan yahay, adkaysi leh oo ilaaliya xuquuqda iyo danaha ka-qaybgalayaasha, isla markaana door muuqda ka qaata horumarinta dhaqaalaha iyo xoojinta ilaalinta bulshada Somaliland.

HAWLGAL

In la nidaamiyo, la kormeero, lana horumariyo suuqa Caymiska iyo Takaful-ka Somaliland, iyadoo la raacayo Xeer Lr. 92/2020 iyo Xeer Lr. 104/2023, lana hubiyo u hoggaansanaanta mabaadi'da Shareecada Islaamka, iyadoo la xoojinayo maamulka iyo kormeerka Shareecada, la ruqsad-bixinayo lana kormeerayo shirkadaha caymiska, dilaaliinta iyo wakiillada si loo ilaaliyo awoodda maaliyadeed iyo hufnaanta suuqa, lana dhowrayo xuquuqda iyo danaha ka-qaybgalayaasha iyo bulshada, iyadoo cabashooyinka loo xallinayo si caddaalad, hufnaan iyo degdeg ah, lana dhiirrigelinayo hal-abuurka, adeegyada dijitaalka ah iyo helitaanka adeegyada Caymiska iyo Takaful-ka ee dhammaan qaybaha bulshada, isla markaana la xoojinayo daahfurnaanta, isla-xisaabtanka iyo iskaashiga Dowladda, bah-wadaagta suuqa iyo hay'adaha horumarinta.

VISION & MISSION

OUR VISION

A trusted, modern and independent national insurance authority, fully aligned with Sharia and grounded in the principles of Takaful — cooperation, mutual support and shared risk — that builds a stable, inclusive and resilient insurance market, protects participants, and supports Somaliland's economic development and social protection.

OUR MISSION

- To regulate, supervise and develop Somaliland's insurance and Takaful sector in accordance with Law No. 92/2020 and Law No. 104/2023 by ensuring compliance with Sharia principles through effective Sharia governance and oversight, licensing and supervising insurance companies, brokers and agents to safeguard financial soundness and market integrity, protecting the rights and interests of participants and the public and resolving complaints fairly and promptly, promoting innovation, digital solutions and accessible insurance and Takaful protection for all segments of Somaliland society, and strengthening transparency, accountability and cooperation with government, industry and development partners.

QIYAMKA ASAASIGA AH EE HAY'ADDA CAYMISKA

- **Daacadnimo** — Ku Shaqaynta Daacadnimo, Dhexdhexaadnimo Iyo Anshax, Iyadoo Dhammaan Go'aannada Suuqa Caymiska Lagu Salaynayo Xeer, Xaqiiqo Iyo Danta Guud
- **Xirfad-Yaqaannimo** — adeegyada iyo nidaaminta caymiska lagu fuliyo aqoon, karti, anshax si heer sare ah Waxay hubisaa in macaamiisha iyo shirkadaha caymiska ay helaan adeeg tayo leh oo hufan.
- **Isla Xisaabtan** — Aqbalidda wajibaadka iyo go'aannada lagu saxayo caymiska & hantida dadweynaha
- **Daah-Furnaan** — in siyaasadaha, habraacyada, shuruudaha iyo go'aannada la xidhiidha caymiska loo maareeyo si cad oo la fahmi karo
- **U hoggaansanaanta Sharciga Islaamka** in hawlaha iyo adeegyada Takaful iyo caymiska khuseeya loo fuliyo si waafaqsan mabaadi'da Shareecada Islaamka
- **Ilaalinta Macaamiisha**— ilaalinta xuquuqda, danaha iyo badbaadada dadka isticmaala adeegyada caymiska.
- **Madax-Bannaani iyo Caddaalad**— in go'aannada nidaaminta caymiska lagu gaadho si madax-bannaan, dhexdhexaad ah oo aan eex lahayn.
- **Hal-Abuurnimo** — dhiirrigelinta teknoolojiyadda, fikradaha iyo adeegyada cusub ee kor u qaadaya waxtarka iyo helitaanka caymiska.
- **Wada shaqayn** — waa in Hay'adda, shirkadaha caymiska, macaamiisha iyo daneeyayaasha kale ay si wadajir ah uga shaqeeyaan horumarinta suuqa caymiska.
- **Ka-mid-ahaanshiyo** Horumarinta Suuqa Caymiska Hab Caddaalad Ah Oo Loo Dhan Yahay, Iyada Oo La Dammaanad Qaadayo In Shakhsiyaadka Iyo Ganacsiyadu Ay Helaan Fursado Dhab Ah Oo Ay Ku Heli Karaan Adeegyada Caymiska

CORE VALUES OF THE INSURANCE AUTHORITY

- **Integrity —** working with honesty, impartiality, and ethical conduct, ensuring that all decisions concerning the insurance market are based on law, facts, and the public interest.
- **Professionalism —** ensuring that insurance services and regulatory functions are carried out with knowledge, competence, ethical conduct, and high professional standards. This ensures that consumers and insurance companies receive quality and efficient services.
- **Accountability —** Accepting responsibility for decisions, actions, performance, and the proper management of insurance-related and public resources.
- **Transparency** — ensuring that insurance-related policies, procedures, requirements, and decisions are managed and communicated in a clear, open, and understandable manner.
- **Sharia Compliance** — ensuring that Takaful and other relevant insurance activities and services are conducted in accordance with the principles of Islamic Sharia. This safeguards Sharia principles within the Takaful market and strengthens consumer confidence.
- **Consumer Protection** — Protecting the rights, interests, and welfare of insurance consumers. This ensures that consumers receive clear information, fair treatment, and effective mechanisms for submitting and resolving complaints.
- **Independence and Fairness —** ensuring that insurance regulatory decisions are made independently, impartially, and without bias, while applying regulatory requirements fairly and consistently across the market.
- Innovation — Encouraging technology, new ideas, and innovative services that improve the efficiency, accessibility, and development of the insurance market.
- **Collaboration** — Enabling the Authority, insurance companies, consumers, and other stakeholders to work together effectively to promote the development, stability, and effectiveness of the insurance market.
- **Inclusivity** — Developing the insurance market in a fair and inclusive manner, ensuring that individuals and businesses have equal opportunities to access appropriate insurance services

BALLANQAADKA KU AADAN MACAAMIISHA

Hay'adda Caymiska Qaranku waxay udub-dhexaad ka dhigtay waajibaadkeeda maamul ilaalinta kaqaybgalayaasha caymiska, macaamiisha, iyo dadweynaha guud. Sida uu dhigayo Qodobka 7(7) ee Xeer Lr. 92/2020, Hay'addu waxay leedahay awood sharci oo ay ku dhowrto xuquuqda iyo danta macaamiisha, ku kormeerdo kaqaybgalayaasha suuqa caymiska ee Ruqsadda haysta, iyada oo ilaalinaysa danta guud ee qaranka.

Hay'addu waxay ka go'an tahay in adeegyada Takaful-ka lagu bixiyo si caddaalad, hufnaan, mas'uuliyad, iyo xirfadi ku dheehan tahay, iyadoo dadweynaha loo dammaanad qaadayo helitaanka macluumaad ku filan iyo ilaalin sharci.

Iyada oo loo marayo Adeegga Macaamiisha iyo Xarunta Taleefannada (Call Centre), Hay'addu waxay bixisaa macluumaad iyo hagid ku saabsan bixiyayaasha adeegga caymiska ee ruqsadda leh, xaqiijinta heerka ruqsadda shirkadaha, faahfaahinta xuquuqda iyo waajibaadka macaamiisha, iyo qabashada ama hagista cabashooyinka lala xiriiriyo adeegyada Caymiska iyo Takaful-ka. Ujeeddada guud ee adeeggani waa dhiirrigelinta ilaalinta macaamiisha, hufnaanta, xisaabtanka, iyo kor-u-qaadista kalsoonida dadweynuhu ku qabaan suuqa caymiska.

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COMMITMENT TO CONSUMER PROTECTION

The National Insurance Authority places the protection of insurance participants**,** participant**,** consumers and the public at the center of its regulatory mandate. In accordance with Article 7(7) of Law No. 92/2020, the Authority is mandated to protect consumer rights and interests, monitor licensed insurance market participants, and safeguard the national interest.

The Authority is committed to ensuring that Takaful services are provided fairly, transparently, responsibly and professionally, while ensuring that the public has access to adequate information and protection.

Through its Client Service and Call Centre, the Authority provides information and guidance on licensed insurance service providers, verifies licensing status, explains consumer rights and obligations, and receives and guides complaints concerning insurance and Takaful services.

This service aims to promote consumer protection, transparency**,** accountability and public confidence in the insurance market.

ILAALIN MUHIIM AH

Hay'adda Caymiska Qaranku waxay mudnaanta koowaad siisaa badbaadada maaliyadeed ee dhammaan ka-qaybgalayaasha caymiska. Si loo dammaanad qaado in hantida dadka caymiska galay ay tahay mid ammaan ah, si hufan loo maamulay, isla markaana si degdeg ah looga bixin karo magdhawga, ayaa Xeerka Shirkadaha Caymiska (Xeer Lr. 104/2023) dhexdiisa lagu waajibiyay nidaam iyo shuruudo maaliyadeed oo aad u adag si loo sugo badbaadada."

Dhammaan lacagaha caymiska ee ay ururiyaan bixiyeyaasha caymiska iyo Takafulka ee ruqsadda haystaa, kuma koobna oo kaliya inay shirkaduhu gacanta ku hayaan, balse waxaa si adag loogu ilaaliyaa xisaabaad ammaan ah (trust accounts) oo gaar ah oo ku yaala Baanka Dhexe ee Somaliland. Tani waxay ka hortagaysaa in hantida la isku dhex daro, iyadoo xaqiijinaysa in lacagtaada si adag loogu qoondeeyay ujeedadii loogu talagalay, lagana ilaaliyay in loo isticmaalo kharash-maalmeedka hawlgallada ee shirkadaha bixiya adeegyada caymiska.

Si suuqa looga sii gaashaanto khataraha iyo isbedbedelka maaliyadeed, loona dammaanad-qaado bixinta magdhawga, Hay'addu waxay dhaqangelisaa shuruud adag oo dhanka awoodda maaliyadeed ah (solvency margin). Shirkad kasta oo ruqsad haysata waxa sharci ahaan ku waajib ah inay joogtayso kayd dammaanad ah oo u dhiganta 20% wadarta guud ee dakhliga lacagaha caymiska ee soo gala. Kaydkan maaliyadeed ee khasabka ahi wuxuu u shaqeeyaa sidii gaashaan adag. Wuxuu xaqiijinayaa in bixiyeyaasha caymisku ay mar walba leeyihiin caafimaad maaliyadeed oo taam ah iyo lacag caddaan ah oo ku filan (liquidity), si ay isla markiiba u bixiyaan magdhawga marka uu macmiilku soo gudbisto dacwad (claim) sax ah.

Iyadoo ah lakabka ugu dambeeya ee ilaalinta macaamiisha, xeerku wuxuu aasaasay Sanduuqa Magdhawga Ka-qaybgalayaasha Qaranka. Sanduuqani wuxuu bulshada u yahay shabag badbaado (safety net) oo muhiim ah, kana hawlgala marxalada ugu dambaysa. Haddii ay dhacdo xaalad aad u naadir ah oo shirkad caymis ay soo wajahdo dhibaato maaliyadeed oo ba'an, kicitaan (bankruptcy), ama shaqo joojin rasmi ah (liquidation), sanduuqan qaranka ayaa la hawlgelinayaa si uu gargaar iyo magdhaw toos ah u siiyo macaamiisha ay dhibaatadu saamayso.

Iyada oo loo marayo saddexdan tiir—xisaabaadka ammaanka ee Baanka Dhexe, kaydka awoodda maaliyadeed ee khasabka ah ee 20%, iyo shabakadda badbaadada qaranka—Hay'addu waxay xaqiijinaysaa in fayo-qabkaaga maaliyadeed aan marnaba loo daynin inuu dhibbane u noqdo burbur ku yimaada shirkadaha.

KEY SAFEGUARDS

The National Insurance Authority prioritizes the absolute financial security of all insurance participants. To guarantee that participant ' funds are secure, transparently managed, and readily available for claim payouts, strict financial safeguards have been embedded into law under the Insurance Companies Act (Law No. 104/2023).

All consumer premiums collected by licensed insurance and Takaful providers are not merely held by the companies, but are strictly safeguarded in designated trust accounts at the Central Bank of Somaliland. This prevents the commingling of funds, ensuring that your premiums are strictly ring-fenced for their intended purpose and protected from being used for the day-to-day operational expenses of the insurance providers.

To further fortify the market against financial shocks and guarantee claim settlements, the Authority enforces a strict solvency margin. Every licensed company is legally obligated to maintain a permanent guarantee deposit equivalent to 20% of their total premium income. This mandatory financial reserve acts as a powerful shock absorber. It ensures that insurance providers always maintain robust financial health and sufficient liquidity to honor payouts immediately when a participant files a valid claim.

As an ultimate layer of consumer protection, the law establishes the National Participants' Compensation Fund. This fund serves as a critical, last-resort safety net for the public. In the highly unlikely event that an insurance company faces severe financial distress, bankruptcy, or liquidation, this national fund is activated to provide direct relief and compensation to affected participant

Through these three pillars—Central Bank trust accounts, mandatory 20% solvency reserves, and a national safety net—the Authority ensures that your financial well-being is never left vulnerable to institutional failure.

AWOODAHA & WAAJIBAADKA HAY'ADDA

Hay'addu waxay leedahay mas'uuliyad cad oo ka dhan ah suuqa, waxayna adeegsataa awooddeeda shaqo si ay u xoojiso danta guud ee dadweynaha.

AWOODAHA	WAAJIBAADKA
Bixinta liisamada, cusboonaysiintooda iyo kala noqoshada shirkadaha ruqsada caymiska markay fulin waayaan shuruudaha suuqa ee la dajiyay.	Fulinta siyaasadda caymiska qaranka iyo ka talobixin ku saabsan sharciyada caymiska.
Kormeerka buugaagta, goobaha iyo howlaha qof kasta oo ruqsad leh, ugu yaraan hal mar sannad kasta oo laba ah.	Maaamulida iyo kor u qaadidaTayada adeegyada Caymiska iyo horumarinta suuqa caymiska
Ansixinta ama diidista siyaasadaha iyo qorshayaasha Caymiska kahor intaanay suuqa ka dhaqan galin.	Ilaalinta xuquuqda macaamiisha iyo ilaalinta sumcadda iyo danaha qaranka.
Baadhitaanka iyo xal-ka gaadhista cabashooyinka ka dhexeeya adeeg bixiyayaasha Caymiska iyo macaamiisha.	Fulinta kormeer guud iyo la-socod ku saabsan nidaamka caymiska iyo adeegyadiisa.
Ansixinta ama diidmada isku-biiritaanka, iibsiga iyo wareejinta ganacsiga caymiska	Diyaarinta iyo gudbinta warbixin sannadlaha ah ee ku saabsan howlaha Hay'adda Caymiska iyadoo la wadaagaysa Cida ay khusayso.
Saarista ganaaxyo iyo xanibaado cid kasta oo ku xadgudubta Xeerka Shirkadaha Caymiska.	Xaqiijinta in khidmadaha iyo canshuuraha sharciga la xidhiidhaa si sax ah loo ururiyo loona wareejiyo.
Soo gudbinta Xog kasta oo macquula oo ay Hay’adda caymisku uga baahato ruqsad haystaha ama codsadaha	Kordhinta wacyiga dadweynaha iyo waxbarista bulshada arrimaha caymiska.
	Iskaashiga Hay’addaha dawlada iyo daneeyayaasha ay khusayso una dhaqmaya si madaxbanaan oo dhexdhexaad ah

POWERS & OBLIGATIONS OF THE AUTHORITY

As the regulator, the Authority owes clear duties to the market and, in turn, exercises defined powers necessary to protect the public interest.

POWERS	OBLIGATIONS
Licensing, renewal, suspend or cancel the licenses of insurance companies, brokers and agents.	Implement the national insurance policy and advise on insurance legislation.
Inspect the books, premises and operations of any licensee at least once every two years.	Regulate and continuously improve service quality standards (Service Standards) in the sector.
Approve or reject premium rates, policy wording and insurance business plans before use.	Protect consumer rights and safeguard the reputation and interests of the nation.
Investigate and adjudicate complaints between licensees and consumers.	Exercise general oversight and supervision of the insurance system and its services.
Approve or refuse mergers, acquisitions and transfers of insurance business.	Prepare and submit annual reports on the Authority's activities to relevant authorities.
Impose fines and other sanctions for breaches of the Insurance Companies Act.	Verify that premiums and related statutory levies are correctly collected and remitted.
Request any additional information reasonably required from a licensee or applicant.	Raise public awareness and educate the community on insurance matters.
—	Cooperate with government bodies and relevant partners; act independently and impartially.

ADEEG BIXIYAYAAL — XUQUUQAHA & WAAJIBAADKA

Qaybtan waxay khusaysaa dhammaan shirkadaha caymiska ee ruqsada leh, dillaalada, wakiillada, qiimeeyeyaasha khasaaraha, wakiillada xallinta sheegashooyinka, iyo sahamiyeyaasha khatarta ee ka hawlgala Somaliland.

XUQUUQ	WAAJIBAAD
Inay si xor ah u shaqeeyaan marka la siiyo ruqsad sax ah, iyadoo aan lagu farageliyeyn shaqadooda sharciga.	Inay si adag u shaqeeyaan si caymis Takaful oo la jaanqaadaya Sharciga Islaamka, iyo sida uu qabo Xeerka Shirkadaha Caymiska.
Inay helaan qoraal sabab leh anba ogaysiis sababta loo diiday in ruqsada la siiyo anba loogala noqday	Inay had iyo jeer haystaan ruqsad ansax ah, kuna cusboonaysiiyaan ugu yaraan hal bil ka hor dhicitaankiisa.
Inay ka rafcaan qaadaan go'aan ruqsad Guddida Hoggaaminta Siyaasadda Caymiska Qaranka, ka dibna maxkamadaha.	Inay hayaan maalgashi ku filan, deposit dammaanad ah 20% dakhliga khidmada -ka, iyo siyaasadaha lagu maareynayo khatarta
Inay macluumaadka xasaasiga ah ee ganacsi ee la siiyo Hay'adda lagu ilaaliyo si qarsoodi ah.	Ilaaalinta khidmada ka qayb galayaasha iyado la kala saarayo labada akoon ee share holderka iyo Macamiisha (qaabka Wakala).
Inay raacaan qiimayaasha khidmada iyo naqshadeeyaan alaabta, iyadoo ku xiran ansixinta Hay'adda ka hor.	Inay si daacad ula macamilaan adeeg qaataha kana foganaya beenta marin habaabinta anba xayaysiisyada been abuurka ah

SERVICE PROVIDERS — RIGHTS & OBLIGATIONS (1)

This Part applies to all licensed insurance companies, brokers, agents, loss adjusters, claim-settling agents and risk surveyors operating in Somaliland.

RIGHTS	OBLIGATIONS
To operate freely once duly licensed, without unlawful interference, throughout Somaliland.	Operate strictly as Sharia-compliant Takaful insurance and in accordance with the Insurance Companies Act.
To be given written, reasoned notice of any refusal, suspension or cancellation of a license.	Hold a valid license at all times and renew it at least one month before expiry.
To appeal a licensing decision to the Insurance Policy Governing Committee, and thereafter to the courts.	Maintain adequate capital, a solvency/guarantee deposit of 20% of premium income, and sound risk-management policies.
To have commercially sensitive information supplied to the Authority kept confidential.	Keep participants premiums in dedicated trust accounts and maintain separate accounting for shareholders and participants (Wakala model).
To follow premium rates and design products, subject to the Authority's prior approval.	Deal honestly with clients: no false, misleading or deceptive statements about products or coverage.

ADEEG BIXIYAYAAL — XUQUUQ (2)

XUQUUQ	WAAJIBAAD
In ay helaan fursad isku mid ah taasoy kaga jawabayaan cabashadooda ka hor intaan ruqsadda lagala noqon anba aan tirtirin	Inay u gudbiyaan Hay'adda bayaanada dhaqaale ee sannadlaha ah oo la dhexdhexaadiyay saddex bilood gudaha dhamaadka sannadka.
Inay ka dalbadaan Hay'adda dib-u-eegis ama sharraxaad dheeraad ah oo ku saabsan xeerarka, tilmaamaha, ama shuruudaha cusub ee la soo saaro.	Inay muujiyaan ruqsadda si cad, kuna daabacaan faahfaahin buuxda oo ku saabsan ruqsadda qiimaha iyo shuruudaha
Inay si xor ah u sameystaan heshiisyo xaq ah oo ganacsi, sida dib-u-caymiska (reinsurance) ama iskaashiga dhexdeeda ah, iyadoo la ilaalinayo shuruudaha sharciga.	Inay iskaashiyaan kormeerka Hay'adda, kuna xalliyaan si degdeg ah cabashooyinka macaamiisha marka hore.
"In la codsado soo-celinta ama sii-deynta dhigaalka dhaqaale iyo dammaanadda ay hayso Hay'addu, marka la buuxiyo dhammaan shuruudaha sharciga ah."	Inay xaqiijiyaan in shaqaalaha, agaasimayaasha, iyo saamileyda muhiimka ah ay buuxiyaan shuruudaha ku-habboonaanta ee Hay'adda.

SERVICE PROVIDERS — RIGHTS & OBLIGATIONS (2)

RIGHTS	OBLIGATIONS
To have an equal opportunity to respond to the complaint before the license is revoked or cancelled."	Submit audited annual financial statements to the Authority within three months of year-end.
To request clarification, interpretation, or official guidance from the Authority regarding newly issued insurance regulations and compliance guidelines.	Display the license prominently and publish full details of licensees, tariffs and terms.
To freely enter into fair commercial contracts, including reinsurance arrangements and institutional partnerships, in accordance with regulatory limits.	Cooperate with Authority inspections and promptly resolve consumer complaints in the first instance.
To request the return or release of statutory financial deposits or collateral held by the Authority upon fulfilling all legal obligations and statutory conditions.	Ensure staff, directors and significant shareholders meet the Authority's fit-and-proper requirements.

MACAAMIISHA / CAYMISKA QAATE

Qof kasta ama ganacsade kasta oo caymis ka galla Somaliland wuxuu xaq u leeyahay ilaalinta ku qeexan Xeerka Shirkadaha Caymiska, waxayna kaloo saaran tahay waajibaad aasaasi ah oo ay u hayaan shirkadda caymiska.

XUQUUQ	WAAJIBAAD
Inay caymiska ka qaatan kaliya shirkad, dillaal, ama wakiil uu leeyahay ruqsad ka soo baxday Hay'adda.	Inay bixiyaan macluumaad run ah oo dhammaystiran markay codsanayaan ama cusboonaysiinayaan caymis.
Inay helaan macluumaad run ah, dhammaystiran, oo aan gef ku jirin ku saabsan caymiska ka hor ka qayb qaadashada.	Inay bixiyaan premium-ka si buuxda oo wakhtigiisa ah, sida ku qeexan heshiiska caymiska.
In khidmadooda - lagu ilaaliyo xisaab aaminnimo gaar ah oo ku yaal Bangiga Dhexe.	Inay akhriyaan kuna fahmaan shuruudaha, xaaladaha, iyo waxyaabaha ka reeban caymiska ay qaaateen
Inay cabasho u gudbiyaan shirkadda, haddiise aan la xallin, ay kor u qaadaan Hay'adda si lacag la'aan ah.	Inay sheegashooyinka ku soo sheegaan si degdeg ah, oo bixiyaan dukumeenti taageero sax ah.
Inay helaan gargaar mag-dhow ka yimaada Sanduuqa Mag-dhawga Qofka Caymiska Qaata marka ay khusayso.	Inay xaqiijiyaan xaaladda ruqsada shirkad, dillaal, ama wakiil kasta ka hor inta aysan la macaamilin.
In hore loogu ogeysiiyo isku-dar ama wareejin kasta oo ay saameeyaan shirkaddaha caymisku	Inay ka fogaadaan gelitaanka heshiisyo la dadka aan ruqsadda lahayn ee sheeganaya inay bixinayaan adeegyada caymiska.

CLIENTS / PARTICIPANTS

Every person or business that inter insurance in Somaliland is entitled to the protections set out in the Insurance Companies Act, and also carries basic responsibilities towards their insurer.

RIGHTS	OBLIGATIONS
To purchase insurance only from a company, broker or agent licensed by the Authority.	Provide truthful and complete information when applying for or renewing an insurance policy.
To receive true, complete and non-misleading information about a policy before buying it.	Pay premiums in full and on time, as agreed in the insurance contract.
To have their premiums protected in a dedicated trust account at the Central Bank.	Read and understand the terms, conditions and exclusions of the policy participant
To lodge a complaint with the company and, if unresolved, escalate it to the Authority free of charge.	Report claims promptly and provide accurate supporting documentation.
To receive compensation support from the Participants s' Compensation Fund where applicable.	Verify the license status of any company, broker or agent before transacting with them.
To be notified in advance of any merger or transfer that affects their insurance company.	Avoid entering agreements with unlicensed persons purporting to offer insurance services.

HEERARKA ADEEGGA (1)

Hay'addu waxay ku dadaalaysaa edeb iyo heer sare oo bixinta adeegga.

ADEEGGA	SHURUUDAHA	KHARASHKA
ruqsada shirkad caymis oo cusub	Foom codsi oo la buuxiyay, caddayn deposit (SLSH 1,000,000), koobiyo xeer-aasaas, qiyaasyo 3-sano ganacsi & dhaqaale, qaab-dhismeedka saamilayda	USD 4,800 (Guud) / USD 7,000 (Dib-u-caymis)
Rafcaan ka gaarista go'aan ruqsadda	Rafcaan qoran oo sababaha sheegaya, la gudbiyay Guddida Hoggaaminta Siyaasadda Caymiska	Bilaash
Cusboonaysiinta ruqsadda shirkadda caymiska	Codsi cusboonaysiin oo lifaaqan caddaynta lacagta, la gudbiyay ugu yaraan 1 bil ka hor dhicitaanka	USD 2,500 ama SLSH la mid ah
ruqsadda dillaalada (dillaal) iyo wakiillada (wakiil)	Codsi sida uu qabo habraaca iyo shuruudaha Hay'adda	Sida uu qeexay Hay'adda
Kormeer goob ah oo qof s ruqsadda leh	Ogeysiis kormeer oo la siiyay qofka ruqsadda leh	Bilaash

SERVICE STANDARDS (1)

The Authority is committed to courtesy and excellence in service delivery.

SERVICE	REQUIREMENTS	CHARGES
Licensing of a new insurance company	Completed application, proof of paid-up deposit (SLSH 1,000,000), founding documents, 3-year business & financial projections, ownership structure	USD 4,800 General / USD 7,000 Reinsurance
Appeal against a licensing decision	Written appeal stating grounds, submitted to the Insurance Policy Governing Committee	Free
Renewal of insurance company licence	Renewal application with proof of fee, submitted at least 1 month before expiry	USD 2,500 or SLSH equivalent
Licensing of brokers (dillaal) and agents (wakiil)	Application per the Authority's prescribed procedure and requirements	As prescribed by the Authority
On-site inspection of a licensee	Notice of inspection issued to the licensee	Free

HEERARKA ADEEGGA (2)

ADEEGGA	SHURUUDAHA	KHARASHKA
Xallinta cabashooyinka macaamiisha	Cabasho qoran oo Ku lifaaqan dukumeenti, la gudbiyay shirkadda, haddii aan la xallin Hay'adda	Bilaash
Gudbinta & dib-u-eegista warbixinnada dhaqaale ee sannadlaha ah	Xisaabaad la dhexdhexaadiyay iyo soo celin sharci ah	Bilaash
Ansixinta qiimayaasha khidmadda-ka iyo ereyada ruqsada	Qabyo-qoraal qiimayaal ama dukumeenti ruqsada oo loo gudbiyay ansixin ka hor isticmaalka	Bilaash
Ansixinta isku-darka, iibsiga ama wareejinta ganacsiga caymiska	Codsi wadajir ah, heshiisyo taageero, iyo xisaabaadka dhinacyada isku-darsanaya	Bilaash
Ka jawaabista su'aalaha Xarunta Wicitaanka	Wicitaan taleefan oo loo diray khadka Xarunta Wicitaanka ee la daabacay	Bilaash
Ka jawaabista macaamiisha booqda si toos ah	Booqasho miiska Adeegga Macaamiisha ee Hay'adda	Bilaash
Ka jawaabista warqadaha iyo emailka	Warqad, email ama su'aal baraha bulshada	Bilaash

Adeeg kasta o Hay'addu qabatto waxa loo raaci doono Habraac ay hay'addu dajisay

SERVICE STANDARDS (2)

SERVICE	REQUIREMENTS	CHARGES
Resolution of consumer/ participants complaints	Written complaint with supporting documents, submitted to the company then, if unresolved, to the Authority	Free
Submission & review of annual financial reports	Audited accounts and statutory returns	Free
Approval of premium rates/tariffs and policy wording	Draft rates, tariffs or policy documents for approval before use	Free
Approval of mergers, acquisitions or transfers	Joint application, supporting agreements and accounts of merging parties	Free
Response to Call Centre enquiries	Telephone call to the Authority's published Call Centre line	Free
Response to walk-in clients	Visit to the Authority's Client Service desk	Free
Response to written correspondence and emails	Letter, email or social media enquiry	Free

Every service rendered by the Authority shall be carried out in accordance with procedures established by the Authority

[LOGO-GA HAY'ADDA]

HAY'ADDA CAYMISKA QARANKA SOMALILAND

SOMALILAND NATIONAL INSURANCE AUTHORITY

MABDA'GUUD ILAALINTA & HUFNAANTA

“Dhisida nidaam caymis oo ammaan ah, hufan, si buuxda u waafaqsan Shareecada Islaamka (Takaful), una adeega xasiloonida dhaqaalaha iyo ilaalinta xuquuqda bulshada Somaliland.”

LINE-KA XOGTA GUUD EE HAY'ADDA

2612

Wax-weydiinta adeegyada, ruqsadaha, shuruucda, iyo xogta guud ee suuqa caymiska.

LINE-KA CABASHOOYINKA MACAAMIISHA

9099

Soo gudbinta cabashooyinka, dib-u-dhaca magdhawga, ama khilaafaadka ka dhasha shirkadaha caymiska.

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