8. Market Stability and Integrity Fostering an insurance market that is sound, transparent, competitive, inclusive, and financially stable, while promoting market integrity and confidence in the insurance sector.
9. Takaful and Shariah Compliance insurance activities and services comply with the applicable laws, regulations, standards, and requirements of the Somaliland National Insurance Authority, as well as the principles and requirements of Islamic Shariah applicable to Takaful operations.
10. Consumer Protection ensuring that insurance companies and other regulated entities provide consumers with insurance services that are fair, transparent, accessible, and compliant with applicable laws, regulations, and supervisory standards, thereby strengthening public trust and confidence in the insurance sector.

INFORMATION AND COMPLAINTS ABOUT THE AUTHORITY

For information, details, or enquiries about SLNIA, please contact:

9099 2612

COMPLAINTS AND FEEDBACK

If you have a complaint or would like to provide feedback about insurance services, please contact the Authority:

Key Responsibilities Of SLNIA

1. Registration, licensing insurance companies, intermediaries, and other regulated insurance service providers in accordance with applicable laws and regulatory requirements.
2. Prudential and Market Conduct Supervision and assessing the financial soundness, operational performance, governance, risk management, and market conduct of insurance companies and regulated entities.
3. Regulatory and Policy Framework developing, issuing, and implementing insurance regulations, directives, guidelines, standards, and supervisory requirements to support a sound and well-regulated insurance market.
4. Consumer Protection the rights and legitimate interests of policyholders, beneficiaries, and insurance consumers by promoting fair treatment, transparency, appropriate disclosure, and responsible insurance practices.
5. Insurance Market Development Promoting the development of quality, accessible, affordable, and sustainable insurance products and services that respond to the needs of individuals, businesses, and the wider economy.
6. Regulatory Compliance and Enforcement compliance with insurance laws, regulations, directives, and supervisory requirements, and taking appropriate regulatory measures where non-compliance or material risks are identified.
7. Public Awareness and Financial Literacy promoting public awareness and understanding of insurance, including its principles, benefits, responsibilities, and contribution to financial resilience and economic development.

SOMALILAND NATIONAL INSURANCE AUTHORITY

About the Authority

The Somaliland National Insurance Authority (SLNIA) is a statutory regulatory authority established under Law No. 92/2020, with the mandate to regulate, supervise, and develop the insurance market in Somaliland. SLNIA is committed to developing an insurance market that promotes transparency, financial soundness, regulatory compliance, consumer protection, market integrity, and public confidence. Through effective regulation and risk-based supervision, the Authority seeks to ensure that insurance services are reliable, accessible, sustainable, and responsive to the needs of policyholders and the wider economy.

Mandate Of The Somaliland National Insurance Authority

The Somaliland National Insurance Authority establishes and implements the legal, regulatory, and supervisory framework governing the insurance sector. It ensures that insurance companies, intermediaries, and other regulated insurance service providers operate in accordance with applicable laws, regulations, standards, and regulatory requirements, while promoting a sound, fair, competitive, and sustainable insurance market.

INFORMATION AND COMPLAINTS ABOUT THE AUTHORITY

For information, details, or enquiries about SLNIA, please contact:

9099 2612

COMPLAINTS AND FEEDBACK

If you have a complaint or would like to provide feedback about insurance services, please contact the Authority:

Mas'uuliyadaha Hay'adda Caymiska Qaranka

1. Diiwaangelinta iyo bixinta liisamada shirkadaha iyo adeeg-bixiyeyaasha caymiska.
2. Kormeerka iyo qiimaynta xaaladda maaliyadeed iyo hawlgalka shirkadaha caymiska.
3. Dejinta iyo hirgelinta xeerar, tilmaamo iyo halbeegyo caymis.
4. Ilaalinta xuquuqda iyo danaha dadka isticmaala adeegyada caymiska.
5. Horumarinta adeegyo caymis oo tayo leh, la heli karo oo waara.
6. Kormeerka u hoggaansanaanta shuruucda iyo xeerarka suuqa caymiska.
7. Kobcinta wacyiga dadweynaha iyo fahamka adeegyada caymiska.
8. Horumarinta suuq caymis oo hufan, tartan leh, xasilloon oo loo dhan yahay.
9. hubinta adeegyada iyo hawlaha caymiska ee ku salaysan Takaful ay waafaqaan mabaadi'da iyo xeerarka Hay'adda Caymiska Qaranka iyo Shareecada Islaamka.
10. Ilaalinta Xuquuqda Macaamiishu Waa Tiir Muhiim ah oo ay Hay'addu ku ilaaliso shirkadaha caymiska in bulshadu hesho adeeg caymis oo waafaqsan shuruucda iyo xeerarka Hay'adda caymiska Qaranka.

HAY'ADDA CAYMISKA QARANKA SOMALILAND

Kusaabsan Hay'adda

Hay'adda Caymiska Qaranku waa hay'ad jiritaan qaanuuniya leh oo ku aas-aasan xeer Lr 92/2020, masuul-na ka ah nidaaminta, kormeerka iyo horumarinta suuqa caymiska Somaliland.

Hay'addu waxay ka shaqaysaa dhisidda suuq caymis oo leh hufnaan, xasillooni maaliyadeed, u hoggaansanaan sharciga, ilaalinta danaha macaamiisha caymiska iyo kobcinta kalsoonida dadweynaha.

Doorka Iyo Waajibaadka Hay'adda Caymiska Qarankat

Hay'adda caymiska Qaranku waxa ay dejisaa, fulisaa qaab-dhismeedka sharciyeed iyo nidaamineed ee suuqa caymiska, iyadoo hubinaysa in shirkadaha caymiska iyo dhex-dhexaadiyeyaasha caymisku ay u shaqeeyaan si waafaqsan shuruucda, xeerarka iyo hab-raacayada khuseeya.