Ibirimo/Summary/Sommaire page/urup.

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AMABWIRIZA RUSANGE Nº 2100 /2018 – 00012 [614] YO KU WA 12/12/2018 YA BANKI NKURU Y'U RWANDA AGENGA IMITUNGANYIRIZE Y'UMURIMO W'UBWISHINGIZI BUCIRIRITSE

ISHAKIRO

REGULATION Nº 2100 /2018 – 00012 [614] OF 12/12/2018 OF THE NATIONAL BANK OF RWANDA GOVERNING THE ORGANISATION OF MICROINSURANCE BUSINESS

TABLE OF CONTENTS

REGLEMENT Nº 2100 /2018 – 00012 [614] DU 12/12/2018 DE LA BANQUE NATIONALE DU RWANDA PORTANT L'ORGANISATION DE L'ACTIVITE DE MICRO-ASSURANCE

TABLE DES MATIERES

Ingingo ya 8: Ibiranga amasezerano y'ubwishingizi buciriritse

Ingingo ya 9: Kubuzwa gutanga serivisi z'ubwishingizi buciriritse zitemejwe

Ingingo ya 10: Gukuraho ukwemerwa kwa serivisi z'ubwishingizi buciriritse

UMUTWE II: IBISABWA MU KWEMERERWA GUKORA UMURIMO W'UBWISHINGIZI BUCIRIRITSE

Icyiciro cya mbere: Kwemerera ikigo cyifuza gukora umurimo w'ubwishingizi buciriritse

Ingingo ya 11: Icyemezo cyangwa uburenganzira bwo gukora umurimo w'ubwishingize buciriritse

Ingingo ya 12: Imari shingiro isabwa Ikigo gishaka gukora umurimo w'ubwishingizi buciriritse

Ingingo ya 13: Dosiye isaba icyemezo

Ingingo ya 14: Ibyitabwaho mu gutanga icyemezo

Article 8: Features of microinsurance contract

Article 9: Prohibition to sell unapproved microinsurance products

Article 10: Revocation of approval of microinsurance product

CHAPTER II: LICENCING AND AUTHORISATION REQUIREMENTS TO CARRY OUT MICROINSURANCE BUSINESS

Section One: Licensing requirements for dedicated microinsurers

Article 11: License or authorisation to carry out microinsurance business

Article 12: Required capital for a dedicated microinsurer

Article 13: Application file for a license

Article 14: Criteria for granting a lincense

Article 8: Caractéristiques de contrat de micro-assurance

Article 9: Interdiction de vendre des produits de micro-assurance non- approvés

Article 10: Révocation de l'approbation de produit de micro-assurance

CHAPITRE II: CONDITIONS D'AGREMENT ET D'AUTORISATION POUR EXERCICE DE L'ACTIVITE DE MICRO-ASSURANCE

Section première: Conditions pour l'agrément d'un micro-assureur spécialisé

Article 11: Agrément ou autorisation d'exercer une activité de micro-assurance

Article 12: Capital exigé pour micro-assureur spécialisé

Article 13: Dossier de demande de l'agrément

Article 14: Critères d'octroi de l'agrément

Ingingo ya 31: Isesengura rishingiye ku mibare y'ubwishingizi	**Article 31: Actuarial assessment**	**Article 31: Analyse actuarielle**
Ingingo ya 32: Ubwishingizi bw'abishingizi	**Article 32: Reinsurance**	**Article 32: Réassurance**
Ingingo ya 33: Kugabana inyungu	**Article 33: Distribution of profit**	**Article 33: Distribution des dividendes**
Ingingo ya 34: Ishyirwaho ry'ibipimo by'ikiguzi cy'ubwishingizi buciriritse	**Article 34: Establishment of premium rates**	**Article 34: Établissement des taux de prime**
Ingingo ya 35: Guhindura ibipimo by'ikiguzi cy'ubwishingizi	**Article 35: Change in premium rates**	**Article 35: Modification des taux de prime**
Ingingo ya 36: Icunga mutungo n'ibaruramari	**Article 36: Accounting and financial statements**	**Article 36: Comptabilités et états financiers**
UMUTWE WA V: AMASEZERANO Y'UBWISHINGIZI BUCIRIRITSE NDETSE N'IYEMEZWA RYA SERIVISI Z'UBWISHINGIZI BUCIRIRITSE	**CHAPTER V: MICROINSURANCE CONTRACT AND APPROVAL OF MICROINSURANCE PRODUCTS**	**CHAPITRE V: CONTRAT DE MICRO-ASSURANCE ET APPROBATION DES PRODUITS DE MICRO-ASSURANCE**
Icyiciro cya mbere: Amasezerano y'ubwishingizi buciriritse	**Section One: Microinsurance contract**	**Section première: Contrat de micro-assurance**
Ingingo ya 37: Uburyo bwo gukora amasezerano y'ubwishingizi buciriritse	**Article 37: Means of concluding microinsurance contract**	**Article 37: Moyens de conclure un contrat de micro-assurance**
Ingingo ya 38: Gutekereza no kwandika amasezerano y'ubwishingizi buciriritse	**Article 38: Development of microinsurance contracts**	**Article 38: Développement des contrats de micro-assurance**
Ingingo ya 39: Ibisabwa mu masezerano y'ubwishingizi buciriritse	**Article 39: Requirements applicable to microinsurance contracts**	**Article 39: Exigences applicables aux contrats de micro-assurance**

AMABWIRIZA RUSANGE Nº 2100 /2018 – 00012 [614] YO KU WA 12/12/2018 YA BANKI NKURU Y'U RWANDA AGENGA IMITUNGANYIRIZE Y'UMURIMO W'UBWISHINGIZI BUCIRIRITSE

Ishingiye ku Itegeko n° 48/2017 ryo kuwa 23/09/2017 rigenga Banki Nkuru y'u Rwanda cyane cyane mu ngingo zaryo, iya 6, iya 8, iya 9, iya 10 n'iya 15;

Ishingiye ku Itegeko n° 52/2008 ryo ku wa 10/09/2008 rigenga imikorere y'umurimo w'ubwishingizi, cyane cyane mu ngingo zayo iya 6, iya 18, iya 20, iya 24, iya 25, iya 26, iya 27, iya 28, iya 29, iya 30, iya 32, iya 33, iya 44, iya 45, iya 46, iya 47, iya 51 n'iya 55;

Ishingiye ku Mabwiriza rusange n° 10/2017 yo kuwa 19/05/2017 agena inyandiko imenyekanisha amakuru y'ingenzi ku bwishingizi n'itangazwa ry'amakuru kuri serivisi z'ubwishingizi ;

Mu rwego rwo gushyigikira no guteza imbere imibereho myiza y'abaturage binyuze mu kurinda ingaruka z'ibyago abakene n'ingo zikennye bahura na zo bityo bikagira uruhare mu kugabanya ubukene;

Mu rwego rwo gutuma isoko ry'ubwishingizi rikora neza, rikorera mu mucyo, rifite umutekano

REGULATION Nº 2100 /2018 – 00012 [614] OF 12/12/2018 OF THE NATIONAL BANK OF RWANDA GOVERNING THE ORGANISATION OF MICROINSURANCE BUSINESS

Pursuant to Law n° 48/2017 of 23/09/2017 governing the National Bank of Rwanda especially in its articles 6, 8, 9, 10 and 15;

Pursuant to the Law n° 52/2008 of 10/09/2008 governing the organization of insurance business, especially in its articles 6, 18, 20, 24, 25, 26, 27, 28, 29, 30, 32,33, 44, 45, 46, 47, 51 and 55;

Pursuant to Regulation n° 10/2017 of 19/05/2017 determining key facts statement and information disclosure for insurance Products ;

In order to extend social protection through protecting the poor and low-income households against the effects of risks and hence contributing to poverty alleviation and increased access to insurance services;

In the context of maintaining efficient, fair, safe and stable insurance market in the

REGLEMENT Nº 2100 /2018 – 00012 [614] DU 12/12/2018 DE LA BANQUE NATIONALE DU RWANDA PORTANT L'ORGANISATION DE L'ACTIVITE DE MICRO-ASSURANCE

Vu la Loi n° 48/2017 du 23/09/2017 regissant la Banque Nationale du Rwanda, spécialement en ses articles 6, 8, 9, 10 et 15 ;

Vu la Loi n° 52/2008 du 10/09/2008 portant organisation de l'activité d'assurance, spécialement en ses articles 6, 18, 20, 24, 25, 26, 27, 28, 29, 30, 32,33, 44, 45, 46, 47, 51 et 55;

Vu le Règlement n° 10/2017 du 19/05/2017 déterminant la déclaration des informations clées et la divulgation d'informations sur les produits d'assurance ;

Afin d'étendre la protection sociale à travers la protection des ménages pauvres et à faible revenu contre les effets des risques et, partant, de contribuer à la réduction de la pauvreté;

Dans le cadre du maintien d'un marché de l'assurance efficace, équitable, sûr et stable au kandi ritajegajega mu Rwanda biciye mu kongera umubare w'abafatabwishingizi, Banki Nkuru y'u Rwanda muri aya mabwiriza yitwa « Urwego rushinzwe ubugenzuzi » itegetse:

UMUTWE WA MBERE: INGINGO RUSANGE

Ingingo ya mbere: Icyo aya mabwiriza rusange agamije

Aya mabwiriza agamije gushyiraho uburyo buboneye kandi bunoze kugirango hakorwe umurimo w'ubwishingizi buciriritse, hagenzurwe abakora umurimo w'ubwishingizi buciriritse, harengerwe abafatabwishingizi buciriritse no kugira ngo uwo murimo utezwe imbere mu Rwanda.

Ingingo ya 2: Ibirebwa n'aya mabwiriza

Aya mabwiriza areba ibigo bikora umurimo w'ubwishingizi buciriritse, abishingizi batanga serivisi z'ubwishingizi buciriritse, abafatabwishingizi buciriritse n'abahuza mu bwishingizi buciriritse.

Ingingo ya 3: Ibisobanuro by'amagambo

Muri aya Mabwiriza, amagambo akurikira asobanura:

Rwanda through increase of insurance penetration, the National Bank of Rwanda herein referred to as "the Regulator", decrees:

CHAPTER ONE: GENERAL PROVISIONS

Article One: Purpose of this Regulation

The purpose of this Regulation is to create conducive environment for microinsurance business, regulate microinsurers, protect micro insurance policyholders, promote and develop microinsurance business in Rwanda.

Article 2: Scope

This Regulation applies to dedicated microinsurers, insurers offering microinsurance products, microinsurance policyholders and microinsurance agents.

Article 3: Definitions

In this Regulation, the following terms means:

Rwanda à travers l'accroissement du taux de pénétration de l'assurance, la Banque Nationale du Rwanda, ci-après dénommée «le Régulateur », édicte:

CHAPITRE PREMIER: DISPOSITIONS GENERALES

Article premier: Objet du Présent Règlement

Ce Règlement a pour objet la création d'un environnement favorable aux activités de micro-assurance, de réglementer les micro-assureurs, de protéger les souscripteurs de micro-assurance, de promouvoir et de développer l'activité de micro-assurance au Rwanda.

Article 2: Champ d'application

Ce Règlement s'applique aux micro-assureurs spécialisés, aux assureurs proposant des produits de micro-assurance, aux souscripteurs de micro-assurance et aux agents de micro-assurance.

Article 3: Définitions

Dans le présent règlement, les termes ci-après ont les signifient:

1° S**erivisi z'ubwishingizi buciriritse bw'igihe kigufi** : ni amasezerano yerekeye ibintu birimo inzu zicirirtse, amatungo, ibikoresho by'uburobyi, ibikomoka ku buhinzi n'ubworozi, ubucururzi buciriritse nk'uko buteganywa n'mategeko, amasosiyete y'ubucuruzi aciriritse nk'uko ateganywa n'amategeko, impanuka yaba ikozwe n'umuntu ku giti cye cyangwa itsinda ry';abantu. Zikubiyemo kandi inyandiko mbanzirizamasezerano n'ibikoresho byamamaza izo serivisi;

2° U**mwishingizi utanga serivisi z'ubwishingizi buciriritse :** bifite igisobanuro kimwe n'icyahawe umwishingizi mu Itegeko rigenga umurimo w'ubwishingizi rikurikizwa ;

3° I**kigo gikora umurimo w'ubwishingizi buciriritse:** umwishingizi wahawe icyemzo cyo gukora umurimo w'ubwishingizi buciriritse gusa bwaba ubw'igihe kirekire cyangwa ubw'igihe gito bukorewe hamwe cyangwa bumwe muri bwo;

1° G**eneral micro-insurance product**: any contract covering the belongings, such as, small houses, livestock, fishing gear, agricultural products, business of low income as prescribed by relevant laws, small companies as specified by relevant laws or instruments, any personal accident, either on individual or group basis. They include also proposal form and all marketing materials thereof;

2° I**nsurer offering microinsurance products**: has a meaning as ascribed to insurer by insurance law into force;

3° D**edicated microinsurer**: an insurer licensed to carry on microinsurance business only both life and general or either of them;

1° P**roduit de micro-assurance général:** tout contrat portant sur les biens, tels que les petites maisons, le bétail, les engins de pêche, les produits agricoles, les entreprises à faible revenu, les petites entreprises telles que définies par les lois ou instruments legaux en la matière, accident, que ce soit individuellement ou en groupe. Ils comprennent également le formulaire de proposition et tous les documents de marketing y relatif;

2° A**ssureur proposant des produits de micro-assurance:** a une signification attribuée à l'assureur par la loi des assurances en vigueur;

3° M**icro-assureur spécialisé:** un assureur agrée à exercer seulement l'activité de micro-assurance que ce soit vie et général ou l'un d'eux;

4° **Serivisi z'ubwishingizi buciriritse bw'igihe kirekire:** amasezerano y'ubwishingizi yaba asubiza cyangwa adasubiza ikiguzi cy'ubwishingizi, bwaba ubwishingizi butuma umwishingizi agumana inshingano zikubiye mu masezerano igihe uwafashe ubwishingizi ariho cyangwa atakiriho cyangwa ubwishingizi bw'ubuzima, ubw'uburezi, ubw'inguzanyo, ubwishingizi bw'itsinda, ubwishingizi bw'umuryango, amasezerano y'ubwishngizi bwo mu gushyingura bwaba burimo cyangwa butarimo amasezerano y'inyongera ku mpanuka itewe n'urupfu cyangwa urupfu rutewe gusa n'impanuka byaba ku muntu ku giti cyngwa ku itsinda ry'abantu. Harimo kandi inyandiko mbanzirizamaserzerano n'ibikoresho byamamaza ;

5° **Igurisha ritegeka umuguzi** : ni ubucuruzi aho umuguzi ahabwa serivisi z'ubwishingizi ari uko anemeye kugura ibindi bintu cyangwa izindi serivisi;

6° **Abishingizi basanzwe:** ni abishingizi bahawe icyemezo cyo gukora umurimo w'ubwishingizi busanzwe mbere y'uko aya mabwiriza atangira gukurikizwa ;

4° **Life micro-insurance product:** any insurance contract with or without return of premium, an endowment insurance contract or health insurance contract, education, credit life, group life, family life, funeral insurance contract with or without an accident benefit rider or accidental death only covers either on individual or group basis. They includes also proposal form and all marketing materials thereof;

5° **A connected sale**: a transaction where the purchase of a non-insurance product or service is conditional on the simultaneous purchase of an insurance product;

6° **Existing insurer:** insurers that are licensed as traditional insurers which have been offering microinsurance products or are

4° **Produit de micro-assurance vie:** tout contrat d'assurance avec ou sans remboursement de prime, contrat d'assurance de dotation ou contrat d'assurance maladie, d'éducation, vie crédit, vie de groupe, vie familiale, contrat d'assurance obsèques avec ou sans garantie accidents ou décès accidentel ne couvre que sur une base individuelle ou de groupe. Ils comprennent également le formulaire de proposition et tous les documents de marketing y relatifs;

5° **Vente subordonnée**: une transaction où l'achat d'un produit ou d'un service autre que d'une assurance est conditionnel à l'achat simultané d'un produit d'assurance ;

6° **Assureur existant:** les assureurs agréés en tant qu'assureurs traditionnels qui proposent des produits de micro-assurance

7°**Ingo zikennye :** ni ingo zinjiza amafaranga macye ;

8°**Serivisi z'ubwishingizi buciriritse :** ni serivisi z'ubwishingizi buciriritse bw'igihe gito cyangwa bw'igihe kirekire, inyandiko mbanzirizamasezerano n'ibikoresho byo kwamamaza bifitanyeisano kandi zikaba zujuje imimerere ivugugwa nmu ngingo ya 6 y'aya mabwiriza ;

9° I**nyemezamasezerano y'ubwishingizi buciriritse** :ni amasezerano y'ubwishingizi adashobora kurenza amezi (12) cumi n'abiri ;

10° U**bwishingizi buciriritse** : ni uburyo bwo kurinda ibyago abinjiza amafaranga makeya binyuze muri serivisi zabugenewe zigomba kwishyurirwa ikiguzi cy'ubwishingizi kijyanye n'amahirwe yo kuba ibyo byago byabaho ndetse n'ibyo bishobora kwangiza.Ubwishingizi buciriritse

willing to do so prior to the entry into force of this Regulation;

7° L**ow-income household:** the low-income earning segment of the population ;

8° **Micro-insurance product**: general micro-insurance product or life micro-insurance product, proposal form and all marketing materials in respect to them and fulfilling the criteria specified in article 6 of this Regulation;

9° M**icroinsurance policy:** an insurance policy whose term cannot exceed twelve (12) months;

10° M**icroinsurance:** a financial arrangement aimed to protect low-income people against specific perils through specific products in exchange of regular payment of premium proportionate to the likelihood and cost of the risk involved. Microinsurance includes

avant l'entrée en vigueur du présent règlement;

7° **Menage à faible revenu**: le segment de la population à faible revenu ;

8°**Produit de micro-assurance:** produit de micro-assurance général ou de micro-assurance-vie, formulaire de proposition et tout le matériel de marketing s'y rapportant et replissant les critères precisées à l'article 6 du présent Reglèment ;

9° P**olice de micro-assurance:** une police d'assurance dont la durée ne peut excéder douze (12) mois ;

10° **La micro-assurance**: un arrangement financier visant à protéger les personnes à faible revenu contre des risques spécifiques moyennant les produits spécifiques en échange d'un paiement régulier de la prime proportionnelle à la bukubiyemo ubwishingizi bw'igihe kirekire, ubwishingizi bw'igihe kigufi n'ubwishingizi buciriritse bushingiye ku mategeko ya shariya ariko ntiburimo, ubwishingizi bw'igihe kirekire butegeka umwishingizi kubahiriza inshingano ze n'igihe umufatabwishingizi yaba atakiriho, kwizigamira by'igihe kirekire ndetse na seivisi zerekeye ubwoko bw 'ubwishingizi bw'igihe kirekire ;

11°**Isuzumiro**: icyumba gifunze, kiri ku muyoboro wa mudasobwa, aho abantu bakirimo bashobora gusuzumira igicuruzwa cyabo, serivisi cyangwa umuti w'ikibazo haseguriwe iyubahirizwa ry'ibisabwa muri aya mabwiriza.

<u>Ingingo ya 4</u>: Kurinda ubusugire bw'amagambo « ubwishingizi buciriritse »

Nta muntu wemerewe gukoresha, mu rurimi urwo ari rwo rwose amagambo « ubwishingizi buciririritse » mu izina rya sosiyete ye, izina ry'ubucuruzi rya yo, ikirango cyayo, cyangwa mu iyamamaza rya yo cyangwa mu bundi buryo ubwo ari bwo bwose ku buryo cyakwerekana cyangwa kikagaragara nk'ibifitanye isano n'umurimo w'ubwishingizi buciriritse atarabiherewe icyemezo nk'ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa

life insurance, general insurance and but it excludes indemnity products, endowment, long-term savings and products of general insurance classes;

11°**Sandbox:** a live, contained environment in which participants may test their product, service or solution subject to the requirements under this Regulation.

<u>Article 4</u>: Protection of the term "microinsurance"

No person shall use, in any language, the word "microinsurance" in its corporate name, trade name, signage or advertisement, or in any other derivative that can indicate or be perceived as related to microinsurance business without being licensed or authorized as dedicated microinsurer, an insurer offering microinsuranc products or a microinsurance intermediary.

probabilité et au coût du risque à encourir. La micro-assurance comprend l'assurance-vie, l'assurance générale et la microtakaful mais exclut les produits indemnitaires, les dotations, les produits d'épargne à long terme et les produits des classe d'assurance générale ;

11°**Sandbox:** environnement en direct et confiné dans lequel les participants peuvent tester leur produit, service ou solution sous réserve des exigences du présent règlement.

<u>Article 4:</u> Protection du terme « micro-assurance »

Personne ne peut utiliser le mot «micro-assurance» dans n'importe quelle langue, dans sa dénomination sociale, son nom commercial, sa signalisation ou sa publicité ou tout autre dérivé pouvant indiquer ou être perçu comme lié à une activité de microassurance sans ou autorisé en tant que microassureur spécialisé, un assureur proposant des produits de microassurance ou un intermédiaire de micro-assurance.

nk'umwishingizi utanga serivisi z'ubwishingizi buciriritse cyangwa umuhuza mu bwishingizi buciriritse.

Ingingo ya 5: Kugaragaza ubwishingizi buciriritse

Serivisi zose z'ubwishingizi buciriritse zigomba kuba zanditseho amagambo « serivisi z'ubwishingizi buciriritse ».

Serivisi cyangwa amasezerano y'ubwishingizi buciriritse zitujuje ibivugwa mu ngingo ya 6 n'iya 8 y'aya mabwiriza ndetse bikaba bitagaragaza amagambo « serivisi y'ubwishingizi buciriritse » ntizemerewe kugurishwa cyangwa kwamamazwa nka serivisi z'ubwishingizi buciriritse.

Ingingo ya 6: Ibiranga serivisi z'ubwishingizi buciriritse

Serivisi z'ubwishingizi buciriritse zigomba kuba zujuje ibi bikurikira:

1° kuba zihendukiye abantu binjiza amafaranga macye batuye mu gace runaka;

2° kuba zishobora kugera ku buryo bworoshye ku abantu binjiza amafaranga macye ;

Article 5: Labelling of microinsurance

All micro-insurance products intended to be underwritten shall bear the words "micro-insurance products".

The products or contract, which do not fulfil features listed in Article 6 and 8 of this Regulation and do not bear the words "micro-insurance products" shall not be sold or marketed as microinsurance products.

Article 6: Features of microinsurance products

The microinsurance products must meet the following:

1° be affordable to low income people in a particular geographical area;

2° be accessible to low income population;

Article 5: Etiquetage du micro-assurance

Tous les produits de micro-assurance destinés à être souscrits doivent porter la mention « produits de micro-assurance ».

Les produits ou contrats qui ne remplissent pas les caractéristiques énumérées à l'article 6 et 8 du présent Règlement et ne portant pas la mention « produit de micro-assurance» ne peuvent être vendus ou commercialisés en tant que produits de micro-assurance.

Article 6: Caractéristiques des produits de micro-assurance

Les produits de micro-assurance doivent répondre aux critères suivants:

1° être abordables pour les personnes à faible revenu dans une zone géographique donnée;

2° être accessibles à la population à faible revenu;

3° kuba ikiguzi cy'ubwishingizi buciriritse kidahanitse ;

4° kuba zigamije kurengera imibereho y'abinjiza amafanga macye zibarinda ibyago runaka;

5° kuba zigaragazwa kuburyo bwumvikana kandi bugaragara nka serivisi z'ubwishingizi buciriritse;

Urwego rushinzwe ubugenzuzi rushobora gushyiraho amabwiriza yerekeye ibindi bigomba kuzuzwa na serivisi z'ubwishingizi buciriritse.

Urwego rushinzwe ubugenzuzi rushobora gutegeka gukura ku isoko serivisi zicuruzwa cyangwa zamamazwa nka serivisi z'ubwishingizi buciriritse iyo rubonye ko izo serivisi zitujuje ibisabwa n'igika cya mbere cy'iyi ngingo.

Ingingo ya 7: Uburenganzira bwo kugurisha serivisi z'ubwishingizi buciriritse zikomatanyije

Uretse ibyo Urwego rushinzwe ubugenzuzi rushobora gutegeka, umwishingizi ukora umurimo w'ubwishingizi buciriritse wahawe icyemezo cyo gukomatanya imirimo

3° be microinsurance involving low levels of premiums;

4° have the objective of protecting the social economic living condition of the low income population against specific risk;

5° be clearly/ visibly labeled as microinsurance products.

The Regulator may issue the directive establishing other microinsurance products features.

The Regulator may order the removal of the products sold or marketed as microinsurance products from the market if it notes that those products do not fulfil the criteria specified in Paragraph One of this Article.

Article 7: Right to sell bundled microinsurance products

Except for conditions that the Regulator may impose, a dedicated microinsurer with a license to carry out a composite microinsurance business can sell bundled microinsurance products.

3° etre une micro-assurance comportant de primes minimes;

4° avoir pour objectif de protéger les conditions de vie socioéconomiques de la population à faible revenu contre des risques spécifiques;

5° être clairement/visiblement étiquetés comme produits de micro-assurance.

Le Régulateur peut émettre une directive établissant d'autres caractéristiques de produits de micro-assurance.

Le Régulateur peut ordonner le retrait des produits vendus ou commercialisés en tant que produits de microassurance sur le marché s'il constate que ces produits ne remplissent pas les critères définis à l'alinéa premier du présent article.

Article 7: Droit de vendre des produits de micro-assurance groupés

A l'exception des conditions que le Régulateur peut imposer, un micro-assureur spécialisé qui a obtenu un agrément pour exercer les activités de microassurance composite peut vendre les produits de microassurance groupés.

y'ubwishingazi ashobora gucuruza serivisi z'ubwishingizi buciriritse zikomatanyije.

Ingingo ya 8: Ibiranga amasezerano y'ubwishingizi buciriritse

Uretse igihe Urwego rushinzwe ubugenzuzi rwabyemeza ukundi mu nyandiko, amasezerano y'ubwishingizi buciriritse agomba:

1° kugaragaza agaciro kishingiwe katagomba guhinduka;

2° kugaraza agaciro ntagibwa munsi kishingiwe;

3° kugaragaza ko igihe umwishingizi azamara yishingiye ibyago kitagomba kurenga amezi cumi n'abiri (12);

4° kudateganya ko ikiguzi cy'ubwishingizi gishobora kwiyongera igihe amasezerano agifite agaciro ;

5° kuvuga ko amasezerano adashobora gutangira gukurikizwa keretse ikiguzi cy'ubwishingizi kimaze kwishyurwa cyose;

6° kugaragaza ko igiciro cya mbere cyishyuwe iyo amasezerano ateganya kwishyura ikiguzi cy'ubwishingizi mu byiciro.

Article 8: Features of microinsurance contract

Unless the Regulator authorizes it otherwise in writing, a microinsurance contract shall:

1° be a fixed sum insurance contract;

2° provide for a maximum sum assured;

3° limit the period for which the insurer is at risk to a maximum period of twelve (12) months;

4° not provide for the premium to increase during the term of the contract;

5° provide that cover under the contract does not commence unless the premium has been paid in full;

6° where the contract provides for payment of the premium by instalments, the first instalment has been paid in full.

Article 8: Caractéristiques de contrat de micro-assurance

A moins que le Régulateur l'autorise autrement par écrit, un contrat de micro-assurance doit:

1° être un contrat d'assurance à montant fixe;

2° prévoir une somme maximale assurée;

3° limiter la période pendant laquelle l'assureur est exposé à risk à douze (12) mois maximum;

4° ne pas prévoir que la prime peut s'augmenter pendant la durée du contrat;

5° prévoir que la couverture du contrat ne commence avant que la prime ne soit payée intégralement;

6° lorsque le contrat prévoit le paiement de la prime par acomptes provisionnels, le premier versement a été effectué intégralement.

Cyakora, aya mabwiriza ntabuza uwo ari we wese utari mu binjiza amafaranga makeya kugura serivisi z'ubwishingizi buciriritse.

Ingingo ya 9: Kubuzwa gutanga serivisi z'ubwishingizi buciriritse zitemejwe

Nta muntu wemerewe gutanga cyangwa kumenyekanisha serivisi z'ubwishingizi buciriritse igihe izo serivisi zitarabanza kwemezwa n'Urwego rushinzwe ubugenzuzi.

Ingingo ya 10: Gukuraho ukwemerwa kwa serivisi z'ubwishingizi buciriritse

Iyo rubonye ko serivisi z'ubwishingizi buciriritse zemejwe hashingiwe ku bisabwa n'ingingo ya cyenda (9) y'aya mabwiriza zitacyujuje cyangwa zitigeze zuzuza ibisabwa n'ingingo ya gatandatu (6) y'aya mabwiriza, Urwego rushinzwe ubugenzuzi rushobora kumenyesha mu nyandiko umwishingizi bireba ko rukuyeho ukwemerwa kwa serivisi z'ubwishingizi buciriritse.

Iyo Urwego rushinzwe ubugenzuzi rumenyesheje mu nyandiko hakurikijwe ibiteganywa mu gika cya mbere cy'iyi ngingo ko rukuyeho ukwemerwa kwa serivisi z'ubwishingizi buciriritse, serivisi z'ubwishingizi buciriritse ntiziba zicyitwa

However, any person who is not a low–income person is not prohibited to purchase a micro insurance product.

Article 9: Prohibition to sell unapproved microinsurance products

No person shall sell or market microinsurance product without prior approval of the product by the Regulator.

Article 10: Revocation of approval of microinsurance product

If it considers that a microinsurance product approved subject to the provisions of Article nine (9) of this Regulation no longer satisfies, or never satisfied the criteria specified in Article six (6) of this Regulation, the Regulator may issue to the insurer concerned a written notice revoking its approval of the microinsurance products.

If the Regulator issues a written notice of revocation under paragraph one of this article, the insurance contract ceases to be a microinsurance contract for the purposes of this Regulation, with effect from the date of

Toutefois, rien dans le présent Règlement ne doit être considéré comme empêchant l'achat de produits de micro-assurance par une personne qui n'est pas une personne à faible revenu.

Article 9: Interdiction de vendre des produits de micro-assurance non- approvés

Nul ne peut vendre ou faire le marketing le produit de micro-assurance sans approbation préalable de ce produit par le Régulateur.

Article 10: Révocation de l'approbation de produit de micro-assurance

S'il considère qu'un produit de micro-assurance approuvé suivant les dospositions de l'article neuf (9) du présent reglèment ne remplit plus ou n'a jamais satisfait aux critères énoncés à l'article six (6) du présent règlement, le Régulateur peut donner à l'assureur concerné un avis écrit révoquant l'approbation de ces produits de micro-assurance.

Lorsque le Régulateur donne un avis de révocation par écrit suivant les dispositions de l'alinéa premier du présent article, les produits de micro-assurance cessent d'être appelés un produit de micro-assurance aux fins du présent Règlement, avec effet à la date de l'avis ou à iz'ubwishingizi buciriritse kubera impamvu ziteganywa n'aya mabwiriza uhereye ku itariki inyandiko ibimenyesha yatangiweho cyangwa ku itariki Urwego rushinzwe ubugenzuzi rushobora kumenyesha.

Ivanwaho ry'iyemezwa rya serivisi z'ubwishigizi buciriritse rivugwa mu gika cya mbere (1) n'icya kabiri (2) by'iyi ngingo ntibivanaho inshingano ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse yari afite zishingiye ku masezerano ya serivisi zakuweho.

UMUTWE II: IBISABWA MU KWEMERERWA GUKORA UMURIMO W'UBWISHINGIZI BUCIRIRITSE

Icyiciro cya mbere: Kwemerera ikigo cyifuza gukora umurimo w'ubwishingizi buciriritse

Ingingo ya 11: Icyemezo cyangwa uburenganzira bwo gukora umurimo w'ubwishingize buciriritse

Icyemezo cyangwa uburenganzira bwo gutanga gukora umurimo w'ubwishingizi buciriritse bitangwa n'Urwego rushinzwe ubugenzuzi.

the notice or such later date as the Regulator may specify in the notice.

The revocation of the approval of microinsurance product referred to in the provisions of paragraph one and two (1&2) of this Article shall not preclude a dedicated microinsurer or insurer offering microinsurance products from respecting its obligations under the revoked contract.

CHAPTER II: LICENCING AND AUTHORISATION REQUIREMENTS TO CARRY OUT MICROINSURANCE BUSINESS

Section One: Licensing requirements for dedicated microinsurers

Article 11: License or authorisation to carry out microinsurance business

The Regulator grants the license or autorisation to carry out the microinsurance business.

toute date ultérieure qui serait spécifiée par le Régulateur.

La révocation de l'approbation d'un produit de microassurance visée aux alinéas premier et deux (1&2) du présent article n'empêche pas un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance de respecter ses obligations en vertu du contrat révoqué.

CHAPITRE II: CONDITIONS D'AGREMENT ET D'AUTORISATION POUR EXERCICE DE L'ACTIVITE DE MICRO-ASSURANCE

Section première: Conditions pour l'agrément d'un micro-assureur spécialisé

Article 11: Agrément ou autorisation d'exercer une activité de micro-assurance

L'agrément ou l'autorisation d'exercer une activité de micro-assurance est octroyé par le Regulateur.

Ingingo ya 12: Imari shingiro isabwa Ikigo gishaka gukora umurimo w'ubwishingizi buciriritse

Umuntu ushaka gukora umurimo w'ubwishingizi buciriritse nk' Ikigo gikora umurimo w'ubwishingizi buciriritse agomba kugira imari shingiro ingana na miliyoni maganabiri z'amafaranga y'u Rwanda (FRW200.000.000) ku bwishingizi buciriritse bw'igihe kirekire cyangwa ubw'igihe kigufi cyangwa miliyoni maganatatu (FRW300.000.000) z'amafaranga y'u Rwanda ku ushaka gukomatanya ubwishingizi buciriritse bw'igihe kigufi n'ubw' igihe kirekire.

Ingingo ya 13: Dosiye isaba icyemezo

Umuntu wese wifuza gukorera umurimo w'ubwishingizi buciriritse mu Rwanda agomba kubisaba Urwego rushinzwe ubugenzuzi akoresheje impapuro zisaba ziri ku **Mugereka A**. Izo mpapuro zigomba kuba ziherekejwe na :

1° icyemezo cy'ishingwa gitangwa n'Umwanditsi Mukuru w'Amasosiyete y'Ubucuruzi nka sosiyete ihamagarira rubanda kuyiguramo imigabane ;

Article 12: Required capital for a dedicated microinsurer

A person wishing to carry out microinsurance business as a dedicated microinsurer shall have at least a minimum paid up capital of two hundred (FRW 200,000,000) million Rwandan francs for either life microinsurance business or non-life microinsurance business and three hundred (FRW 300,000,000) million for the composite microinsurance business.

Article 13: Application file for a license

Any person who wishes to carry out microinsurance business in Rwanda apply to the Regulator in a prescribed Application Form set out in **Appendix A**. The form shall be accompanied by:

1° certificate of incorporation provided by the Registrar General of companies as a public limited company;

Article 12: Capital exigé pour micro-assureur spécialisé

Une personne qui veut exercer des activités de micro-assurance en tant que micro-assureur spécialisé doit disposer d'au moins un capital libéré de deux cent (FRW 200.000.000) million de francs rwandais pour l'activité de micro-assurance vie ou non-vie et de trois cent (FRW 300.000.000) million de francs rwandais pour l'activité de micro-assurance composite.

Article 13: Dossier de demande de l'agrément

Toute personne souhaitant exercer une activité de micro-assurance au Rwanda doit adresser au régulateur au moyen d'un formulaire de demande prescrit en **Annexe A**. Ce formulaire doit être accompagné de:

1° certificat de constitution delivré par le Registraire Général des sociétés atant qu'une société publique à responsabilité limitée;

2° inyandiko igaragaza uko imari shingiro yishyuwe nk'uko bisabwa n'ingingo ya cumi na kabiri (12) y'aya mabwiriza;

3° icyemezo kigaragaza ibitsa ry'iyo mari kuri konti idakorwaho kugeza igihe icyemezo gitangiwe cyangwa kidatangiwe;

4° ifishi yujujwe neza n'uhagarariye abagize igitekerezo cyo gutangiza ubucuruzi;

5° inyandiko y'imenyekanisha bwite ndetse n'amakuru arambuye yerekeye abafite imigabane itubutse, abagomba kujya mu nama y'ubutegetsi, ndetse n'abayobozi bakuru;

6° inyandiko yerekeye imiterere y'imigabane ikubiyemo amazina, ubwenegihugu, agaciro k'imigabane yaba igomba kwishyurwa cyangwa iyishyuwe;

7° kubijyanye n'usaba ariko w'umunyamahanga, dosiye isaba igomba kuba iherekejwe n'inyandiko y' Urwego rushinzwe ubugenzuzi ihamya ko yabanje kwemera cyangwa ko nta kibazo ifite ku byerekeye ishingwa ry'iyo sosiyete igiye kubyara kandi ko

2° evidence of the subscription of the share capital provided for by Article twelve (12) of this Regulation;

3° a certificate of deposits in a fixed company's bank account until the application for license is granted or rejected;

4° duly application form filled by the representative of the promoters of the business;

5° personal declaration forms and details about the qualifying shareholders, proposed Board of Directors and senior managers;

6° shareholding structure including list of names, nationality, value of subscribed and paid up shares;

7° with respect to foreign applicants, the application shall also be accompanied by a statement from the home supervisory authority declaring that it has given prior approval or a non-objection for the establishment of a subsidiary that

2° la preuve de la souscription du capital social prévu à l'article douze (12) du présent Règlement;

3° l'attestation des dépôts sur le compte bancaire bloquée d'une entreprise jusqu'à ce que la demande d'agrément soit accordée ou rejetée;

4° formulaire de demande dûment rempli par le représentant des promoteurs de l'entreprise;

5° les formulaires de déclaration personnelle et les détails concernant les actionnaires qualifiés, le conseil d'administration proposé et les cadres dirigeant;

6° structure de l'actionnariat comprenant la liste des noms, la nationalité, la valeur des actions souscrites et libérées;

7° en ce qui concerne les déposants étrangers, la demande doit également être accompagnée d'une déclaration de l'autorité de su du pays d'origine déclarant qu'elle a préalablement donné son accord ou qu'elle n'a pas fait objection à la création d'une filiale abafite imigabane itubutse, abari mu nama y'ubutegetsi ndetse n'abayobozi bakuru bose hamwe bujuje ibisabwa bijyanye n'ubushobozi, n'ubudakemwa mu mico no mu myitwarire;

8° amategeko shingiro ndetse n'inyandiko z'ubwumvikane ;

9° ubumenyi bwerekeye imirimo y'ibanze, uburambe, amashuri, ubwenegihugu ndetse n'andi makuru byerekeye abayobozi bakuru n'abakozi b'ingenzi;

10° gahunda y'ibikorwa n'iyimari ikubiyemo, konti y'ibiteganywa kwinjizwa, ifoto y'umutungo w'isosiyete, uko umutungo uzinjira n'uko uzasohoka ndetse n'ubusesenguzi bukorwa ngo hateganywe ibizava mu cyemezo cyafashwe hashingiwe ku mpamvu zitandukanye, nibura mu gihe cy'imyaka itatu;

11° politiki y'ubwishingizi bw'abishingizi, ibyo yashinganye mu bwishingizi bw'abishingizi kuri buri bwoko bw'umurimo;

the applicant's qualifying shareholders, directors and senior management, as a whole, are fit and proper persons;

8° articles of association and memorandum of understanding;

9° the technical expertise, qualifications, experience, nationality and other relevant information on the proposed management and key staff;

10° the business plans including revenue account, balance sheet, cash flow projections and sensitivity analysis for at least three years;

11° the reinsurance policy, and the company's net retention in each class of business;

ou de tout autre bureau au Rwanda et que les actionnaires qualifiés du demandeur, administrateurs et membres de la haute direction, dans leur ensemble, sont des personnes compétentes et d'intégrités;

8° statuts et acte de constitution ;

9° l'expertise technique, les qualifications, l'expérience, la nationalité et d'autres informations importantes sur le personnel de la haute direction proposée et le personnel clé;

10° Les plans d'affaires et financiers, y compris le compte de produits, le bilan, les projections de flux de trésorerie et l'analyse de sensibilité pour au moins trois ans;

11° la politique de réassurance et la rétention nette de l'entreprise dans chaque catégorie d'activité;

12° imiterere y'imicungire y'ibyateza ingorane harimo n'uburyo bwo gucunga uko raporo zikorwa;

13° impuguke ya sosiyete mu mibare y'ubwishingizi ndetse n'umugenzuzi wigenga wayo;

14° ikimenyetso cy'iyishyurwa ry'amafaranga ibihumbi maganatanu (FRW 500,000) y'ugusaba adasubizwa;

15° aderisi y'aho ategenya gushyira ikicaro;

16° inyandiko yemeza ko amafaranga ashorwa adaturuka mu bikorwa binyuranije n'amategeko nk'uko bitegaywa ku mugereka wa D w'aya mabwiriza;

17° andi makuru Urwego rushinzwe ubugenzuzi cyasanga ari ngombwa mu gusuzuma ugusaba.

<u>Ingingo ya 14</u>: Ibyitabwaho mu gutanga icyemezo

Mu gusuzuma ugusaba, Urwego rushinzwe ubugenzuzi rusuzuma niba:

12° the risk management structure and systems including management reporting systems;

13° the actuaries and external auditors of the company;

14° evidence of payment of the non-refundable application fees of five hundred thousand Rwandan francs (FRW 500,000);

15° address of Proposed business location / Head office;

16° statement that the invested funds are not coming from illegal activities as per appendix D of this Regulation

17° any other information that the Regulator deems necessary to assess the applicant.

<u>Article 14</u>: Criteria for granting a lincense

In considering the application, the Regulator has to satisfy itself that:

12° la structure et les systèmes de gestion des risques, y compris les systèmes de gestion des rapports;

13° les actuaires de la société et ses auditeurs externes;

14° la preuve de paiement de cinq cent mille francs rwandais (FRW 500.000) non remboursables des frais de traitement de dossier ;

15° adresse du lieu d'affectation proposé / siège social ;

16° déclaration indiquant que les fonds investis ne proviennent pas d'activités illégales comme prévus à l'annexe D du présent règlement;

17° toute autre information que le Regulateur peut exiger pour une évaluation appropriée de sa demande.

<u>Article 14:</u> Critères d'octroi de l'agrément

En considérant l'application, le Régulateur doit s'assurer que:

1° mu miterere y'imigabane ya sosiyete harimo umucyo uhagije;

2° imali ishorwa itavuye mu bikorwa bitemewe n'amategeko cyangwa bikemangwa;

3° abafite imigabane itubutse bafite isura nziza mu murimo w'ubucuruzi, ubunyangamugayo, imari ihagaze neza n'ubushobozi bwo gutanga izindi nkunga muby'imari biramutse bibaye ngombwa;

4° abafite imigabane itubutse, abari mu nama y'ubutegetsi, abakozi bakuru, abagenzuzi n'impuguke mu mibare y'ubwishingizi bujuje ibisabwa mu kuzuza inshingano zabo;

5° abari mu nama y'ubutegetsi n'abakozi bakuru bafite ubumenyi bwo gukorana ubuhanga n'ubushobozi bwo guhangana;

6° uburyo bwo gucunga ibyago bw'usaba harimo n'uko amasezerano y'ubwishingizi bw'abishingizi azajya akorwa, imigenzurire y'imbere, uburyo bw'ikoranabuhanga, gahunda n'imigenzo biberanye n'imiterere n'ingano by'ibikorwa biteganyijwe;

1° there is sufficient transparency in the shareholding structure of the company;

2° the funds to be invested do not come from illegal or suspicious activities;

3° the qualifying shareholders possess good business standing, integrity, financial strength and ability to provide further financial support, if necessary;

4° the qualifying shareholders, directors, senior managers, auditors and actuaries of the company are fit and proper to fulfill their roles;

5° directors and senior officers are qualified to conduct the business competently and competitively;

6° the applicant's risk management systems including reinsurance arrangements, internal control systems, information technology systems, policies and procedures,

1° la structure de propriété de la société est suffisamment transparente;

2° les fonds investis ne proviennent pas des activités illégales ou suspectes ;

3° les actionnaires majoritaires disposent d'une bonne position dans les affaires, intégrité, stabilité économique, la capacité de fournir le soutien financier au cas de besoin;

4° les actionnaires, administrateurs, membres de la haute direction, auditeurs et actuaires de la société remplissent les critères d'aptitude et d'intégrité pour leurs fonctions;

5° les administrateurs et dirigeants sont qualifiés pour mener les affaires avec compétence et concurrence;

6° les systèmes de gestion des risques du demandeur, y compris les accords de réassurance, les systèmes de contrôle interne, les systèmes informatiques, les politiques et les procédures, sont adaptés à la nature et à l'ampleur des opérations commerciales proposées;

are adequate for the nature and scale of the proposed business operations;

7° gahunda y'imirimo n'iy'imari byerekana umurongo w'imirimo n'imiterere y'ibyishingiwe kandi itanga ibisobanuro birambuye by'amafaranga azagenda mu ntangiriro z'umurimo, n'uko imari-shingiro iteye;

8° inyungu za rubanda zizaba zitaweho igihe icyemezo cyaba gitanzwe;

9° aho azahererereza ibikorwa bye hagaragaza inyubako izakorerwamo, uburyo bw'ikoranabuhanga n'umutekano wayo, kuba ibiro ndetse n'ibijyanye nabyo bimeze neza.

<u>Ingingo ya 15</u>: Imihango yo gutanga icyemezo

Ikimara kwakira inyandiko isaba icyemezo hamwe n'amafaranga y'isaba ndetse n'ibyangombwa bisabwa biyiherekeje, Urwego rushinzwe ubugenzuzi rwohereza usaba mu gihe cy'iminsi irindwi (7) y'akazi ibaruwa yemeza ko byakiriwe cyangwa ibaruwa ivuga ibiburamo.

Ibaruwa ivuga ibiburamo igaragaza ibituzuye mu nyandiko isaba, ikagena igihe ntarengwa cyo guhindura ibituzuye kandi ikanasobanura ko nta

7° the business plans and financial plans reflect the business lines and risk profile and give details of projected setting-up costs, and the capital structure;

8° the public interest would be served by granting the license;

9° business location including the office premises, IT system and security, office layout and related facilities are suitable.

<u>Article 15:</u> Procedures for granting a license

Upon receipt of the Application Form together with the application fee and required supporting documents, the Regulator shall, within seven (7) working days, send to the Applicant a formal letter of acknowledgement or a letter of deficiency.

A letter of deficiency shall outline the deficiencies in the application; provide a deadline for rectification of the deficiencies

7° les plans de la société et les plans financiers reflètent les secteurs d'activité et le profil de risque et détaillent les coûts de mise en place prévus ainsi que la structure du capital;

8° l'intérêt public serait servi en accordant un agrément;

9° emplacement d'affaires, y compris les bureaux, le système informatique et sa sécurité, la disposition des bureaux et les installations connexes sont appropriés.

<u>Article 15</u>: Procédures d'octroi de l'agrément

Sur réception du formulaire de demande accompagné des frais de dossier et des pièces justificatives requises, le Régulateur envoie au demandeur, dans un délai de sept (7) jours ouvrables, une lettre officielle d'accusé de réception ou une lettre de déficience.

Une lettre de déficience doit décrire les lacunes de la demande; fixer un délai pour la rectification des informations manquantes et kindi kizakorwa n'Urwego rushinzwe ubugenzuzi igihe ibibura bitaruzuzwa mu gihe cyagenwe.

Mu gihe cy'amezi atatu (3) uhereye ku itariki ibyangombwa bisaba byuzuye byakiriweho, Urwego rushinzwe ubugenzuzi rufata umwanzuro wo kwemera cyangwa kwanga isaba kandi imenyesha uwasabye mu nyandiko umwanzuro yafashe.

Iyo Urwego rushinzwe ubugenzuzi rwanze cyangwa ntirwakire ugusaba kw'icyemezo, ruha mu nyandiko uwasabye impamvu z'uwo mwanzuro.

Iyo Urwego rushinzwe ubugenzuzi rwemeje gutanga icyemezo, rumenyesha usaba icyemezo cyarwo.

__Ingingo ya 16__: Kugaragaza icyemezo

Icyemezo kimanikwa buri gihe ahantu hagaraga ku biro bikuru by'umwishingizi bireba, na kopi za cyo zigashyirwa mu buryo bumwe ahantu hagaragara muri buri shami rye.

and state that the Regulator shall take no further action unless the deficiencies are rectified within the prescribed period.

The Regulator shall, within three (3) months from the date of the receipt of the complete application, decide to approve or refuse the application and notify the decision to the applicant in writing.

If the Regulator refuses or rejects an application for license, it shall provide written reasons for its decision to the applicant.

Where the Regulator decides to grant a license, it shall, in the notice communicate the decision to the applicant.

__Article 16__: Display of the license

The license shall be displayed at all times in a conspicuous place at the head office of the concerned dedicated microinsurer, and copies of it shall be similarly displayed in a conspicuous place at each of its branch offices.

indiquer qu'aucune autre mesure ne sera prise par le Régulateur à moins que les informations manquantes ne soient corrigées dans le délai prescrit.

Dans un délai de trois (3) mois à compter de la date de réception de la demande complète, le Régulateur décide d'approuver ou de refuser la demande et de notifier la décision par écrit au demandeur.

Si le Régulateur refuse ou rejette une demande d'agrément, il doit motiver sa décision par écrit.

Lorsque le Régulateur décide d'accorder un agrément, il doit, dans l'avis, en communiquer la décision au demandeur.

__Article 16__: Affichage de l'agrément

L'agrément doit être affiché à tout moment à un endroit bien en vue au siège social du micro-assureur spécialisé concerné, et des copies de celle-ci doivent être également affichées à un endroit visible dans chacune de ses succursales.

Ingingo ya 17: Agaciro k'icyemezo

Icyemezo gihawe Ikigo gikora umurimo w'ubwishingizi buciriritse n'Urwego rushinzwe ubugenzuzi kigumana agaciro kacyo kugeza igihe gikuriweho.

Ingingo ya 18: Amafaranga y'icyemezo n'ay'ubugenzuzi

Amafaranga y'icyemezo y'ibanze ahwanye n'ibihumbi maganatanu by'amafaranga y'u Rwanda (FRW 500.000) aba ngombwa kandi akishyurwa vuba nyuma y'imeyeshwa ry'umwanzuro wo gutanga icyemezo.

Nyuma yo kwemererwa, ikigo gikora umurimo w 'ubwishingizi buciriritse kigomba kwishyura Urwego rushinzwe ubugenzuzi amafaranga y'ubugenzuzi angana n'ibihumbi maganatanu by'amafaranga y'u Rwanda (FRW500.000) agomba kwishyurwa ku munsi wa 31 w'ukwezi kwa mbere kwa buri mwaka cyangwa mbere yaho kugeza igihe icyemezo kivaniweho.

Ingingo ya 19: Ibibujijwe bijyana n'icyemezo

Ikigo gikora umurimo w'ubwishingizi buciriritse ntabwo gikora undi murimo uwo ariwo wose cyangwa ibindi bikorwa mu Rwanda cyangwa ahandi bitari umurimo w'ubwishingizi buciriritse yaherewe icyemezo.

Article 17: The validity of license

A license granted by the Regulator to a dedicated microinsurer shall remain valid until revoked.

Article 18: License and supervision fee

An initial license fee of five hundred thousand Rwandan francs (FRW 500,000) shall become due and payable soon after notification of the decision to grant a license.

After the license is issued, a dedicated microinsurer shall pay an annual supervision fee of five hundred thousand Rwandan francs (FRW500, 000) to Regulator on or before the 31st day of January each year until the license is revoked.

Article 19: Restrictions on License

A dedicated micro insurer shall not carry on any other business or activities in Rwanda or elsewhere other than the microinsurance business it has been licensed for.

Article 17: La validité de l'agrément

Un agrément accordé par le Régulateur à un microassureur spécialisé reste valable jusqu'à sa révocation.

Article 18: Les frais d'agrément et de supervision

Les frais de demande initiale de cinq cent mille francs rwandais (FRW 500.000) sont dûs et payables peu après la notification de la décision d'octroi d'agrément.

Après l'octroi de l'agrément, un micro-assureur spécialisé doit verser les frais annuels de cinq cent mille francs rwandais (FRW500.000) de supervision au Régulateur au plus tard le 31 janvier de chaque année jusqu'à ce que l'agrément soit révoqué.

Article 19: Restrictions sur l'agrément

Un micro-assureur spécialisé ne doit exercer aucune autre affaire ou activité au Rwanda ou ailleurs que l'activité de microassurance dont il a été agréé.

Nyuma yo guha ikigo gikora umurimo w'ubwishingizi integuza y'igihe cy'iminsi icumi (10), Urwego rushinzwe ubugenzuzi rushobora kubuza cyangwa guhindura ibikubiye mu cyemezo cye.

Ingingo ya 20: Impinduka mu gihe cyo gusaba kwemererwa

Impinduka ikomeye ibaye mu gihe cyo gusaba kwemererwa, cyangwa nyuma yo gutanga icyemzo ariko ibikorwa bitaratangira igomba kumenyeshwa Urwego rushinzwe ubugenzuzi mu gihe cya vuba gishoboka ariko iryo menyesha ntirishobora kurenza iminsi makumyabiri n'umwe (21) uhereye igihe usaba yabimenyeye.

Ku bw'iyi ngingo, impinduka ikomeye ni iyerekeye impinduka mu miterere y'inama y'ubutegetsi, ubuyobozi bukuru, cyangwa imiterere y'imari, abafite imigabane itubutse cyangwa indi mpinduka Urwego rushinzwe ubugenzuzi rushobora kwemeza uko.

The Regulator may, after a notice of 10 days to the licensed dedicated micro insurer, restrict or amend the terms and conditions of its license.

Article 20: Changes during the license application phase

Any material change in the lincense application phase which takes place while the application is being processed or after the license is issued but before commencement of operations, shall be duly notified to the Regulator as soon as possible, but in any event, not later than twenty-one (21) days from the day the change has been brought to the attention of the applicant.

For the purpose of this Article, material change means change in the composition of the board of directors, senior management or structure of the capital or qualifying shareholders or any other change that the Regulator can find as such.

Le Régulateur peut, après avoir donné un préavis de 10 jours au micro-assureur spécialisé agréé, restreindre ou modifier les termes et conditions de son agrément.

Article 20: Modifications pendant la phase de demande d'agrément

Tout changement important dans l'application, pendant le traitement de la demande ou après l'octroi de l'agrément le début des opérations doit être dûment notifié au Régulateur dès que possible, mais, en tout état de cause, cette notification ne peut pas être faite au délà de vingt et un (21) jours après le jour où le changement a été porté à la connaissance du demandeur.

Aux fins du présent article, un changement important signifie un changement dans la composition du conseil d'administration, de la direction ou de la structure du capital ou des actionnaires qualifiés ou tout autre changement que le Régulation peut trouver en tant que tel.

<u>Icyiciro cya 2</u>: Ibisabwa abishingizi basanzwe kugirango batange serivisi z'ubwishingizi buciriritse

<u>Ingingo ya 21</u>: Kwemererwa

Umwishingizi usanzwe utanga ubwishingizi bw'igihe kirerekire cyangwa bw'igihe kigufi ashobora gusaba Urwego rushinzwe ubugenzuzi kwemererwa gutanga serivisi z'ubwishingizi buciriritse hakurikije ibisabwa n'aya mabwiriza.

<u>Ingingo ya 22</u>: Isaba ryo kwemererwa

Dosiye isaba kwemererwa gutanga serivisi z'ubwishingizi buciriritse igomba kuba ikubiyemo ibi bikurikira:

1° icyemezo cy'inama y'ubutegetsi y'umwishingizi usanzwe cyo gusaba gutanga serivisi z'ubwishingizi buciriritse ;

2° ifishi yabugenewe yujuje neza ;

3° urugero rugaragaza nibura uko inyandiko zigize amasezerano cyangwa incamake y'amasezerano zizaba zimeze ;

<u>Section 2</u>: Requirements for existing insurers to provide microinsurance products

<u>Article 21</u>: Authorisation

Existing life or general insurer may apply for authorisation to the Regulator to provide microinsurance products subjets to requirements of this Regulation.

<u>Article 22</u>: Application for authorization

The application file for approval to provide micro insurance products must contain the following:

1° board resolution of the existing insurer to offer the microinsurance products;

2° an appropriate duly filled application form;

3° the form describing the summary of terms and conditions of the microinsurance policy ;

<u>Section 2</u>: Exigences aux assureurs existants pour octroyer les produits de micro-assurance

<u>Article 21:</u> Autorisation

Un assureur vie ou general existant peut démander au Régulateur une autorisation pour octroyer des produits de micro-assurance conformement aux exigences du présent règlement.

<u>Article 22</u>: Demande pour autorisation

Le dossier de demande d'approbation pour commerciliser les produits de micro-assurance doit contenir ce qui suit:

1° la résolution du conseil d'administration de l'assureur existant de commercialiser les produits de micro-assurance;

2° formulaire approprié de demande dûment rempli;

3° le formulaire décrivant le résumé des termes et conditions de la police de micro-assurance ;

4° gihamya y'uko imari shingiro y'ikigo gikora umurimo w'ubwishingizi buciriritse ihari ihagije kugirango inshingano zacyo zizabashe gusozwa neza kandi gutanga serivisi z'ubwishingizi buciritse bitazatuma imari shingiro ijya munsi y'igipimo ntagibwamunsi cyangwa ngo igabanye igipimo cyo kwishyura ;

5° incamake y'umufuragiro ugomba kwishyurwa buri rwego rwabahuza mu bwishingizi buriritse kuri buri serivisi .

<u>Ingingo ya 23</u>: Ibyemerewe abishingizi basanzwe mu bikorwa by'ubwishingizi buciriritse n'ibindi bisabwa

Umwishingizi usanzwe utanga ubwishingizi bw'igihe kirerekire atanga gusa ubwishingize buciriritse bw'igihe kirekire hakurikijwe ibisabwa muri aya mabwiriza.

Umwishingizi usanzwe utanga ubwishingizi bw'igihe gito atanga gusa ubwishingizi buciriritse bw'igihe gito hakurikijwe ibisabwa n'aya mabwiriza.

Umwishingizi usanzwe agomba kugaragaza ko konti y'ubwishingizi buciriritse igomba kuba mu

4° evidence that the available capital of the dedicated microinsurance is sufficient to cover its possible liabilities and that underwriting microinsurance products shall not lead to the erosion of capital to below the minimum capital and solvency requirements;

5° a summary of the commission and fees to be paid to each category of intermediaries for each microinsurance product.

<u>Article 23</u>: Permissible microinsurance activities and other requirements for existing insurers

An existing life insurer shall only provide life microinsurance products subjets to requirements of this Regulation.

An existing general insurance shall only provide general micro-insurance products subjets to requirements of this Regulation.

An existing insurer shall ensure that the accounts of the microinsurance business are

4° preuve que le capital disponible est suffisant pour couvrir les obligations éventuelles et que la souscription de produits de micro-assurance ne conduit pas à une érosion du capital à inférieure du capital minimum et exigences de solvabilité ;

5° un résumé de la commission et des frais à payer à chaque catégorie d'intermédiaires pour chaque produit de micro-assurance.

<u>Article 23:</u> Activités de micro-assurance permises aux assureurs existants et autres exigences

Un assureur vie existant actroi seulement les produits de micro-assurance vie, suivant les conditions définies dans le présent règlement.

Un assureur général existant commercialise seulement les produits de micro-assurance générale suivant les conditions définies dans le présent règlement.

L'assureur existant doit s'assurer que les comptes des activités de micro-assurance buryo bweruye kandi bugaragara itandukanye na konti y' ubwishingizi busanzwe.

Iyo ubucuruzi bwerekeye ubwishingizi buciriritse bw'umwishingizi utanga serivisi z'ubwishingizi buciriritse bwagutse bukagera cyangwa bukarengaho insuro eshatu imari shingiro isabwa ikigo gikora umurimo w'ubwishingizi buciriritse, uwo mwishingizi agomba gushinga isosiyete yabyawe n'indi kugirango abashe gukora nk'ikigo gikora umurimo w'ubwishingizi buciriritse.

UMUTWE WA III: IMIYOBORERE Y'IBIGO BIKORA UMURIMO W'UBWISHINGIZI BUCIRIRITSE CYANGWA ABISHINGIZI BATANGA SERIVISI Z'UBWISHINGIZI BUCIRIRITSE

Ingingo ya 24: Kuzuza ibisabwa birebana n'ubushobozi, n'ubudakemwa mu mico no mu myifatire

Uri mu nama y'ubutegetsi wese ndetse n'umuyobozi mukuru b'ibigo bikora umurimo w'ubwishingizi buciriritse bagomba kuba ari inyangamugayo nk'uko bisabwa n'amabwiriza rusange agenga imiyoborere y'umurimo w'ubwisingizi.

totally and clearly separate from those of traditional insurance.

If the microinsurance business of an insurer offering microinsurance products grows to or more than the three times the capital required for a dedicated microinsurer, it shall set up a subsidiary for the purpose of carrying on microinsurance business as a dedicated microinsurer.

CHAPTER III: CORPORATE GOVERNANCE FOR DEDICATED MICROINSURERS AND INSURER OFFERING MICROINSURANCE PRODUCTS

Article 24: Fit and proper requirements

A directors and senior manager for a dedicated microinsurer shall be fit and proper as described for in the regulation on corporate governance for insurers.

doivent être totalement et clairement séparés de ceux des assurances traditionnelles.

Si l'activité de micro-assurance d'un assureur proposant des produits de micro-assurance atteint ou dépasse le triple du capital requis pour un micro-assureur, il doit créer une filiale dans le but d'exercer l'activité de micro-assurance en tant que micro-assureur spécialisé.

CHAPITRE III: GOUVERNANCE D'ENTREPRISE DE MICRO-ASSUREURS SPÉCIALISÉS ET LES ASSUREURS PROPOSANT DES PRODUITS DE MICRO-ASSURANCE

Article 24: Les exigences d'honorabilité et de compétence

Un administrateur et le cadre dirigeant d'un micro-assureur spécialisé doivent être compétents et intègres coome décrit au règlement sur la gouvernance des assureurs.

Ingingo ya 25: Imiyoborere y'abakora umurimo w'ubwishingizi buciriritse n'ibigo bitanga serivisi z'ubwishingizi buciriritse

Umwishingizi utanga serivisi z'ubwishingizi buciriritse agomba kubahiriza amabwiriza rusange yerekeye imiyobore y'ibigo by'ubwishingizi.

Ibigo bikora umurimo w'ubwishingizi buciriritse byubahiriza ibiteganywa n'amabwiriza rusange yerekeye imiyobore y'ibigo by'ubwishingizi keretse biteganijwe ukundi muri aya mabwiriza.

Gusaba ko uwo ari we wese mu bagize inama y'ubutegetsi, Abayobozi bakuru cyangwa bikorwa abafite imigabane itubutse hifashishijwe inyandiko iri ku **MUGEREKA C** w'aya Mabwiriza kandi bikemezwa na Perezida w'Inama y'ubutegetsi akoresheje imenyekanisha riri ku **MUGEREKA E.**

Ingingo ya 26: Abagize inama y'ubutegetsi n'abayobozi bakuru

Ikigo gikora umurimo w'ubwishingizi buciriritse kigomba kugira inama y'ubutegetsi igizwe nibura n'abari mu nama y'ubutegetsi 5 kandi batatu (3) muri bo bakaba bigenga.

Article 25: Corporate governance framework for dedicated microinsurers and insurers offering microinsurance products

Insurer offering microinsurance products shall comply with corporate governance Regulation governing them.

Dedicated microinsurers shall comply with the corporate governance provided in the regulation on corporate governance for insurers unless otherwise provided in this regulation.

Application for approval of any Director or Senior Manager or qualifying shareholding of a dedicated microinsurer by the Regulator shall be done using a well-filled form found on **APPENDIX C** of this Regulation and accompanied by the Declaration of the Chair of the Baoard as found on **APPENDIX E** of this Regulation.

Article 26: Board of Directors and Senior management

All dedicated microinsurers must have a board of directors of at least 5 directors of whom at least three (3) of them shall be independents.

Article 25: Cadre de gouvernance d'entreprise pour les micro-assureurs spécialisés et les assureurs proposant des produits de micro-assurance

Les assureurs proposant des produits de micro-assurance doivent se conformer au Règlement de gouvernance d'entreprise leur régissant.

Les micro-assureurs spécialisés doivent se conformer à la gouvernance d'entreprise prévue dans le règlement sur le gouvernance d'entreprise pour assureurs, sauf disposition contraire du présent règlement.

La demande d'approbation d'un directeur ou d'un cadre dirigeant ou d'un actionnaire qualifié d'un micro-assureur spécialisé doit être effectuée à l'aide d'un formulaire bien rempli se trouvant à **l'ANNEXE C** du présent règlement et accompagné de la déclaration du président du conseil d'administration figurant à **l'ANNEXE E** du présent règlement.

Article 26: Conseil d'administration et Cadres dirigeants

Tous les micro-assureurs spécialisés doivent avoir un conseil d'administration d'au moins 5 administrateurs, dont au moins trois (3) d'eux doivent être indépendants.

Umuyobozi w'inama y'ubutegetsi agomba kuba ari umuntu wigenga.

Inshingano z'inama y'ubutegetsi ziba zikubiye mu nyandiko igaragaza amahame n'imirimo y'abari mu nama y'ubutegetsi.

<u>Ingingo ya 27</u>: Komite z'inama y'ubutegetsi y'ikigo gikora umurimo w'ubwishingizi bucirirtse

Ikigo gikora umurimo w'ubwishingizi buciriritse kigomba kugira komite ishinzwe ubugenzuzi na komite ishinzwe gucunga ibyateza ingorane.

Buri komite igomba kuba nibura igizwe n'abagize inama y'ubutegetsi batatu (3) babiri (2) muri bo bakaba bigenga.

<u>UMUTWE WA IV</u>: IBISABWA KUBAHIRIZWA

<u>Ingingo ya 28</u> : Imari shingiro ihagije

Imari shingiro ihagije ingana n'ikinini muri ibi bikurikira:

1° imari shingiro isabwa ntagibwa munsi cyangwa;

The chairperson of the Board shall be independent person.

The responsibilities of the Board and Board committees must be included in the relevant Board charters.

<u>Article 27:</u> Committees of the Board of directors of a dedicated microinsurer

A dedicacated microinsurer shall have a mandatory Internal audit and Risk Management Board committees.

Three (3) Directors of whom two (2) must be independent Directors shall comprise each committee.

<u>CHAPTER IV:</u> PRUDENTIAL REQUIREMENTS

<u>Article 28</u>: Capital adequacy

The capital adequacy requirement shall be an amount equal to the greater of the following amounts:

1° the minimum capital requirement; or

Le président du conseil d'administration doit être une personne indépendante.

Les responsabilités du conseil et des comités du conseil d'administration doivent être incluses dans les chartes du conseil d'administration pertinentes.

<u>Article 27</u>: Comités du Conseil d'Administration d'un micro-assureur spécialisé

Le micro-assureur spécialisé doit avoir un comité du conseil d'audit interne et du comité du conseil de gestion des risques.

Chaque comité doit être composé de trois (3) personnes dont deux (2) administrateurs doivent être indépendants.

<u>CHAPITRE IV:</u> EXIGENCES PRUDENTIELLES

<u>Article 28</u>: Adéquation du capital

L'exigence de l'adéquation du capital est un montant égal au plus grand des montants suivants:

1° le capital minimum exigé; ou

2° 15% y'ikinini hagati y'amafaranga y'ubwishingizi asigara yakiriwe ku masezerano yakozwe:

(a) mu gihe cy'amezi 12 abanziriza umwaka w'imari ugezweho; cyangwa

(b) mu mezi 12 abanziriza umwaka w'imari ushize; cyangwa, iyo amafaranga y'ikiguzi cy'ubwishingizi ahwanye n'amafaranga y'ubwishingizi yose agomba kwishyurwa ikigo gikora umurimo w'ubwishingizi buciriritse kubera amasezerano yakoze mu gihe cy'amezi cumi n'abiri (12).

3° ubundi buryo bwerekeye kugira imari shingiro ihagije bwashyirwaho n' Urwego rushinzwe ubugenzuzi hashingiwe ku igenzura rishingiye ku byateza ingorane.

<u>Ingingo ya 29</u>: Amafaranga y'ingoboka

Ikigo gikora umurimo w'ubwishingizi buciriritse kigomba kuzigamira inshingano gifite ndetse n'imari shingiro ihagije isabwa.

2° 15% of the greater of the amount of net written premium in respect of policies entered into:

(a) in the 12 months preceding the current financial year end; or

(b) in the 12 months preceding the end of previous financial year or where the written premium refers to the total amount of all the premiums payable to the dedicated microinsurer under policies entered into by it in the respective twelve (12) months period.

3° any other capital adequacy threshold that may be determined by the Regulator in line with the Risk based capital supervision framework.

<u>Article 29: </u>Technical Reserving

A dedicated microinsurer shall at all times provide for its liabilities and capital adequacy requirement.

2° 15% du plus élevé du montant de la prime nette émise au titre des contrats conclus:

(a) au cours de douze (12) mois précédant la fin de l'exercice financier en cours; ou

(b) au cours des 12 mois précédant la fin de l'exercice précédent ou lorsque la prime brute correspond au montant total de toutes les primes payables au micro-assureur spécialisé en vertu des contrats conclus par ce dernier au cours de la période respective de douze (12) mois.

3° tout autre seuil d'adéquation du capital pouvant être déterminé par le Régulateur conformément au cadre de supervision du capital fondé sur le risque.

<u>Article 29</u>: Les provisions techniques

Un microassureur spécialisé doit en tout temps pourvoir à ses obligations et à l'adéquation de capital exigé.

Inshingano z'Ikigo gikora umurimo w'ubwishingizi buciriritse ni izi zikurikira:

1° amafaranga y'ubwishingizi atarinjiye (UPR);

2° impanuka zitarishyurwa (OCR);

3° impanuka zabaye ariko zitaramenyekana (IBNR);

4° Ubwishingizi butararangira (UPR);

Amafaranga y'ubwishingizi atarinjiye abarwa mu buryo bukurikira:
UPR = (A – B) × (1 – C/D)

A= amafaranga y'ikiguzi cy'ubwishingizi yinjiye yose hamwe ahwanye n'igihe amasezerano agomba kumara hatitawe ku nshuro ikiguzi cy'ubwishingizi kigomba kwishyurwa

B=amafaranga agomba gusubizwa bitewe no gusesa amasezerano cyangwa kuyahindura, igiciro cy'ikiguzi cy'ubwishingizi bw'abishingizi mu masezerano y'ubwishingizi buciriritse ndetse n'amafaranga yakwishyurwa n'umwishingizi ukuyemo amafaranga umwishingizi yakwishyura;

The liabilities for a dedicated microinsurer shall consist of the following reserves:

1° the Unearned Premium Reserve (UPR);

2° the Outstanding Claims Reserve (OCR);

3° the Incurred But Not Reported (IBNR); and

4° the Unexpired Risk Provision (URP)

Unearned Premium Reserve shall be computed as follow:
UPR = (A – B) × (1 – C/D)

A= gross premium for the full term of the policy, irrespective of the frequency of premium payment

B= the sum of policy refunds due to cancellation or variation of the policy, approved reinsurance premiums for the respective policies and the amount of consideration payable by the insurer reduced by the amount of consideration payable by the reinsurer

Le passif d'un micro-assureur spécialisé comprend les réserves suivantes:

1° provision pour prime non - acquise (UPR);

2° provisions pour sinistres à payer (OCR);

3° sinistres survenus mais non -déclarés (IBNR); et

4° provision pour risques en cours (URP)

Provision pour prime non acquise doit être calculée comme suit:
UPR = (A - B) × (1 - C/D)

A = prime brute pour toute la durée de la police, quelle que soit la fréquence de paiement de la prime

B = la somme des remboursements de police en raison de l'annulation ou de la modification de la police, des primes de réassurance approuvées pour les polices respectives et du montant de la contrepartie payable par l'assureur moins le montant de la contrepartie payable par le réassureur ;

C=umubare w'iminsi ibarwa uhereye igihe ibyago byatangiye kwishingirwa biri mu masezerano uhereye igihe ibarwa ryakorewe hashingiwe ku bivugwa muri iki gika;

D= igiteranyo cy'iminsi yose ibyago bizamara byishingiwe;

Impanuka zabaye ariko zitaramenyekana (IBNR) bingana ni 10% (cyangwa irindi janisha cyanga ubundi buryo Urwego rushinzwe ubugenzuzi rushobora kwemera cyangwa gutegeka) ry'amafanga yose ikiguzi cy'ubwishingizi kigomba kwishyurwa Ikigo gikora umurimo w'ubwishingizi bucirirtse cyangwa umwishingizi utanga serivisi z'ubwishingizi bucirirtse hashingiwe ku mazezerano yose yagiranye n'abafatabwishingizi mu gihe cy'amezi 12 abanziriza igihe aya mafaranga yabariwe ukuyemo igiteranyo cy'amafaranga umwishingizi , Ikigo gikora umurimo w'ubwishingizi bucirirtse n'icyiguzi cy'ubwishingizi bw'abishingizi hakurikijwe politiki z'ubwishingizi bw'abishingizi zemewe ku masezerano bireba.

C= the number of days in the period from the date of the commencement of the incidence of risk under the policy until the day on which the calculation is made in accordance with this paragraph;

D= the total number of days during the whole period for which the risk is covered under the policy;

The **IBNR** shall be equal to 10% (or such other percentage or method as the Regulator may approve or require) of the total amount of all the premiums payable to the microinsurer or insurer offering microinsurance products under policies entered into by it in the 12 months preceding the date on which the amount is calculated, reduced by the total amount payable by the microinsurer as premiums under approved reinsurance policies in respect of the policies concerned.

C = le nombre de jours dans la période à partir de la date du début de l'incidence du risque dans le cadre du contrat jusqu'au jour où le calcul est effectué conformément au présent alinéa;

D = le nombre total de jours pendant toute la période pour laquelle le risque est couvert par la police ;

L'IBNR doit être égal à 10% (ou tout autre pourcentage ou méthode que le Régulateur peut approuver ou exiger) du montant total de toutes les primes payables au micro-assureur spécialisé ou à l'assureur proposant des produits de micro-assurance selon des contrats conclus au cours des douze mois précédant la date à laquelle le montant est calculé, moins le montant total payable par le micro-assureur en tant que primes en vertu de politiques de réassurance approuvées en ce qui concerne les polices concernées.

Ingingo ya 30 : Ibibujijwe mu ishoramari

Umutungo w'ubwishingizi buciriritse ugomba buri gihe kubikwa mu mafaranga cyangwa izindi mpapuro mvunjwafaranga cyangwa irindi shoramari ritateza ingorane iyo byemejwe n' Urwego rushinzwe ubugenzuzi.

Ingingo ya 31: Isesengura rishingiye ku mibare y'ubwishingizi

Ikigo gikora umurimo w'ubwishingizi buciriritse gishobora gushyiraho inzobere mu mibare y'ubwishingizi kugira ngo ikore isesengura rishingiye ku mibare y'ubwishingizi.

Iyo umuhanga mu mibare y'ubwishingizi ashyizweho nk'uko bivugwa mu gika cya mbere cy'iyi ngingo, agomba kwemezwa n'Urwego rushinzwe ubugenzuzi.

Iyo bibaye ngombwa, Urwego rushinzwe ubugenzuzi rushyiriraho ikigo gikora umurimo w'ubwishingizi bucirirtse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse inzobere mu mibare y'ubwishingizi kugira ngo ikore imirimo irebana n'imibare y'ubwishingizi.

Article 30: Investment restrictions

Assets and revenue of a micoinsurer shall always be kept in cash and bank deposits, government securities and any other risk free investments as may be approved by the Regulator.

Article 31: Actuarial assessment

A dedicated microinsurer may appoint a certified actuary for actuarial assessment.

When the actuary is appointed as provided in Paragraph One of this Article, he/she shall be approved by the Regulator.

The Regulator may, when deemed necessary, appoint a certified actuary for a dedicated microinsurer or for insurer offering microinsurance products to execute actuarial task.

Article 30: Restrictions sur investissement

Les revenus ou les actifs générés par l'activité de micro-assurance doivent toujours être conservés en espèces et en dépôts bancaires, bon du trésor en titres d'État et en tout autre investissement sans risque dès leur approbation par le Régulateur.

Article 31: Analyse actuarielle

Un micro-assureur spécialisé peut nommer un actuaire certifié pour l'évaluation actuarielle.

Lorsque l'actuaire est nommé conformément aux dispositions du premier paragraphe du présent article, il/elle doit être approuvé (e) par le Régulateur.

Le Régulateur peut, au besoin, nommer un actuaire certifié pour un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance pour exécuter des tâches actuarielles.

Ingingo ya 32: Ubwishingizi bw'abishingizi

Hashingiwe ku byifuzwa gushorwamo imari, Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse ashobora gushinganisha igice cy'ibyago yishingiye mu kigo cy'ubwishingizi bw'abishingizi kizwi.

Amasezerano y'ubwishingizi bw'abishingizi agomba gushingira kuri politiki y'ubwishingizi bw'abishingizi yemejwe n'inama y'ubutegetsi y' Ikigo gikora umurimo w'ubwishingizi buciriritse.

Ibyago ibyo ari byo byose byishingiwe birengeje icumi ku ijana (10%) by'imari shingiro y' Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bigomba gufatirwa ubwishingizi bw'abishingizi.

Icyakora Urwego rushinzwe ubugenzuzi rushobora gutegeka Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse gufatira ubwishingizi igice cy'ibyago yishingiye hakurikijwe icyemezo yahawe iyo bigaragaye ko ari ngombwa.

Article 32: Reinsurance

In line with its risk appetite, each dedicated microinsurer or insurer offering microinsurance products may reinsure part of its insurance portfolio to a well reputable reinsurance company.

The reinsurance arrangement shall be guided by a reinsurance policy to be approved by the the microinsurer board governing body of a dedicated micro insurer or insurer offering microinsurance products.

Any single risk which comprises more than ten per cent (10%) of the capital of a dedicated microisnurer or insurer offering microinsurance products must be reinsured.

However, the Regulator may compel a dedicated microisnurer or insurer offering microinsurance products to obtain reinsurance on part of its risk as a licensing condition, shall the need for this become apparent.

Article 32: Réassurance

Conformément à son appétence aux risques, chaque micro-assureur spécialisié ou assureur proposant des produits de micro-assurance peut réassurer une partie de son portefeuille d'assurance auprès d'une société de réassurance de bonne réputation.

Le contrat de réassurance doit être fondé sur une politique de réassurance approuvée par le conseil d'administration d'un micro-assureur spécialisé ou assureur proposant des produits de micro-assurance.

Tout risque qui prend plus de dix pour cent (10%) du capital d'un micro-assureur spécialisé ou d'un assureur proposant des produits de micro-assurance doit être réassuré.

Toutefois, le Régulateur peut obliger un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance à obtenir une réassurance sur une partie de ses risques en tant que condition d'agrément; si cela s'avère nécessaire.

Ibikorwa byose bijyanye no guha umwishingizi w'abishingizi ingorane ijana ku ijana nta bwo byemewe keretse ikigo gikora umurimo w'ubwishingizi buciriritse cyabanje kubiherwa uruhushya n' Urwego rushinzwe ubugenzuzi.

<u>Ingingo ya 33:</u> Kugabana inyungu

Kujyana inyungu bikozwe n'umwishingizi utanga serivisi z'ubwishingizi buciriritse no kugabana inyungu ku migabane y' Ikigo gikora umurimo w'ubwishingizi buciriritse ntibigomba kubangamira imari ihamye y' Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse.

Inama y'ubutegetsi y' Ikigo gikora umurimo w'ubwishingizi buciriritse yemeza isaranganywa ry'inyungu ku migabane yabyawe n'icuruzwa ry'ubwishingizi buciriritse.

Inama y'ubutegetsi y'umwishingizi utanga serivisi z'ubwishingizi buciriritse yemeza igabana ry'inyungu yabyawe na serivisi z'ubwishingizi buciriritse zacurujwe.

Nta kigo gikora umurimo w'ubwishingizi buciriritse cyemerewe gukora igabana ry'inyungu ku migabane bitabanje kwemerwa n' Urwego rushinzwe ubugenzuzi.

In any case, fronting is not allowed between microinsurance and reinsurers unless a prior approval is obtained from the Regulator.

<u>Article 33:</u> Distribution of profit

Profit taking by insurer offering micro insurance products or the distribution of the dividends to the owners of microinsurers shall not be at the expense of the financial soundness of a dedicated microinsurer or an insurer offering microinsurance products.

The board of a dedicated microinsurer shall sign off the distributions of dividends generated by microinsurance business.

The board of insurer offering microinsurance products shall sign off the taking of the profit generated by microinsurance products offered.

No dedicated microinsurer shall distribute dividends without the prior approval from the Regulator.

En aucun cas, le transfer de risk entier aux reassureurs par l'assureur ne doit se fair sans authorization préalable du Regulateur.

<u>Article 33</u>: Distribution des dividendes

La prise de bénéfices par un assureur proposant des produits de micro-assurance ou la distribution des dividendes aux propriétaires de micro-assureurs ne doit pas se faire au détriment de la solidité financière d'un micro-assureur spécialisé ou un assureur proposant des produits de micro- assurance.

Le conseil d'administration d'un micro-assureur spécialisé doit valider la distribution de dividendes pour les assureurs proposant des produits de micro-assurance.

Le conseil d'administration d'un assureur proposant des produits de micro-assurance doit valider la distribution de bénéfices générés par les produits de micro-assurance proposés.

Aucun micro-assureur spécialisé ne peut distribuer les dividendes sans l'approbation préalable du Régulateur.

Icyifuzo cyo kugabana inyungu ku migabane kigomba kumenyeshwa Urwego rushinzwe ubugenzuzi mu gihe cy'iminsi irindwi (7) nyuma yo kwemezwa n'inama y'ubutegetsi.

Ingingo ya 34: Ishyirwaho ry'ibipimo by'ikiguzi cy'ubwishingizi buciriritse

Ibipimo by'ikiguzi cy'ubwishingizi bigomba gushingira ku nyigo z'ibarurishamibare z'abahanga mu bwishingizi ndetse n'uburyo bukoreshwa mu ibaruramari kandi kigomba kuba gihagije kugirango ibyago bibe byishingiwe ndetse n'ibigomba kwishyurwa byose bibe byakwishyurwa.

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse agomba kujyanisha ibipimo bye by'ubwishingizi buciriritse na politiki ye yo gutanga ubwishingizi n'iyo kwishyura.

Uburyo bukoreshwa mu gushyiraho ikiguzi cy'ubwishingizi bugomba kugaragarizwa Urwego rushinzwe ubugenzuzi.

Ingingo ya 35: Guhindura ibipimo by'ikiguzi cy'ubwishingizi

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi

The proposal to distribute dividends shall be reported to the Regulator within seven (7) days after the Board has approved it.

Article 34: Establishment of premium rates

The premium rates shall be based on actuarial statistical or financial methods and shall be adequate to cover all risks and costs.

A dedicated microinsurer or insurer offering microinsurance products shall ensure that its premium rates are consistent with its strategic underwriting and claims policy.

The methodology for setting premium rates shall be disclosed to the Regulator.

Article 35: Change in premium rates

A dedicated microinsurer or insurer offering microinsurance products shall not change

La proposition de distribuer des dividendes doit être transmise au Régulateur dans les sept jours (7) suivant son approbation par le conseil d'administration.

Article 34: Établissement des taux de prime

Les taux de prime doivent être basés sur des méthodes statistiques actuarielles ou financières et doivent être suffisants pour couvrir tous les risques et coûts.

Un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance doit s'assurer que ses taux de prime sont conformes à sa politique de stratégie de souscription.

La méthode d'établissement des taux de prime doit être communiquée au Régulateur.

Article 35: Modification des taux de prime

Un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance ne z'ubwishingizi buciriritse ntashobora guhindura ibipimo by'ikiguzi cy'ubwishingizi atabanje kubyemererwa n'Urwego rushinzwe ubugenzuzi kandi bibanje kwemerwa mu nyandiko n'umuhanga mu mibare y'ubwishingizi.

Impinduka ku bipimo by'ikiguzi cy'ubwishingizi ntizigomba kugira ingaruka ku masezerano yabayeho mbere y'izo mpinduka.

Icyakora, ingaruka zireba ibyahise ziremewe iyo ziri mu nyungu z'umufatabwishingizi buciriritse.

<u>Ingingo ya 36</u>: Icunga mutungo n'ibaruramari

Ikigo gikora umurimo w'ubwishingizi buciriritse kigomba kugira icunga mutungo nk'uko biteganywa n'amategeko arigenga.

Ibaruramari ry'ikigo gikora umurimo w'ubwishingizi buciriritse kigenzurwa n'ikigo cy'ubugenzuzi gito nk'uko biteganywa n'amabwiriza rusange rusange yerekeye ibikurikizwa mu kwemerera abagenzuzi bigenga b'ibigo by'imari n'ibindi basabwa kubahiriza.

the premium unless it seeks an approval from the Regulator of its intention to make the change together with written certification by the microinsurance actuary.

Any change in premium rates shall not have any retroactive effect on any microinsurance contract already concluded.

However, the retroactivity in favor of the microinsurance policyholder is allowed.

<u>Article 36</u>: Accounting and financial statements

A dedicated microinsurer must keep its accounts in accordance with applicable laws.

Financial statements of a dedicated microinsurer may be audited by a small audit firm as provided for in the regulation on accreditation requirements and other conditions for external auditors for financial institutions.

doit pas modifier les taux de prime applicables à un contrat de micro-assurance à moins qu'il sollicite l'approbation du Régulateur de son intention de procéder au changement accompagnée d'une certification écrite par l'actuaire de la micro-assurance.

Toute modification des taux de prime n'aura aucun effet rétroactif sur un contrat de micro-assurance déjà conclu.

Toutefois, la rétroactivité favorisant le souscripteur de la police de la micro-assurance est autorisée.

<u>Article 36</u>: Comptabilités et états financiers

Un micro-assureur spécialisé doit tenir ses comptes conformément aux lois applicables.

Les états financiers d'un micro-assureur spécialisé peuvent être audités par une petite société d'audit comme le prévoit la réglementation sur les exigences d'agrément et les autres conditions applicables aux auditeurs externes pour les institutions financières.

UMUTWE WA V: AMASEZERANO Y'UBWISHINGIZI BUCIRIRITSE NDETSE N'IYEMEZWA RYA SERIVISI Z'UBWISHINGIZI BUCIRIRITSE

Ikiciro cya mbere: Amasezerano y'ubwishingizi buciriritse

Ingingo ya 37: Uburyo bwo gukora amasezerano y'ubwishingizi buciriritse

Amasezerano y'ubwishingizi buciriritse ashobora gukorwa maze inyemezamasezerano igasinywa kandi igatangwa mu buryo bw'ikoranabuhanga cyangwa mu nyandiko.

Iyo amasezerano akozwe mu buryo bw'ikoranabuhanga, guhanahana amakuru hagati y'abagiranye amasezerano bikorwa hifashishijwe telefone cyangwa mu buryo bw'ikiganiro bushobora kubikwa.

Amasezerano y'ubwishingizi buciriritse akozwe mu buryo bw'ikoranabuhanga agomba gukurikiza ibiteganywa n'amategeko agenga gukoresha ikoranabuhanga mu bucuruzi.

CHAPTER V: MICROINSURANCE CONTRACT AND APPROVAL OF MICROINSURANCE PRODUCTS

Section One : Microinsurance contract

Article 37: Means of concluding microinsurance contract

A microinsurance contract can be concluded and a microinsurance policy signed and issued either by electronic means or in writing.

In case the contract is electronically concluded, the communication between contracting parties shall be done via a call centre or other verbal communication that may be recorded.

Provisions of microinsurance contract concluded electronically shall strictly follow the requirements set by existing electronic commerce Regulation.

CHAPITRE V: CONTRAT DE MICRO-ASSURANCE ET APPROBATION DES PRODUITS DE MICRO-ASSURANCE

Section première: Contrat de micro-assurance

Article 37: Moyens de conclure un contrat de micro-assurance

Un contrat de micro-assurance peut être conclu et une police de micro-assurance peut être signée et émise par voie électronique ou par écrit.

Dans le cas où le contrat est conclu électroniquement, la communication entre les parties contractantes se fait par un centre d'appel ou toute autre communication verbale pouvant être enregistrée.

Les dispositions du contrat de micro-assurance conclu par voie électronique respectent strictement les exigences fixées par le Règlement existant sur le commerce électronique.

<u>Ingingo ya 38</u>: Gutekereza no kwandika amasezerano y'ubwishingizi buciriritse

Mu gutekereza no kwandika amasezerano y'ubwishingizi buciriritse, ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bagomba:

1° kwibaza niba hari icyo azamarira abo agenewe; no

2° kwita ku nama zitangwa n' Urwego rushinzwe ubugenzuzi.

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse agomba kubika inyandiko zigaragaza uko yubahiriza ibiteganywa n'igika cya (1) igihe cyose izo serivisi zikiri ku isoko.

<u>Ingingo ya 39</u>: Ibisabwa mu masezerano y'ubwishingizi buciriritse

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bagomba gukora ibishoboka byose kugirango inyandiko zose zigenga amasezerano y'ubwishingizi buciriritse :

<u>Article 38:</u> Development of microinsurance contracts

When designing and developing a microinsurance contract, a dedicated microinsurer or insurer offering micro insurance products shall:

1° have regard to whether the contract is likely to provide value to the persons for whom it is designed; and

2° take account of any guidance issued by the Regulator.

A dedicated microinsurer or insurer offering microinsurance products shall make and retain written records that demonstrate its compliance with paragraph One as long as that products is still on the market.

<u>Article 39</u>: Requirements applicable to microinsurance contracts

A dedicated microinsurer or insurer offering microinsurance products shall take all reasonable steps to ensure that the policy document for a microinsurance contract:

<u>Article 38</u>: Développement des contrats de micro-assurance

Lors de la conception et de la rédaction u développement d'un contrat de micro-assurance, un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance doit:

1° tenir compte de la probabilité que le contrat apporte une valeur aux personnes pour lesquelles il est conçu; et

2° tenir compte de toute orientation émise par le Régulateur.

Un assureur proposant des produits de micro-assurance ou un micro-assureur spécialisé doit établir et conserver des registres écrits démontrant sa conformité à l'alinéa premier, pour autant que ces produits soient toujours sur le marché.

<u>Article 39:</u> Exigences applicables aux contrats de micro-assurance

Un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance doit prendre toutes les mesures raisonnables pour s'assurer que le document de police relatif à un contrat de micro-assurance:

1° zibe zanditse mu buryo bwumvikana kandi burasa ku ntego zitarimo cyangwa zirimo ku rwego ruciriritse imvugo zikoreshwa mu myuga runaka n'imvugo zikoreshwa mu mategeko ; na

2° zumvwa n'abantu binjiza amafaranga makeya bayamamazwaho cyangwa bayagurishwaho ;

Amasezerano y'ubwishingizi buciriritse agomba :

1° kuba irimo ingingo ivuga ko ari amasezerano y'ubwishingizi buciriritse ;

2° atarimo ibivanwa mu masezerano cyangwa bikabamo bikeya ;

3° ariho ikirango kigaragaza ubwishingizi buciriritse kigaragara kandi kiri ku rupapuro rwa mbere rw'amasezerano ahinnye.

Ibiteganywa n'igika cya kabiri (2) cy'iyi ngingo ntibibuza ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse gushyira icyo kirango ku mpapuro zirenze rumwe z'inyandiko ihina amasezeano y'ubwishingizi buciriritse cyangwa amasezerano yose y'ubwishingizi.

1° is written in clear and straightforward language with no, or minimal, use of technical and legal language; and

2° will be readily understood by the low–income persons to whom it is to be marketed and sold.

A microinsurance contract shall:

1° state in clear terms that it is a microinsurance contract;

2° contain no, or few, exclusions; and

3° display one of the official microinsurance logos set out in the Schedule prominently on the first page of the Policy Summary of the contract.

The provisions of paragraph two (2) of this Article do not prevent a dedicated microinsurer or an insurer offering microinsurance products from displaying an official microinsurance logo on more than one page of the Policy summary or microinsurance contract.

1° est rédigé dans un langage clair et simple, sans utiliser ou avec un minimum de langage technique et juridique; et

2° sera facilement compris par les personnes à faible revenu auxquelles il sera commercialisé ou vendu.

Un contrat de micro-assurance doit:

1° indiquer clairement qu'il s'agit d'un contrat de micro-assurance;

2° ne pas contenir ou peu d'exclusions; et

3° afficher l'un des logos de microassurance officiels figurant dans l'annexe en évidence sur la première page du résumé de la police et du contrat.

Les dispositions de l'alinéa deux (2) du présent article n'empêchent pas un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance d'afficher un logo officiel de micro-assurance sur plus d'une page du résumé de la police ou du contrat de micro-assurance.

Ingingo ya 40: Gusesa amasezerano y'ubwishingizi buciriritse

Umufatabwishingizi buciriritse ashobora gusesa amasezerano mu gihe cy'iminsi (10) icumi yakiriye inyandiko zose zigenga amasezerano n'inyandiko z'amasezerano ahinnye amaze kubimenyesha Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bagiranye amasezerano cyangwa uwabahuje mu kuyagirana.

Kumenyesha isesa ry'amasezerano bishobora gukorwa mu mu buryo bw'ikoranabuhanga cyangwa mu nyandiko.

Iyo umufatabwishingizi buciriritse asheshe amasezerano yishingikirije kubiteganywa n'iyi ngingo, Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse nta burenganzira cyangwa inshingano aba agomba umuhuza cyangwa umufatabwishingizi buciriritse bitewe n'ayo masezerano cyangwa ngo abe yahanwa bitewe nayo.

Ingingo ya 41: Incamake y'amasezerano y'ubwishingizi buciriritse

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi

Article 40: Termination of microinsurance contract

A microinsurance policyholder may terminate the contract within ten (10) days of receiving the policy document and policy summary by giving written notice to the dedicated microinsurer or insurer offering microinsurance products with whom she/he contracted or intermediary through which or whom the policy was purchased.

Notice of termination in terms of this Regulation can be given by electronic means or in writing.

When a microinsurance policyholder terminates a microinsurance contract under the provisions of this Article, no rights, obligations or penalties accrue for the dedicated microinsurer or insurer offering microinsurance products, the intermediary or microinsurance policyholder from that contract.

Article 41: Summary of microinsurance policy

A dedicated microinsurer or an insurer offering microinsurance products shall

Article 40: Résiliation du contrat de micro-assurance

Un titulaire de contrat de micro-assurance peut résilier le contrat dans les dix (10) jours suivant la réception de la police et du résumé de la police en informant par écrit le micro-assureur spécialisé ou l'assureur proposant des produits de micro-assurance avec lesquels il a souscrit ou intermediaire à travers lequel le contrat conclusion a été conclu.

L'avis de résiliation conformément au présent Règlement peut être par voie électronique ou par écrit.

Lorsqu'un souscripteur de micro-assurance résilie un contrat de micro-assurance en vertu des dispositions du présent article, aucun droit, obligation ou pénalité ne s'accumule pour le micro-assureur spécialisé ou assureur proposant des produits de micro-assurance, d'intermédiaire ou preneur de micro-assurance.

Article 41: Résumé de la police de micro-assurance

Un micro-assureur spécialisé ou assureur proposant des produits de micro-assurance doit z'ubwishingizi buciriritse agomba gutegura incamake yumvikana y'amasezerano kuri buri masezerano y'ubwishingizi buciriritse itarengeje urupapuro rumwe rwa A4 ifite nibura inyuguti ziri mu ngano ya 12 kandi iyo ncamake ikaba iriho imvugo « ubwishingizi buciriritse ».

Ingingo ya 42: Gutanga incamake y'amasezerano y'ubwishingizi buciriritse

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bagomba guha umuntu uwo ari we wese uguze ubwishingizi buciriritse cyangwa uvuguruye amasezerano yabwo incamake y'amasezerano, kopi y'amasezerano, byaba mu buryo bw'ikoranabuhanga cyangwa mu bundi buryo, n'igihe kitari munsi y'iminsi itanu (5) ariko kandi kitarenze iminsi irindwi (7) kugirango afate umwanzuro mbere y'uko amasezerano y'ubwishingizi buciriritse atangira gukurikizwa.

Ingingo ya 43: Ibikubiye mu ncamake y'amasezerano

Incamake y'amasezerano y'ubwishingizi buciriritse igomba:

1° kuba yanditse ku buryo n'ururimi byumvikana;

prepare a Policy Summary for every micro insurance contract of not more than one A4 page with a minimum font size of 12 for each of its microinsurance policies with a clear statement that the product is a "microinsurance" product.

Article 42: Provision of microinsurance policy summary

A dedicated microinsurer or insurer offering microinsurance products shall issue the policy summary, a copy of the contract and a time of not less than five (5) days but not exceeding seven (7) days to prospective policyholders who purchase or renew the contract, whether in electronic form or otherwise, prior to the effectiveness of the microinsurance contract to make an informed decision.

Article 43: The content of the policy summary

A microinsurance policy summary shall:

1° be written in plain and easy to understand language;

préparer un résumé de la police pour chaque contrat de micro-assurance de maximum une page A4 avec une taille de police minimale de 12 pour chacune de ses polices de micro-assurance, avec une déclaration claire indiquant que le produit est un produit de « micro-assurance ».

Article 42: Disposition du résumé de la police de micro-assurance

Un micro-assureur ou un assureur spécialisé proposant un produit de micro-assurance fournit à toute personne qui achète ou renouvelle le contrat, le résumé de la police et une copie du contrat, que ce soit sous forme électronique ou autre, et un délai d'au moins cinq (5) jours mais ne dépassant pas sept (7) jours pour prendre une décision éclairée avant que le contrat de microassurance ne prenne effet.

Article 43: Le contenu du résumé de la police d'assurance

Le résumé de la police d'assurance police doit:

1° être écrit dans un langage clair et facile à comprendre;

2° kuba yanditse mu rurimi rumwe n'inyandiko zigize amasezerano zanditsemo;

3° gusobanura amagambo akoreshwa mu mategeko akomereye umukiriya;

4° igaragaza incamake y'ibiranga ubwishingizi buciriritse;

Incamake y'amasezerano igomba kugaragaza kandi amakuru akurikira:

1° izina ry'umwishingizi n'aho ikicaro cye kibarizwa mu Rwanda;

2° ubwoko bw'ubwishingizi buciriritse;

3° ibisobanuro by'ibyago byishingiwe mu masezerano cyangwa ibiyavanwamo cyangwa ibiyagabanywamo bikomeye;

4° igihe amasezerano azamara;

5° ibyo uwafashe ubwishingizi agenewe by'ingenzi;

6° amakuru arambuye ari mu masezerano yerekeye kwishyuza;

2° be in the same language as the policy documents;

3° explain legal or technical language used that is difficult for the client;

4° contain a summary of the key features of the microinsurance contract;

The policy summary shall also contain the following information:

1° the name of the insurer and the address of its principal office in Rwanda;

2° the type of microinsurance contract;

3° a description of the risks insured by the contract or material exclusion or limitation;

4° the duration of the contract;

5° the principle benefits provided under the contract;

6° contract details for notifying a claim under the contract;

2° être dans la même langue que les documents de la police;

3° expliquer le langage juridique ou technique utilisé difficile au client ;

4° contenir un résumé des caractéristiques principales de micro-assurance;

Le résumé de la police doit également contenir les informations suivantes:

1° le nom de l'assureur et l'adresse de son siège social au Rwanda;

2° le type de contrat de micro-assurance;

3° la description des risques assurés par le contrat ou toute autre exlusion ou limitation matérielle;

4° la durée du contrat;

5° les principales prestations prévues au contrat;

6° les détails du contrat pour notifier une demande de réglement de sinistre;

7° inshingano z'ushobora kuba umufatabwishingizi zerekeye gutanga amakuru yagira ingaruka zikomeye mbere yo gufata ubwishingizi;

8° uburenganzira bwo gutanga ikibazo n'uburyo bwo kugitanga;

9° ibisobanuro birambuye byerekeye ikiguzi cy'ubwishingizi kigomba kwishyurwa, itariki kigomba kwishyurirwaho ndetse n'ingaruka zo kutishyura;

10° imvugo ivuga ko incamake y'amasezerano itagaragaza ingingo zose zikubiye mu masezerano agaragara mu nyandiko zose z'amasezerano.

Ku bw'igika cya kabiri (2) (3°) cy'iyi ngingo, ibivanwa mu mazezerano y'ubwishingizi bucirirtse cyangwa ibiyagabanywamo bikomeye ni:

1° ibishobora kugira ingaruka ku cyemezo cy'ushobora kuba umufatabwishingizi ku byerekeye gufata ubwishingizi cyangwa kutabufata cyangwa

7° any obligations on a prospective policyholder to disclose material facts before purchasing the insurance;

8° the right to complain and the method of lodging a complaint;

9° the details of the premium payable, the date when the premium is required to be paid and the consequences for non–payment of the premium;

10° a statement that the policy summary does not contain the full terms and conditions of the insurance contract, which are to be found in the policy document.

For the purposes of Paragraph two (2) (3°) of this Article, a significant exclusion or limitation is one that:

1° would tend to affect the decision of prospective policyholder generally to purchase the insurance contract or not or

7° toute obligation pour un souscripteur d'assurance potentiel de divulguer des faits importants avant l'achat d'assurance;

8° le droit de porter la plainte et le mode de dépôt de demande d'indemnisation;

9° les détails de la prime à payer, la date à laquelle la prime doit être payée et les conséquences pour le non-paiement de la prime;

10° une déclaration indiquant que le résumé de la police ne contient pas l'intégralité des termes etconditions du contrat d'assurance se trouvantnt dans la police.

Aux fins de l'alinéa deux (2) (3°) du présent article, une exclusion ou une limitation importante du contrat de micro-assurance est celle qui:

1° aurait tendance à affecter la décision des preneurs d'assurance potentiels d'acheter généralement le contrat d'assurance ou pas; ou

2° bidashobora kuboneka mu masezerano y'ubwishingizi buciriritse byenda gusa.

Ikiciro cya kabiri: Isesengura rya serivisi z'ubwishingizi buciriritse n'ivanwaho ryazo

Ingingo ya 44: Isesengurwa rya serivisi z'ubwishingizi buciriritse

Nta muntu wemerewe kumenyekanisha cyangwa kugurisha serivisi z'ubwishingizi buciriritse atabanje gukora isesengura rishingiye ku bigomba kuzuzwa bivugwa mu ngingo ya gatandatu (6) y'aya mabwiriza.

Ingingo ya 45: Kugaragaza serivisi z'ubwishingizi buciriritse bikozwe n'Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse wari usanzwe uzitanga

Haseguriwe ibivugwa mu ngingo ya mirongo ine na kane (44) y'aya mabwiriza, umwishingizi usanzwe atanga serivisi z'ubwishingizi buciriritse ashobora kwita serivisi z'ubwishingizi/ serivisi z'ubwishingizi buciriritse asanzwe atanga, serivisi z'ubwingizi buciriritse.

2° is not normally found in comparable microinsurance contracts.

Section 2: Microinsurance products assessment and revocation of their approval

Article 44: Assessment of the microinsurance products

No person shall market or sell microinsurance products without doing an assessment against criteria specified in Article six (6) of this Regulation.

Article 45: Designation of microinsurance products by dedicated microinsurers or by existing insurers offering microinsurance products

Subject to the provisions of Article forty-four (44) of this Regulation, an existing insurer may designate insurance/microinsurance products as microinsurance product.

2° ne se trouve normalement pas dans des contrats de micro-assurance comparables.

Section 2: Analyse des produits de micro-assurance et leur revocation

Article 44: Évaluation des produits de micro-assurance

Nul ne peut faire le marketing ou la vente des produits de micro-assurance sans avoir préalablement procédé à une évaluation contre des critères spécifiés à l'article six (6) du présent Règlement.

Article 45: Désignation de produits de micro-assurance par des micro-assureurs spécialisés ou des assureurs exististants proposant des produits de micro-assurance

Sous réserve des dispositions de l'article quatante quatre (44) du présent Règlement, un assureur existant peut désigner un produit d'assurance/de microassurance comme produit de microassurance.

Icyakora, iyo isesengura rigaragaje ko serivisi umwishingizi asanzwe atanga nka serivisi z'ubwishibgizi buciriritse zitujuje ibisabwa n'ngingo ya gatandatu (6) y'aya mabwiriza, uwo mwishingizi ahita ahagarika kuzitanga agahita azivugurura kugirango zuzuze ibisabwa.

<u>Ingingo ya 46</u>: Gutanga raporo y'isesengura no kwemera servisi

Haseguriwe ibivugwa mu ngingo ya mirongo ine na kane (44) y'aya mabwiriza, umwishingizi usanzwe atanga serivisi z'ubwishngizi buciriritse, mu gihe cy'íminsi makumyabiri n'umwe (21) isanzwe uhereye igihe iryo sesengura ryabereye, agomba kumenyesha Urwego rushinzwe ubugenzuzi ibyavuye muri iryo sesengura atanga amakuru yose yerekeye serivisi zemejwe nk'a serivisi z'ubwishingizi buciriritse ndetse n'íbyo yashingiyeho mu bivugwa mu ngingo ya gatandatu (6) kugirango yemeze servisi z'ubwishingizi nka serivisi z'ubwishingizi buciriritse.

Raporo y'isesengura igomba kuba iherekejwe n'inyandiko yijujwe iri ku **MUGEREKA B** w'aya mabwiriza.

However, if an assessmet reveals that the products that the existing insurer was selling as microinsurance products do not meet the criteria specified in Article six (6) of this Regulation, that insurer shall stop selling them and proceed to the redevelopment for them to fulfil the required feautures.

<u>Article 46:</u> Submission of the assessment report and approval of the products

Subject to the provisions of Article forty-four (44) of this Regulation, an existing insurer shall, within twenty one (21) calendar days from the date such assessment, report to the Regulator the outcome of that assessment with information about all insurance products that it has designated as microinsurance products and the criteria it referred to among those referred to in Article six (6) to designate an insurance products as microinsurance products.

The report of assessment shall be accompanied by the application for approval of the products using the form well filed in as found on **APPENDIX B** of this Regulation.

Toutefois, si l'évaluation révèle que les produits que l'assureur existant vendait en tant que produits de micro-assurance ne répondent pas aux critères spécifiés à l'article six (6) du présent Règlement, cet assureur cesse de les vendre et procéde au réajustement pour qu'ils remplissent les conditions requises.

<u>Article 46</u>: Transmission du raport d'évaluation et approbation des produits

Sous réserve des dispositions de l'article quarante-quatre (44) du présent règlement, un assureur existant doit, dans un délai de vingt-un jours (21) jours à compter de la date de l'évaluation, déclarer au Régulateur les résults de l'évaluation effectuées envers tous les produits d'assurance qu'il a désignés comme produits de microassurance et les critères auxquels il se réfère parmi ceux visés à l'article six (6) pour désigner un produit d'assurance comme produit de micro-assurance.

Le rapport d'évaluation doit être accompagné de la demande d'homologation des produits au moyen du formulaire figurant à **l'ANNEXE B** du présent règlement.

Haseguriwe ibivugwa mu gika cya mbere cy'iyi ngingo, isesengura rigomba kuba riherekejwe na:

1° isesengura ryakorewe serivisi kugirango zitwe iz'ubwishingizi buciriritse nk'uko bisabwa n'aya mabwiriza;

2° ibiteganyijwe mu kumenyekanisha izo serivisi;

3° ingorane zifite aho zihuriye n'ikwirakwizwa ry'izo serivisi ndetse n'ingamba zo kugabanya ubukana bw'izo ngorane;

4° abaturage bifuzwa kugezwaho izo serivisi mu karere runaka kihariye;

5° ingorane abaturage bakennye bo muri ako karere kihariye bakunda guhura nazo;

6° umubare w'ikiguzi cy'ubwishingizi uteganywa ndetse n'abafatabwishingizi buciriritse;

Urwego rushinzwe ubugenzuzi rushobora kwemeza serivisi rukanemeza koi zo servisi zikwirakwizwa mu baturage zigenewe iyo rusanze zujuje ibyo aya mabwiriza asaba.

Without prejudice to the provisions of Pragaraph one (1) of this Regulation, the assessment shall be accompanied by:

1° analysis done for the products designation as microinsurance products as required by the provisions of this regulation;

2° marketing plan;

3° risks associated to the distribution of the products and their mitigation mechanisms;

4° the targeted population in a particular region ;

5° the risks that face low-income population in that targeted particular region;

6° estimated size of the pool and how to reach the expected number of policyholders.

The Regulator may approve the product and authorize its distribution to the targeted pupualation if it is satisfied that the products meet the criteria required by this Regulation.

Sans préjudice des dispositions de l'alinéa premier (1) du présent règlement, l'évaluation est accompagnée de:

1° l'analyse effectuée pour la désignation de produits en tant que produits de micro-assurance conformément aux dispositions du présent règlement;

2° plan marketing;

3° les risques liés à la distribution des produits et leurs mécanismes d'atténuation;

4° la population visée dans un région particulière;

5° les risques auxquels est confrontée la population à faible revenu dans cette région particulière;

6° la taille estimée du pool et comment atteindre le nombre attendu d'assurés.

Le régulateur peut approuver le produit et autoriser sa distribution à la population visée s'il est convaincu que les produits répondent aux critères requis par le présent règlement.

Ingingo ya 47: Inyandiko z'isesengura

Iyo umwishingizi usanzwe utanga serivisi z'ubwishingizi buciriritse yemeje ko serivisi z'ubwishingizi ari serivisi z'ubwishingizi buciriritse, agomba kubika inyandiko zigaragaza ibyo yashingiyeho iryo sesengura ryatumye yemeza ko izo serivisi ari serivisi z'ubwishingizi buciriritse.

Ingingo ya 48: Kubika inyandiko

Ikigo gikora umurimo w'ubwishingizi buciriritse n' umwishingizi utanga serivisi z'ubwishingizi buciriritse bagomba kubika inyandiko zigaragaza isesengura nibura mu gihe cy'imyaka itatu (3) ahagaritse ibikorwa byo kumenyekanisha cyangwa gucuruza serivisi z'ubwishingizi buciriritse.

Ingingo ya 49: Kwandikisha umushinga w'igerageza rya serivisi z'ubwishingizi buciriritse

Umushinga uwo ari wo wose ugamije igeragezwa rya serivisi z'ubwishingizi buciriritse ugomba kubanza kumenyeshwa Urwego rushinzwe ubugenzuzi mbere y'uko utangira.

Article 47: Record of assessments

When an existing insurer determines that an insurance product is a microinsurance product, it must record in writing the evaluations that it has made, specifying the basis upon which evaluations are based to determine the product as microinsurance product.

Article 48: Keeping of the records

Dedicated microinsurer and insurer offering microinsurance products shall retain each written record of assessment until at least 3 years after the insurer ceases to market and sell the microinsurance products.

Article 49: Registration of Microinsurance pilots

Any pilot program of microinsurance product shall be notified to the Regulator before the process starts.

Article 47: Enregistrement des évaluations

Lorsqu'un assureur existant détermine qu'un produit d'assurance est un produit de micro-assurance, il doit garder par écrit les évaluations qu'il a effectuées en précisant la base sur laquelle les évaluations sont fondées pour déterminer les produits comme ceux de micro-assurance.

Article 48: Conservation des archives

Les miro-assureurs spécialisés ou les assureurs proposant des produits de micro-assurance doivent conserver par écrit chaque document d'évaluation au moins trois (3) ans après que l'assureur ait cessé de faire le marketing ou de vendre les produits de micro-assurance.

Article 49: Enregistrement des pilotes de micro-assurance

Tout programme pilote de produit de micro-assurance devant être exécuté par un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance doit être notifié au Régulateur avant le début du processus.

UMUTWE WA VI: KWISHYURA IBYISHINGIWE, GUKEMURA IBIBAZO NO KURENGERA ABAGUZI

Icyiciro cya mbere: kwishyura ibyishingiwe no gukemura ibibazo

Ingingo ya 50 : Kwishyura

Uburyo bwo kwishyura ibyishingiwe ndetse n'inyandiko zisabwa kugirango byishyurwe hashingiwe ku masezerano y'ubwishingizi buciriritse bigomba kuba byumvikana kandi byoroheje hitawe ku bushobozi buke bw'umufatabwishingizi buciriritse.

Kwishyura gushingiye ku masezerano y'ubwishingizi buciriritse bigomba kwemerwa cyangwa kutemerwa n' Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse mu gihe cy'iminsi irindwi (7) isanzwe uhereye igihe ugusaba kwishyurwa kwakiriwe hamwe n'inyandiko zose zibisobanura.

Iyo gusaba kwishyurwa byemewe, kwishyurwa bigomba gukorwa mu minsi icumi (10) uhereye igihe ugusaba kwemerewe.

Iyo ugusaba kwishyurwa gushingiye ku masezerano y'ubwishingizi buciriritse

CHAPTER VI: CLAIMS AND COMPLAINT HANDLIND AND CONSUMER PROTECTION

Section One: Claims and complaint handling

Article 50: Claims settlement

The claims process and document requirements for lodging a claim under microinsurance contracts shall be kept as simple as possible, considering the likely resource constraints of the microinsurance policyholder.

A claim under a microinsurance contract shall be accepted or rejected by a dedicated microinsurer or insurer offering microinsurance products within seven (7) calendar days of receipt of the claim with all supporting documents.

Where a claim under a microinsurance contract is accepted, it shall be settled within ten (10) calendar days from the acceptance of the claim.

Where a claim under a microinsurance contract is rejected, the policyholder shall be

CHAPITRE VI: REGLEMENT DES SINISTRES ET DES PLAINTES ET PROTECTION DE CONSOMMATEURS

Section première: Réglement des sinistres et des plaintes

Article 50: Réglement des réclamations

Le processus de demande d'indemnisation et les exigences en matière de documents pour déposer cette demande en vertu de contrats de micro-assurance doivent être aussi simples que possible, compte tenu des contraintes probables de ressources du souscripteur de micro-assurance.

Une demande déposée suivant le contrat de micro-assurance doit être acceptée ou rejetée par un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance dans les sept (7) jours calendriers suivant la réception de cette demande avec toutes les pièces justificatives.

Lorsqu'une demande d'indemnisation est acceptée au titre d'un contrat de micro-assurance, elle doit être réglée dans les dix (10) jours calendriers dès son acceptation.

Lorsqu'une demande d'indemnisation au titre d'un contrat de micro-assurance est rejetée, kutemewe, mu gihe cy'iminsi cumi (10) isanzwe uhereye igihe yabwakiriye, umwishingizi agomba kubimenyesha umufatabwishingizi mu nyandiko kandi akamumenyesha impamvu butakiriwe.

Iyo ugusaba kutakiriwe bitewe n'uko hari amakuru abura cyangwa ibisabwa bitujujwe, ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishungizi buciriritse asobanura ayo makuru atuzuye cyangwa ibisabwa bibura.

<u>Ingingo ya 51:</u> Gukemura ibibazo

Buri muntu ukora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse agomba gushyiraho uburyo bw'imbere mu kigo bwo gukemura ibibazo bishingiye ku nyemezamasezerano byatanzwe.

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse agomba gushyiriraho abafatabwishingizi uburyo bwo kumushyikiriza ibibazo ku buryo buziguye cyangwa binyuze ku muhuza wabafashije kugirana amasezerano.

given written notice with reasons by the insurer of the rejection of the claim within ten (10) calendar days of receiving the clam.

If the claim was rejected due to information or any other requirement that is missing, the dedicated microinsurer or insurer offering microinsurance products shall specify those other pieces of information or any other requirement that is missing.

<u>Article 51</u>: Complaints handling

Every dedicated microinsurer or insurer offering microinsurance products must establish an in-house complaints handling mechanism to deal with complaints received in relation to microinsurance policies they issue.

A dedicated microinsurer or insurer offering microinsurance products shall put in place mechanisms through which a microinsurance policyholder can lodge a complaint directly or through the intermediary channel through which the policyholder acquired the policy.

l'assureur doit notifier par écrit à l'assuré le motif du rejet de la réclamation pendant dix (10) jours civils.

Si la réclamation a été rejetée en raison d'informations ou de toute autre exigence manquante, le micro-assureur spécialisé ou l'assureur proposant des produits de micro-assurance doit spécifier ces autres informations ou toute autre exigence manquante.

<u>Article 51</u>: Traitement des plaintes

Chaque micro-assureur spécialisé ou assureur propsant des produits de micro-assurance doit mettre en place un mécanisme interne de traitement des plaintes pour traiter les plaintes relatives aux polices de micro-assurance qu'ils ont émises.

Un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance doit mettre en place le mechanisme pour que les souscripteurs de micro-assurance puissent déposer les plaintes directement auprès de l'assureur ou par le biai de l'intermédiaire par lequel le souscripteur d'assurance a acquis la police.

Ikibazo gishobora gutangwa mu magambo, mu buryo bw'ikoranabuhanga cyangwa mu nyandiko.

Iyo ikibazo gitanzwe mu buryo bw'ikoranabuhanga cyangwa mu magambo, Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse agomba gusubiza mu nyandiko ko yacyakiriye.

Ikibazo kigomba gukemurwa mu gihe cy'iminsi cumi (10) uhereye igihe cyakiriwe.

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bagomba gutanga impamvu batemeye ikibazo cyose cyangwa yacyanze cyose.

Iyo ikibazo cyangwa ugusaba kwishyurwa byatanzwe hubahirijwe ibisabwa bitakemuwe mu gihe cy'iminsi mirongwitatu (30) byakiriwe, ikibazo cyangwa ugusaba bifatwa nk'aho byemewe kandi bigira imbaraga nk'izo kwikiranura.

A complaint may be lodged verbally, by electronic means or in writing.

If the complaint has been logdged electronically or verbally, a dedicated microinsurer or insurer offering microinsurance products must aknowledge the receipt in writing.

A complaint shall be resolved within ten (10) calendar days after being received.

The dedicated microinsurer or insurer offering microinsurance products shall provide reasons for a decision to not fully accept or reject a complaint.

If a complaint or a claim relating to a duly lodged claim is not resolved within thirty days (30) calendar days after reception, the complaint or a claim shall be considered as duly accepted and shall be imposable and shall have the same force as that of transaction.

Une plainte peut être déposée verbalement, par voie électronique ou par écrit.

Si la plainte a été enregistrée électroniquement ou verbalement, un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance doit confirmer sa réception par écrit.

Une plainte doit être résolue dans les dix (10) jours civils calendriers dès sa réception.

Le micro-assureur spécialisé ou l'assureur proposant des produits de micro-assurance doit motiver sa décision d'accepter en parti ou rejeter totalement une plainte.

Si une plainte ou une demande d'indmenisation relative à une plainte dûment déposée n'est pas résolue dans les trente jours (30) calendiers après sa réception, la plainte ou la demande doit être considérée comme dûment acceptée et est imposable à la même force que celle de la transaction.

<u>Icyiciro cya 2</u>: Kurengera abaguzi

<u>Ingingo ya 52</u>: Inzira kugurisha binyuramo no gutanga amakuru

Ikigo gikora umurimo w'ubwishingizi buciriritse, umwishingizi utanga serivisi z'ubwishingizi buciriritse n'abahuza mu bwishingizi buciriritse agomba guha umufatabwishingizi cyangwa ushobora kuba we amakuru ashoboka yerekeye serivisi z'ubwishingizi buciriritse kugirango bafate icyemezo bazi neza icyo bakora.

Ikigo gikora umurimo w'ubwishingizi buciriritse, umwishingizi utanga serivisi z'ubwishingizi buciriritse n'abahuza mu bwishingizi buciriritse bagomba guha amakuru akurikije amabwiriza rusange agena inyandiko imenyekanisha amakuru y'ingenzi ku bwishingizi n'itangazwa ry'amakuru kuri serivisi z'ubwishi.

<u>Ingingo ya 53</u>: Kumenyekanisha

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bagomba gukora ibishoboka byose kugirango umuntu uhura n'abakiriya mu igurisha cyangwa mu ivugurura ry'amasezerano y'ubwishingizi buciriritse atange amakuru ahagije ku bakiriya kugirango

<u>Section 2</u>: Consumer protection

<u>Article 52:</u> Sales process and minimum information

A dedicated microinsurer, insurer offering microinsurance products and microinsers intemediaries shall provide consumers or potential consumers the maximum information about microinsurance products for them to take an informed decision.

Dedicated microinsurers, insurers offering microinsurance products and microinsurers intermediaries must provide information to a consumer in accordance with the Regulation determining the key facts statements and information disclosures for insurance products.

<u>Article 53</u>: Disclosure

A dedicated microinsurer or an insurer offering microinsurance products must ensure that persons who deal with customers in the process of selling or renewing microinsurance contract disclose sufficient information to customers for them to understand what microinsurance is, and

<u>Section 2:</u> Protection des consommateurs

<u>Article 52</u>: Processus de vente et informations minimales

Le micro-assureur spécialisé, l'assureur proposant des produits de micro-assurance et les intermediares de micro-assurance doivent fournir aux consommateurs ou aux consommateurs éventuels un maximum d'informations sur les produits de micro-assurance afin qu'ils puissent prendre une décision éclairée.

Le micro-assureur spécialisé, l'assureur proposant des produits de micro-assurance et les intermediares de micro-assurance doivent fournir des informations au consommateur conformement au Règlement déterminant la déclaration des informations clés et la divulgation d'informations sur les produits d'assurance.

<u>Article 53</u>: Divulgation

Un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance doit s'assurer que les personnes qui engagent des clients dans le cadre de la vente ou du renouvellement de contrats de micro-assurance communiquent suffisamment d'informations aux clients pour comprendre ce que c'est la bumve icyo ubwishingizi buciriritse ari cyo ndetse babashe gusobanukirwa n'uburenganzira ndetse n'inshingano byabo.

Imenyekanisha rigomba gukorwa mu magambo ndetse no munyandiko kandi bigomba kuba mbere y'amasezerano, arimo gukorwa, ndetse na nyuma yaho kandi bigakorwa neza kuri buri kiciro.

Imenyekanisha rikozwe mu magambo rishobora gukorwa n'umuntu ubwe, cyangwa bikorewe kuri terefone cyangwa mu bundi buryo bw'amajwi.

Iyo amasezerano y'ubwishingizi buciriritse akozwe ku buryo bw'ikoranabuhanga cyangwa iyo incamake y'amasezerano yatanzwe hifashishijwe ikoranabuhanga, ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bagomba nabo kumenyekanisha amakuru ari mu ncamake y'amasezerano mu rurimi umukiriya yumva.

<u>Ingingo ya 54</u>: Inyemezamasezerano y'ubwishingizi buciriritse

Haseguriwe ibivugwa mu ngingo ya mirongwitanu na kabiri (52) y'aya mabwiriza, inyemezamasezerano y'ubwishingizi buciriritse igomba:

what their rights and obligations under the contract are.

Disclosure must be both verbal and written and must occur before, during and after entering into the contract with appropriate disclosure being made at each step.

Verbal disclosure can be in person, or remotely via a call centre or other voice channel.

When a microinsurance contract is concluded by electronic means or the policy summary is provided by electronic means, a dedicacated microinsurer or insurer offering microinsurance products must also make verbal disclosure, in the customer's home language, of all the information contained in the policy summary.

<u>Article 54</u>: Microinsurance policy

Subject to the provisions of Article fifty two (52**)** of this Regulation, Microinsurance policy must:

micro-assurance et quels sont leurs droits et obligations contractuels.

La divulgation doit être à la fois verbale et écrite et doit avoir lieu avant, pendant et après la conclusion du contrat, avec une divulgation appropriée à chaque étape.

La divulgation verbale peut ne se faire en personne ou à distance par un centre d'appels ou un autre canal vocal.

Lorsqu'un contrat de micro-assurance est conclu par voie électronique ou que le résumé de la police est fourni par la même voie, un micro-assureur ou un assureur proposant des produits de micro-assurance spécialisé doit également divulguer verbalement, dans la langue du client, toutes les informations contenues dans le résumé de la police.

<u>Article 54</u>: La police de micro-assurance

Sous réserve des dispositions de l'article cinquate deux **(**52) du présent Règlement, la police de micro-assurance doit:

1° kuba yanditse mu rurimi rwumvikana kandi itarimo amagambo yihariye mu mwuga runaka cyangwa akoreshwa mu mategeko cyangwa irimo amahinamvugo ashobora kugora umukiriya w'ubwishingizi buciriritse;

2° kugira incamake y'amasezerano muri rumwe mu ndimi zikoreshwa mu Rwanda nk'uko byakwiyumvikanirwaho n'abagiranye amasezerano;

3° kuba irimo ingingo ivuga ko Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse afite inshingano zo kumenyesha umufatabwishingizi buciriritse ko amasezerano y'ubwishingizi yenda kurangira nibura mbere y'iminsi mirongo itatu (30) ngo arangire;

4° kuba kuvugurura amasezerano bihita biba cyangwa igateganya uburyo bworoshye bwo kuyavugurura;

5° gukomeza kubika/kugumana amasezerano nibura mu gihe cy'iminsi mirongo itatu (30) iyo umufatabwishingizi ananiwe kwishyura ikigizu cy'ubwishingizi iyo amasezerano yari amaze nibura amezi atatu (3) mbere

1° be written in clear and simple language and must avoid the use of technical and legal terminology and complex formulars that would be difficult to understand for microinsurance customers;

2° have a summary in either of the languages accepted in Rwanda as may be agreed by the contracting parties;

3° state that a dedicated microinsurer or insurer offering micrinsurance products has an obligation of notification to the microinsurance policyholder about the lapse at least thirty (30) calendar days before it expires;

4° provide for automatic renewal or simplified renewal procedures for the contract;

5° maintain the cover for at least thirty (30) calendar days after the policyholder failed to pay the premium, if the policy has been in existence for at least three (3)

1° être rédigé dans un langage clair et simple et qui évite l'utilisation de termes techniques et juridiques et de formules complexes qui seraient difficiles à comprendre pour les clients de la micro-assurance;

2° avoir un résumé dans l'une des langues acceptées au Rwanda, tel que convenu par les parties contractantes;

3° stipuler qu'un micro-assureur a l'obligation de notifier au souscripteur de microassurance de l'expiration du contrat au moins trente (30) jours civil avant ladite expiration ;

4° prévoir des procédures de renouvellement automatique ou de renouvellement simplifié du contrat ;

5° maintenir la couverture pendant au moins trente (30) jours civil après que le souscripteur d'assurance n'ait pas payé la prime, à condition que la police ait existé depuis au moins trois (3) y'itariki ikiguzi cy'ubwishingizi cyagombaga kwishyurirwaho ;

6° kuba irimo ibikurwa mu masezerano bikeya cyangwa nta byo;

7° Kuvuga ko umwishingizi yahawe icyemezo cyo gukora nk' Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse.

Byongeye kandi, inyemezamasezerano y'ubwishingizi buciriritse igomba kwerekana:

1° ibyago byishingiwe;

2° ibivanwa mu masezerano iyo bihari;

3° ikiguzi cy'ubwishingizi n'aho kishyurirwa;

4° ingaruka zo kutishyura ikiguzi cy'ubwishingizi;

5° igihe, ahantu n'uburyo byo gusaba kwishyurwa ndetse n'ibyangombwa bisabwa na;

6° aho ushobora kujyana ikibazo ngo gikemuke.

months prior to the due date of the failed premium payment;

6° contain no or few exclusion;

7° state that the insurer is licensed as a dedicated microinsurer or an insurer offering microinsurance products.

In addition, the policy shall demonstrate:

1° the risk covered;

2° the exclusion, if any;

3° the required premiums and where to pay them;

4° the effect of not paying the premium;

5° when, where and how the claim can be filed and the required documents and;

6° where to address the complaint**.**

mois avant la date de paiement de prime échoué ;

6° ne pas contenir ou contenir peu d'exclusion;

7° préciser que l'assureur est agréé en tant que micro-assureur spécialisé ou assureur proposant des produits de micro-assurance.

En outre, la politique doit démontrer:

1° le risque couvert;

2° l'exclusion si il y en a ;

3° les primes exigées et où les payer;

4° effet de ne pas payer la prime;

5° quand, où et comment la réclamation d'indemnisation peut être déposée et les documents requis et;

6° où présenter la demande d'indemnisation.

Bitabangamiye ibivugwa muri iyi ngingo, igika cya 2, iyo amagambo akoreshwa mu mategeko cyangwa akoreshwa mu yindi myuga yakoreshejwe, Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse agomba kubisobanura mu nyandiko yakoreshejwemo.

Iyo umufatabwishingizi asabye kwishyurwa nyamara bikiri mu gihe cyo gusonerwa, umwishingizi akura mu nshingano ze ikiguzi cy'ubwishingizi cyari kitarishyurwa. Iyo umufatabwishingizi yishyuye mu gihe cy'iminsi 30 amasezerano akomeza nta guhagarara.

<u>Ingingo ya 55</u>: Igihe cyo gutegereza

Amasezerano y'ubwishingizi buciriritse ashobora guteganya igihe cyo gutegereza kidashobora kurenza amezi atatu (3) cyangwa 50% y'igihe amasezerano agomba kumara hitawe ku kigufi muri ibyo bibiri.

Iyo amasezerano y'ubwishingizi buciriritse avuguruwe, ntashobora guteganya igihe cyo gutegereza.

Subject to the provisions of Paragraph 2 of this Article, where the legal language or any other technical language is used, the microinsurer shall provide the explanation in the document in which it is used.

When the policyholder lodges a claim during the grace period, the insurer deducts the outstanding premium from his liability under the contract. If the policyholder pays the premium within thirthy (30) days period, the policy is maintained without interruption.

<u>Article 55:</u> Waiting period

A microinsurance contract may provide for a reasonable waiting period, which may not exceed three (3) months or 50% of the policy period, whichever is the shorter period.

Renewed microinsurance contracts shall not contain waiting periods.

Sous réserve des dispositions de l'alinéa 2 du présent article, lorsque la langue juridique ou toute autre langue technique est utilisée, le micro-assureur fournit l'explication dans le document dans lequel elle est utilisée.

Si le le souscripteur d'assurance présente une demande d'indemnisation pendant le délai de grâce, l'assureur déduit la prime impayée de sa responsabilité selon les provisions du contrat. Si le souscripteur d'assurance paie la prime dans le délai de 30 jours, la police est maintenue sans interruption.

<u>Article 55</u>: Délai d'attente

Un contrat de micro-assurance peut prévoir un délai d'attente raisonnable, qui ne peut dépasser trois (3) mois ou 50% de la période d'assurance, la période la plus courte étant retenue.

Les contrats de microassurance renouvelés ne doivent pas contenir de délais d'attente.

UMUTWE WA VII: IBISABWA KU ISUZUMIRO

Ingingo ya 56: Serivisi zihanga udushya

Iyo Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bifuza gushyira ku isoko serivisi zihanga udushya mu rwego rwa serivisi zo guhanga udushya zikorerwa igenzuramikorere, ariko zikaba zidahuje neza n'imwe muri serivisi zisanzwe zikorerwa igenzuramikorere, cyangwa izo serivisi bigaragara ko ari imberabyombi, ikigo gishobora gusaba Urwego rushinzwe ubugenzuzi ko izo serivisi zibanza gukorerwa isuzuma.

Ingingo ya 57: Ibishingirwaho mu kwemererwa

Ikigo gisaba Urwego rushinzwe ubugenzuzi kwemererwa kugira uruhare mu isuzuma rya serivisi zacyo nshya kigiye gukoresha kigomba kugaragaza ibi ibikurikira:

1° ko izo serivisi cyangwa igisubizo zizana koko bihanga udushya kandi bikaba bigaragaza neza ko bifite ubushobozi bwo:

CHAPTER VII: SANDBOX REQUIREMENTS

Article 56: Innovative product or service

In the event that an entity intends to provide an innovative product or service within the innovative services hereby regulated, but this does not clearly correspond to one of the services or products currently regulated, or represents a hybrid product, the entity may apply for a sandbox to the Regulator.

Article 57: Eligibility criteria

An applicant seeking the Regulator's approval to participate in a sandbox must demonstrate the following:

1° the product, service or solution is genuinely innovative with clear potential to:

CHAPITRE VII: EXIGENCES RELATIVES AU SANDBOX

Article 56: Produit ou service innovant

Dans le cas où une entité un micro-assureur spécialisé ou un assureur proposant des produits de micro-assurance a l'intention de fournir un produit ou un service innovant dans le cadre des services innovants réglementés, mais que ce service/produit ne correspond pas clairement à l'un des services ou produits actuellement réglementés ou représente un produit hybride, l'entité peut demander un sandbox au Regulator.

Article 57: Critères d'éligibilité

Un demandeur qui sollicite l'approbation au Regulator pour participer à un sandbox doit démontrer ce qui suit:

1° le produit, le service ou la solution est réellement innovant avec un potentiel évident pour:

(a) gukemura ibibazo bikomeye cyangwa kuzanira inyungu abazikoresha cyangwa urwego rw'imari;

(b) kunoza uburyo bwo kugera ku mikorere myiza, yizewe umutekano kandi ifite ireme mu itangwa rya serivisi zo guhanga udushya;

(c) kongera imikorere myiza kandi iboneye yo gucunga ingorane;

(d) kuziba ibyuho cyangwa kuzana ubushobozi bushya mu kubona amafaranga cyangwa gushora imari mu gihugu.

2° ikigo gisaba cyakoze isuzuma rihagije kandi rikwiriye ryo kugaragaza akamaro n'imikorere y'ubwo buryo, iyo serivisi cyangwa igisubizo kandi yagaragaje ingorane zijyanye na byo;

3° ikigo gisaba gifite ibikoresho bya ngombwa byo gushyigikira iryo gerageza. Muri byo harimo ibikoresho bisabwa n'ubuzobere bwo koroshya no kugenzura ingaruka

a) address a significant problem or issue, or bring benefits to consumers or the financial industry;

b) improve accessibility, efficiency, security and quality in the provision of innovative services;

c) enhance the efficiency and effectiveness of management of risks;

d) address gaps in or open up new opportunities for financing or investments in the country.

2° the applicant has conducted an adequate and appropriate assessment to demonstrate the usefulness and functionality of the product, service or solution and identified the associated risks;

3° the applicant has the necessary resources to support testing. This includes the required resources and expertise to mitigate and control potential risks and losses arising

a) résoudre un problème ou une question important ou apporter des avantages aux consommateurs ou au secteur financier;

b) améliorer l'accessibilité, l'efficacité, la sécurité et la qualité dans la fourniture de services innovants;

c) améliorer l'efficience et l'efficacité de la gestion des risques;

d) combler les lacunes ou ouvrir de nouvelles possibilités de financement ou d'investissements dans le pays.

2° le demandeur a effectué une évaluation adéquate et appropriée pour démontrer l'utilité et la fonctionnalité du produit, du service ou de la solution et a identifié les risques s'y rapportant;

3° le demandeur dispose des ressources nécessaires pour supporter les tests. Cela comprend les ressources et l'expertise requises pour atténuer et contrôler les risques et les pertes zishobora kuvuka ndetse n'ibihombo byaturuka mu gutanga izo serivisi cyangwa igisubizo kugira ngo zifashishwe;

4° ikigo gisaba gifite gahunda y'ibikorwa nyayo yo gusakaza izoo serivisi cyangwa igisubizo mu rwego rw'ubucuruzi mu gihugu nyuma yo kurangiza icyiciro cyo kubigerageza;

5° ikigo gisaba kiyobowe kandi gicungwa n'abantu bafitiwe icyizere kandi b'inyangamugayo.

Ingingo ya 58: Uburyo bukurikizwa mu gusaba

Ikigo gisaba kigomba gushyikiriza Urwego rushinzwe ubugenzuzi inyandiko zose za ngombwa zisobanura umushinga. Ikigo gisaba kigomba nanone gushyiramo ibigamijwe by'ingenzi iryo gerageza ryifuzwa kugerwaho n'ibipimo genderwaho bikwiriye byo gusuzuma ibizagerwaho.

Urwego rushinzwe ubugenzuzi rumenyesha ikigo cyasabye ko cyemerewe kugira uruhare muri gahunda y'igerageza ry'ibanze mu gihe kitarenze iminsi cumi n'itanu (15) y'akazi imaze

from offering of the product, service or solution;

4° the applicant has a realistic business plan to deploy the product, service or solution on a commercial scale in the country after exit from the pilot phase; and

5° the applicant is managed by persons with credibility and integrity.

Article 58: Application process

The applicant must submit to the Regulator all relevant documents to describe the project. The applicant must also include the key outcomes that the testing is intended to achieve and the appropriate indicators to measure such outcomes.

The Regulator shall inform an applicant of its eligibility to participate in the pilot programme within fifteen (15) working days of receiving a complete application.

potentiels découlant de l'offre du produit, du service ou de la solution;

4° le demandeur a un plan d'affaires réaliste pour déployer le produit, le service ou la solution à l'échelle commerciale dans le pays après la sortie de la phase pilote; et

5° le demandeur est dirigé et géré par des personnes crédibles et intègres.

Article 58: Processus de demande

Le demandeur doit soumettre au Regulator tous les documents appropriés pour décrire le projet. Le demandeur doit également inclure les principaux résultats attendus du test et les indicateurs appropriés pour mesurer ces résultats.

Le Regulator informe le demandeur de son admissibilité à participer au programme pilote dans les quinze (15) jours ouvrables suivant la réception d'une demande complète. Par la kwakira dosiye isaba yuzuye. Nyuma yaho, Urwego rushinzwe ubugenzuzi rusaba abitabira igerageza kugira uruhare mu bikorwa bikurikira:

1° imiterere y'igerageza nk'ibyo igerageza rireba n'igihe rimara, uburyo busabwa mu koroherezwa mu igerageza rikorwa n'inshuro zo gutanga raporo;

2° ingamba zihariye zo kumenya ko igerageza ryagenze neza cyangwa nabi igihe cy'igerageza kirangiye;

3° ingamba yo gusohoka muri ubwo buryo mu gihe igerageza ritagenze neza cyangwa ryahagaritswe;

4° gahunda y'inzibacyuho yo gukwirakwiza ubwo buryo, serivisi cyangwa igisubizo mu rwego rw'ubucuruzi igihe igerageza ryageze neza.

Ingingo ya 59: Raporo zishyikirizwa Urwego rushinzwe ubugenzuzi

Ikigo cyagize uruhare mu igerageza kigomba gushyikiriza Urwego rushinzwe ubugenzuzi raporo z'agateganyo ku ntambwe igerageza rimaze gutera.

Thereafter, the Regulator shall engage the participants on the following:

1° testing parameters such as the scope and duration of the test, regulatory flexibilities requested and frequency of reporting;

2° specific measures to determine the success or failure of the test at the end of the testing period;

3° an exit strategy should the test fail or be discontinued;

4° a transition plan for the deployment of the product, service or solution on a commercial scale upon successful testing.

Article 59: Reports to the Regulator

The participant must submit interim reports to the Regulator on the progress of the test.

suite, le Regulator engage les participants sur les points suivants:

1° les paramètres d'essai tels que la portées et la durée du test, les flexibilités de régulation requises et la fréquence des rapports;

2° des mesures spécifiques pour déterminer le succès ou l'échec du test à la fin de la période d'essai;

3° une stratégie de sortie si le test échoue ou est interrompu;

4°un plan de transition pour le déploiement du produit, du service ou de la solution à une échelle commerciale lors de tests réussis.

Article 59: Rapports soumis au Regulator

Le participant doit soumettre des rapports intermédiaires au Regulator sur l'état d'avancement du test.

Raporo ivugwa mu kiga kubanziriza iki igomba kuba ikubiyemo amakuru ku bikurikira:

1° ibipimo by'ingenzi by'imikorere, ibikorwa by'ingenzi byabayeho n'amakuru yerekeye ibarurishamibare;

2° ibibazo by'ingenzi byavutse nk'uko byagaragariye mu buriganya cyangwa raporo ku nzitizi mu mikorere zabayeho;

3° ingamba cyangwa ibyemezo byafashwe mu rwego rwo gukemura ibibazo by'ingenzi byabonetse.

Inshuro n'ibisobanuro birambuye byihariye bigomba gushyirwa muri raporo z'agateganyo bigomba kumvikanwaho hagati ya Urwego rushinzwe ubugenzuzi n'ikigo cyitabiriye igerageza, hitabwa ku gihe, imiterere ihambaye, ubwoko, ndetse n'ingano y'ibyateza ingorane zaterwa n'igerageza.

Ibigo byagize uruhare mu igerageza bigomba gutanga raporo ya nyuma ikubiyemo amakuru akurikira ku mushinga uhuza ibikorwa by'iryo gerageza mu gihe kitarenze iminsi 30 uhereye igihe igerageza ryarangiriye:

1° iby'ingenzi byavuye mu igerageza, ibipimo by'ingenzi by'imikorere

The report mentioned in the preceding paragraph shall include information on the following:

1° key performance indicators, key milestones and statistical information;

2° key issues arising as observed from fraud or operational incident reports;

3° actions or steps taken to address the key issues.

The frequency and specific details to be included in interim reports shall be agreed upon between the Regulator and the participant, taking into account the duration, nature, complexity, scale of risks associated with the test.

The participants must submit a final report containing the following information to project piloting within 30 calendar days from the expiry of the testing period:

1° key outcomes, key performance indicators against agreed measures

Le rapport mentionné à l'alinéa précédent doit comprendre des informations sur les points suivants:

1° les indicateurs clés de performance, principaux événements marquants et les informations statistiques;

2° les questions clées découlant de la fraude ou des rapports d'incidents opérationnels;

3° les actions ou mesures prises pour résoudre les problèmes clés.

La fréquence et les détails spécifiques à inclure dans les rapports intérimaires doivent être convenus entre le Regulator et le participant, en tenant compte de la durée, de la complexité, de la nature, de l'échelle des risques associés au test.

Les participants doivent soumettre un rapport final contenant les informations suivantes au pilotage du projet dans les 30 jours calendaires à compter de l'expiration de la période d'essai:

1° les principaux résultats, les indicateurs clés de performance par rapport aux bishingiye ku byemezo byumvikanyweho kugira ngo igerageza rigere ku ntego cyangwa rinanirane n'ibyavuye muri iryo gerageza;

2° inyandiko mvugo yuzuye ya raporo ku ngorane zose zagaragaye mu igerageza n'uburyo ibibazo by'abakiriya byakemuwe;

3° mu gihe igerageza ritageze ku ntego, kugaragaza amasomo yungukiwe muri iryo gerageza.

<u>Ingingo ya 60</u>: Ikoreshwa ry'uburyo bwose mu igerageza

Igihe igerageza ryo ku ikubitiro rimara ntikigomba kurenza amezi 6 uhereye itariki isuzuma ryatangiriye.

Kugira ngo igerageza ryongererwe igihe, ibigo bigira uruhare mu igerageza bishyikiriza ugusaba Urwego rushinzwe ubugenzuzi mu nyandiko mu gihe kitarenze iminsi mirongo itatu (30) ibanziriza igihe igerageza rizarangirira.

Inyandiko isaba igomba kugaragaza igihe cy'inyongera gisabwa no gusobanura neza impamvu hasabwa kongerwa igihe cy'igerageza.

for the success or failure of the test and findings of the test;

2° a full account of all incident reports and resolution of customer complaints;

3° in the case of a failed test, lessons learnt from the test.

<u>Article 60</u>: Exhaustion of testing

The initial testing period shall not exceed 6 months from the start date of the sandbox.

To extend the testing period, a written application must be submitted by the participants to the Regulator not later than thirty (30) calendar days before the expiry of the testing period.

The application shall state the additional time required and clearly explain reasons for requiring the extension.

mesures convenues pour le succès ou l'échec du test et les résultats du test;

2° un compte rendu complet de tous les rapports d'incident et de la résolution des plaintes des clients;

3° en cas de test non réussi, les leçons tirées du test.

<u>Article 60:</u> Epuisement des tests

La période d'essai initiale ne doit pas dépasser 6 mois à compter de la date de début de la sandbox.

Pour prolonger la période d'essai, une demande écrite doit être soumise par les participants au Regulator au plus tard trente (30) jours calendaires avant l'expiration de la période d'essai.

La demande doit indiquer le temps supplémentaire requis et expliquer clairement les raisons pour lesquelles la prolongation est requise.

Mu rwego rwo kugabanya ibishobora kurogoya serivisi ku isoko, muri rusange Urwego rushinzwe ubugenzuzi ntirwemera isabwa ry'iyongerwa ry'igihe rikozwe nyuma y'igihe igerageza rigomba kumara keretse iyo hari igisubizo cyatanze umusaruro ushimishije muri rusange kandi bikaba bishobora kugaragara ko igerageza ryongerewe igihe rikenewe mu rwego rwo gukemura ibibazo byihariye cyangwa ingorane zagaragajwe mu igerageza ribanza.

Iyo igerageza rishojwe, Urwego rushinzwe ubugenzuzi rufata icyemezo cyo gushyira cyangwa kudashyira serivisi cyangwa igisubizo bishya ku isoko ku buryo bwagutse.

Iyo bibiherewe uruhushya, ibigo byagize uruhare mu igerageza byifuza gukora ibikorwa by'ubucuruzi bikorerwa igenzuramikorere, bikorerwa isuzumwa hitawe ku byakurikijwe kugira ngo byemererwe gukora.

Urwego rushinzwe ubugenzuzi rushobora kubuza ikwirakwizwa rya serivisi cyangwa igisubizo ku isoko nyuma y'isozwa ry'igerageza kubera impamvu zikurikira:

1° iyo igerageza ritageze ku ntego hashingiwe ku ngamba z'igerageza zumvikanyweho;

2° serivisi cyangwa igisubizo byagize ingaruka mbi, kuri rubanda cyangwa ku

To minimise market distortion, the Regulator shall not generally approve a protracted extension of the testing period unless the solution has tested positively in general and it can be demonstrated that the extended testing is necessary to respond to specific issues or risks identified during initial testing.

Upon the completion of the testing, the Regulator decides whether to allow the product, service or solution to be introduced in the market on a wider scale.

Where allowed, participating entities intending to carry out regulated businesses are assessed based on applicable licensing criteria, as the case may be.

The Regulator may also prohibit distribution of the product, service or solution in the market upon the completion of the testing due to the following reasons:

1° in the event of an unsuccessful testing based on agreed test measures;

2° the product, service or solution has unintended negative consequences

Pour minimiser les distorsions du marché, le Regulator n'approuve pas généralement une prolongation prolongée de la période d'essai à moins que la solution ait été testée positivement de manière générale et qu'il peut être démontré que les tests prolongés soient nécessaires pour répondre à des problèmes spécifiques ou à des risques identifiés lors des tests initiaux.

A l'issue des tests, le Regulator décide d'autoriser ou pas la mise sur le marché du produit, du service ou de la solution sur une échelle plus élargie.

Lorsque cela est autorisé, les entités participantes ayant l'intention de mener des activités réglementées sont évaluées en fonction des critères d'agrément applicables, selon le cas.

Le Regulator peut également interdire la distribution de produit, de service ou de la solution sur le marché suivant la fin de l'essaie pour les raisons suivantes:

1° en cas d'échec du test basé sur des mesures d'essai convenues;

2° le produit, le service ou la solution a des conséquences négatives imprévues miterere igomba kuba ihamye idahindagurika y'urwego rw'imari, zitari zigambiriwe.

to the public and/or financial stability.

sur la stabilité publique et/ou financière.

Ingingo ya 61: Ivanwaho ry'iyemererwa

Urwego rushinzwe ubugenzuzi rushobora kuvaniraho ikigo kwemererwa kugira uruhare mu isuzuma rya serivisi zacyo igihe icyo ari cyo cyose mbere y'uko igihe cy'igerageza kirangira iyo ikigo cyifuza kurigiramo uruhare:

1° gitanze amakuru y'ikinyoma, ayobya cyangwa atari ukuri, cyangwa cyahishe cyangwa cyananiwe guhishura impamvu zifatika mu nyandiko ibisaba;

2° kinyuranyije n'itegeko iryo ariryo ryose rikurikizwa Urwego rushinzwe ubugenzuzi rugenderaho cyangwa irindi tegeko iryo ariryo ryose ryubahirizwa mu gihugu cyangwa mu mahanga ku buryo byabangamira ubunyangamugayo bw'ikigo gitanga iyo serivisi ndetse n'imikorere gisanzwe kizwiho mu Rwanda;

3° kiri cyangwa cyamaze kwinjira mu nzira yo guseswa;

4° kinyuranyije n'ibisabwa byerekeye umutekano w'amakuru no kugira ibanga;

Article 61: Revocation of the approval

The Regulator may revoke an approval to participate in the sandbox at any time before the end of the testing period if the participant:

1° submits false, misleading or inaccurate information, or has concealed or failed to disclose material facts in the application;

2° contravenes any applicable law administered by the Regulator or any applicable law in the country or abroad which may affect the provider's integrity and reputation in Rwanda;

3° is undergoing or has gone into liquidation;

4° breaches data security and confidential requirements;

Article 61: Révocation de l'agrément

Le Regulator peut révoquer l'autorisation de participer au sandbox à tout moment avant la fin de la période d'essaie si le participant:

1° soumet des informations fausses, trompeuses ou inexactes, ou a dissimulé ou omis de divulguer des faits importants dans la demande;

2° enfreint toute loi applicable administrée par le Regulator ou toute loi applicable dans le pays ou à l'étranger pouvant affecter l'intégrité et la réputation du prestataire au Rwanda;

3° est en train de subir ou est entré en liquidation;

4° viole la sécurité des données et les exigences confidentielles;

5° gikora imirimo mu buryo bubangamiye abakiriya cyangwa rubanda muri rusange;

6° kinaniwe gukosora neza inenge izo arizo zose za tekiniki, ibyuho cyangwa ibyabangamira izo serivisi cyangwa igisubizo bigatuma habaho kirogoya zikunda kugaragara muri serivisi cyangwa ibibazo by'uburiganya bugenda bugaragara; cyangwa;

7° kinaniwe kwita ku bibazo by'abakiriya no kubikemura neza.

<u>UMUTWE WA VIII:</u> INGINGO ZINYURANYE N'IZISOZA

<u>Ingingo ya 62:</u> Raporo z'imari zigenzuwe

Mu gihe cy'amezi atatu (3) uhereye igihe umwaka w'imari warangiriye, Ikigo gikora umurimo w'ubwishingizi buciriritse kigomba gushyikiriza Urwego rushinzwe ubugenzuzi raporo z'imari zigenzuwe zubahirije amahame ngenderwaho mu ibaruramutungo no mu igenzura hamwe na roporo y'umugenzuzi n'indi raporo iyo ariyo yose yerekeye ibikorwa by'ikigo gikora umurimo w'ubwishingizi buciriritse kandi biherekejwe na seritifika y'inama y'ubutegetsi.

5° carries on business in a manner detrimental to customers or the public at large;

6° fails to effectively address any technical defects, flaws or vulnerabilities in the product, service or solution which gives rise to recurring service disruptions or fraud incidents; or

7° fails to effectively address and resolve customer complaints.

<u>CHAPTER VIII</u>: MISCELLANEOUS AND FINAL PROVISIONS

<u>Article 62</u>: Audited financial statements

A dedicated microinsurer shall within three (3) months from end of its financial year, submit to the Regulator its audited financial statements that comply with applicable accounting and auditing standards together with the auditors' report and any other report on the affairs of the insurer accompanied by a board of directors' certificate.

5° exerce ses activités d'une manière préjudiciable aux clients ou au grand public;

6° ne parvient pas à résoudre efficacement les défauts techniques, les imperfections ou les vulnérabilités du produit, deservice ou de la solution qui entraînent des interruptions de service ou des incidents de fraude récurrents; ou

7° ne parvient pas à traiter et à résoudre efficacement les plaintes des clients.

<u>CHAPITRE VIII</u>: DISPOSITIONS DIVERSES ET FINALES

<u>Article 62</u>: Etats financiers audités

Un micro-assureur spécialisé doit soumettre au Regulateur dans les trois (3) mois suivant la clôture de son exercice, des états financiers audités conformes aux normes comptables accompagnés de rapport des auditeurs et tout autres rapport sur les affaires de l'assureur accompagné d'un certificat du conseil d'admistration.

Ikigo gikora umurimo w'ubwishingizi bucibiritse kigenzurwa n'Ikigo cy'ubugenzuzi gito nk'uko biteganywa n'amabwiriza rusange yerekeye ibikurikizwa mu kwemerera abagenzuzi bigenga b'ibigo by'imari n'ibindi basabwa kubahiriza.

Ingingo ya 63: Raporo z'imari za buri gihembwe zitagenzuwe

Buri muntu ukora umurimo w'ubwishingizi buciriritse agomba, mu minsi cumi n'itanu (15) ikurikira impera z'igihembwe, gushyikiriza Urwego rushinzwe ubugenzuzi kopi ya raporo y'imari atagenzuwe, raporo y'erekeye ubushobozi bwe bwo kwishyura ishyizweho umukono n'umuyobozi mukuru kandi iherekejwe n'ibisobanuro birambuye biherekejwe n'andi makuru atari ay'imari asabwa nk'uko biteganywa n'amabwiriza rusange mu gutanga raporo.

Mu minsi mirongwine n'itanu (45) uhereye igihe igihembwe cyarangiriye, buri muntu ukora umurimo w'ubwishingizi buciriritse agomba gushyikiriza Urwego rushinzwe ubugenzuzi icyemezo cy'inama y'ubutegetsi yemeza ubushobozi bwe bwo kwishyura busabwa mu gika cya mbere cy'iyi ngingo.

Abishingizi basanzwe bagomba gukoresha uburyo basanzwe bakoresha mu gutanga raporo

A dedicated microinsurer shall at least, be audited by small audit firm as provided for in the regulation on accreditation requirements and other conditions for external auditors for financial institutions.

Article 63: Quarterly unaudited financial returns

Every dedicated microinsurer shall within fifteen (15) days from the end of the calendar quarter, submit to the Regulator a copy of its unaudited financial statements, quarterly solvency margin report signed by the Chief Executive Officer with supporting schedules along with non-financial information as prescribed for in the reporting requirements regulations.

Within forty five (45) days from the end of the calendar quarter, every dedicated microinsurer shall submit to the Regulator a Board of Directors' certificate approving the unaudited financial statements, quarterly solvency margin report required in paragraph one of this Article.

For insurer offering microinsurance products, they shall follow the existing way

Un micro-assureur spécialisé doit au moins être audité par une petite société d'audit, comme le prévoit le règlement sur les conditions d'accréditation et les autres conditions applicables aux auditeurs externes des institutions financières.

Article 63: Rapports financiers trimestriels non audités

Dans les quinze (15) jours suivant la fin du trimestre, chaque micro-assureur spécialisé soumet au Régulateur une copie de ses états financiers non audités, de son rapport trimestriel sur la marge de solvabilité signé par le Directeur Général avec les annexes correspondantes ainsi que les informations non -financières exigées dans les règlements en la matière.

Dans les quarante cinq (45) jours suivant la fin du trimestre, chaque micro-assureur spécialisé doit soumettre au Régulateur un certificat du conseil d'administration approuvant les états financiers non audités et le rapport trimestriel sur la marge de solvabilité requis á l'alinéa premier du présent article.

Les assureurs proposant des produits de micro-assurance, doivent suivre le mode de rapport ariko bakagaragaza by'umwihariko mu buryo butandukanye kandi bugaragara uko serivisi z'ubwishingizi buciriritse zungutse cyangwa zahombye.

Ingingo ya 64: Ubuhuza mu bwishingizi buciriritse

Abahuza mu bwishingizi buciriritse bubahiriza ibikubiye mu mabwiriza agenga abahuza mu bwishingizi.

Hiyongereye kubiteganywa mu mabwiriza agenga abahuza mu bwishingizi, ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bashobora gukorana n'amakoperative, imiryango itegamiye kuri Leta n'abandi babifitiye ubushobozi nk'abahuza basanzwe mu bwishingizi.

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bagomba guhugura mu buryo bwihariye abahuza basanzwe mu bwishingizi ndeste n'abakozi b'ibigo bafite aho bahuriye no gutanga serivisi z'ubwishingizi buciriritse.

Ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi

of reporting with separate and clear financial performance on microinsurance products.

Article 64: Intermediation in microinsurance

Microinsurance intermediaries shall comply with requirements provided for in the regulation governing insurance intermediaries.

In addition to what is provided in the regulation governing insurance intermediaries, a dedicated microinsurer or an insurer offering microinsurance may appoint cooperatives, Non Profit Organisations and other competent persons as agents of microinsurers.

A dedicated microinsurer or insurer offering microinsurance products shall provide appropriate micro insurance training to any of its individual agents and corpotate agents' employees who have responsibilities in relation to the distribution and marketing of micro insurance products.

A dedicated microinsurer, insurer offering microinsurance products shall prepare

existant avec des performances financières distinctes et claires sur les produits de micro-assurance.

Article 64: De l'intermediation en micro-assurance

Les intermédiaires de micro-assurance doivent se conformer aux dispositions prévues par la réglementation des intermédiaires d'assurance.

Outre de ce qui est prévu dans le règlement régissant les intermédiaires en assurance, un micro-assureur specialisé ou un assureur proposant les produits de micro-assurance peut désigner des coopératives, des organisations à but non-lucratif et d'autres personnes compétentes comme agents de micro-assureurs.

Un micro-assureur spécialisé, un assureur proposant des produits de micro-assurance, doit donner des formations particulières en matière de micro-assurance à ses agents et agents de l'institution ayant des responsabilités dans la distribution de produits de micro-assurance.

Un micro-assureur spécialisé, un assureur proposant des produits de micro-assurance, z'ubwishingizi buciriritse agomba gutegura imfashanyigisho z'amahugurwa ajyanye na serivisi z'ubwishingizi buciriritse kandi akazivugurura hashingiwe ku iterambere rya serivisi z'ubwishingizi buciriritse.

Infashanyigisho iyo zimaze kwemezwa n'urwego rubifiteye ububasha rw'ikigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse zigomba gushyikirizwa Urwego rushinzwe ubugenzuzi.

Ingingo ya 65: Ibisabwa mu gutanga raporo

Buri kigo gikora umurimo w'ubwishingizi buciriritse cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse bagomba kubahiriza ibisanzwe byubahirizwa mu gutanga raporo zisabwa.

Ingingo ya 66: Igenzura ry'Urwego rushinzwe ubugenzuzi

Urwego rushinzwe ubugenzuzi rushobora gukorera igenzura ibiro cyangwa inyandiko z' Ikigo gikora umurimo w'ubwishingizi buciriritse icyari cyo cyose cyangwa umwishingizi utanga serivisi z'ubwishingizi buciriritse cyangwa umuhuza mu bwishingizi uwariwe wese nyuma yo guhabwa integuza nibura y'iminsi cumi n'itanu (15).

training materials tailored to the microinsurance business and shall be updated to the new development in the microinsurance busunsiness.

Training materials shall be submitted to the Regulator upon its approval by the compentent authority of the dedicated microinsurer, or the insurer offering microinsurance products.

Article 65: Reporting requirements

A dedicated microinsurer or insurer offering microinsurance products shall comply with the existing regulation on reporting requirements.

Article 66: Inspection by the Regulator

The Regulator may conduct inspection of the office and records of any dedicated microinsurer, insurer offering microinsurance products or microinsurance intermediary after a notice of at least fifteen (15) calendar days.

doit élaborer les matériels de formation specialisés à la micro-assurance et doivent être mis à jour en fonction des nouveaux développements dans le secteur de la micro-assurance.

Le matériel de formation doit être soumis au Régulateur dès son approbation par l'autorité compétente du micro-assureur spécialisé, ou de l'assureur proposant des produits de micro-assurance.

Article 65: Exigence des rapports

Un micro-assureur spécialisé ou assureur proposant des produits de micro-assurance doit se conformer au règlement existant sur les exigences des rapports.

Article 66: Inspection par le Regulateur

Le Régulateur peut procéder à l'inspection du bureau et des dossiers de n'importe quel micro-assureur spécialisé, d'un assureur proposant des produits de mico-assurance ou d'un intermédiaire de micro-assurance après un avis d'au moins quinze (15) civils.

Ingingo ya 67: Igihe cy'inyongera mu kwishyura amafaranga y'ubugenzuzi

Ikigo gikora umurimo w'ubwishingizi buciriritse gihabwa igihe cy'imyaka itatu (3) kugirango gitangire kwishyura amafaranga y'ubugenzuzi asabwa mu ngingo ya cumi n'umunani (18) y'aya mabwiriza nyuma yo guhabwa icyemezo.

Ingingo ya 68 : Kubahiriza amategeko

Uretse ibiteganywa muri aya mabwiriza, ikigo gikora umurimo w'ubwishingizi buciriritse cyubahiriza amategeko n'amabwiriza agenga umurimo w'ubwishingizi keretse aho biteganywa ukundi muri aya mabwiriza.

Ingingo ya 69: Ingamba zihana

Rushingiye ku mategeko n'amabwiriza, Urwego rushinzwe ubugenzuzi rushobora gufatira ingamba umuntu wese wica aya mabwiriza.

Ingingo ya 70: Inzibacyuho

Abishingizi basanzwe bahawe igihe kingana n'amezi (6) atanfatu ngo babe bamaze gukora ibyo aya ambwiriza ateganya.

Article 67: Grace period for payment of supervision fee

Licensed dedicated microinsurers are given a grace period of three (3) years to pay the supervision fee as provided for by Article eighteen (18) of this Regulation after the license is issued.

Article 68: Compliance with laws

Dedicated microinsurers shall comply with existing laws and regulations governing the insurance business in Rwanda unless otherwise provided for in this Regulation.

Article 69: Enforcement action

The Regulator may, iny accordance with the law and Regulatory provisions, take appropriate action against any person who violate the provisions of this Regulation.

Article 70: Transtional period

Existing insurers are given six months transitional period to conform to the provisions of this Regulation.

Article 67: Délai de grâce pour le paiement des frais de supervision

Les micro-assureurs spécialisés disposent d'un délai de grâce de trois (3) ans pour payer les frais de supervision prévus à l'article dix-huit (18) du présent règlement apres l'octroi de l'agrément.

Article 68: Conformité aux lois

Les micro-assureurs spécialisésdoivent se conformer aux lois et règlements en vigueur régissant les activités d'assurance au Rwanda, sauf disposition contraire dans le présent règlement.

Article 69: Mesures d'exécution

Le Régulateur peut, conformément à la loi et aux dispositions réglementaires, prendre les mesures appropriées contre toute personne qui enfreint les dispositions du présent règlement.

Article 70: Une période de transition

Les assureurs existants bénéficient d'une période de transition de six mois pour se conformer aux dispositions du présent règlement.

<u>Ingingo ya 71</u>: Ivanwaho ry'ingingo zinyuranyije n'aya mabwiriza rusange

Ingingo zose z'amabwiriza rusange abanziriza aya mabwiriza kandi zinyuranyije nayozi vanyweho.

<u>Ingingo ya 72</u>: Itegurwa, isuzumwa n'iyemezwa ry'aya mabwiriza rusange

Aya mabwiriza rusange yateguwe, asuzumwa kandi yemezwa mu rurimi rw'Icyongereza.

<u>Ingingo ya 73</u>: Igihe aya mabwiriza rusange atangirira gukurikizwa

Aya mabwiriza rusange atangira gukurikizwa ku munsi atangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda.

Bikorewe ikigali, ku wa 12/12/2018

(sé)
RWANGOMBWA John
Guverineri.

<u>Article 71</u>: Abrogation of previous provisions

All prior provisions contrary to this Regulation are hereby repealed.

<u>Article 72</u>: Drafting, consideration and approval of this Regulation

This Regulation was prepared, considered and approved in English.

<u>Article 73</u>: Entry into force

This Regulation comes into force on the date of its publication in the Official Gazette of the Republic of Rwanda.

Kigali, on 12/12/2018

(sé)
RWANGOMBWA John
Governor.

<u>Article 71</u>: Dispositions abrogatoires

Toutes les dispositions antérieures contraires au présent Règlement sont abrogées.

<u>Article 72</u>: Initiation, examen et approbation du présent règlement

Le présent Règlement a été initié, examiné et approuvé en anglais.

<u>Article 73</u>: Entrée en vigueur

Le présent Règlement entre en vigueur le jour de sa publication au Journal Officiel de la République du Rwanda.

Fait à Kigali, le 12/12/2018

(sé)
RWANGOMBWA John
Gouverneur.

APPENDIX A. FORM FOR APPLICATION FOR A LICENSE FOR DEDICATED MICROINSURER

1. Name and address of the insurer or former name(s) (if any) by which the applicant has been known:

……
……
……
………………………………………………………………………………………………………..

2. Any name the applicant proposes to use for purposes of or in connection with any business carried on by it, including any name the applicant is or will be obliged to disclose inconnection with any business carried on by it by virtue of applicable business registration requirement.

3. Principal insurance business activities. (Life, general or composite microinsurance business)

4. Head/main office:

(a) Address:

(b) Telephone/Fax Nos:

(c) Email/Web-site:

5. Branches:

Address:	*Date Opened*
……………………………	
………………………………..	
……………………………	
………………………………..	

Subsidiaries & Affiliates:

Name and type of business	*Amount of shares held*	*% of shares held to total*
………………………	……………………	……………………
………………………	……………………	……………………
………………………	……………………	……………………

6. Management

(1) Board of Directors

Name:	*Designation*	*Present term*	*No. of years as board member*
……………	……………	……………	………………
……………	……………	……………	………………
……………	……………	……………	………………
……………	……………	……………	………………

Board Committees

Name and purpose of committee(s):	*Name of members:*
…………………………………	………………………….
…………………………………	………………………….
…………………………………	………………………….
…………………………………	………………………….

(2) Senior Officers: (CEO/MD, Technical Director, Risk Manager, Chief Internal Audit,…

Name:	*Position:*	*No. of years as officer*
…………………	…………………	………………………
…………………	…………………	………………………

7. Ownership Profile:

Name	*Country of Citizenship*	*Residence*	*Paid up capital*	*Nationality*	*%*
1. …………	………………	……………	………………	………………..	….……
2. …………	………………	……………	…………………	………………	………
TOTAL	……………….	…………….	………………	………………….	………..

8. Organization Profile:

(1) Organization chart— attach one indicating major departments or divisions with names, positions and titles of officers heading each department or division.
(2) Functions— attach a list of functions or responsibilities for each Department or division listed in the organization chart indicating the number of personnel or staff for each
(3) Annex Personal Declaration Form of each qualifying shareholder, director and senior officer and an Information Sheet for each qualifying corporate shareholder.
(5) The latest copies of the Memorandum and Articles of Association
(6) Board Charter for the company

9. Shareholding in any other Financial Institutions

Name of Institution	*shares amount*	*owned number*	*% of capital*
……………………	… ……………	… ……………	……………
……………………	… ……………	… ……………	……………
……………………	… ……………	… ……………	……………
……………………	… ……………	… ……………	……………

QUESTIONNAIRE (FOR APPLICANTS ONLY)

10. Name(s) and address (es) of the applicant's bankers within the last ten years. (Please also indicate the applicant's current principal bankers)

11. Name and address of the applicant's external auditors

…………………………………………………………………………………………………
…………………………………………………………………………………………………
…………………………………………………………………………………………………
…………………………………………………………………………………………………
…………

12. Has the applicant ever applied from any other supervisory body to carry out any supervised business in Rwanda or else where?
…………………………………………………………………………………………………
…………………………………………………………………………………………………
…………………………………………………………………………………………………
…………………………………………………………………………………………………
…………

13. Has the applicant or any company in the same group within the last ten years failed to satisfy a judgment debt under a court in Rwanda or elsewhere within a year of the making of the Order? If so, give details
……
……
……
……

14. Has the applicant or any company in the same group made any compromise or arrangement with its creditors within the last ten years or otherwise failed to satisfy its creditors in full? If so, give details including reasons.
……
……
……
……

15. Has a notice of resolution for the voluntary liquidation of the applicant or any company in the same group been given in Rwanda, or has the substantial equivalent of such a petition been served in any other jurisdiction, in the last ten years? If so, give details and reasons
……
……
……
……

16. Has a petition been served in Rwanda for the forced liquidation of the applicant institution or any company in the same group, or has the substantial equivalent of such a petition been served in any other jurisdiction, in the last ten years? If so, give details
……
……
……
……

17. State whether the applicant company has ever been under any criminal investigation, prosecution disciplinary action(s), public criticism or trade sanctions in connection with financial services in Rwanda or elsewhere in particular insurance
……
……
……
……

18. Are there any material matters in dispute between the applicant institution and the Rwanda Revenue Authority or any equivalent taxation authority in any other jurisdiction? If so, give details and reasons
……
……
……
……

19. Is the applicant or any company in the same group engaged, or does it expect to be engaged, in Rwanda or elsewhere in any litigation which may have a material effect on the resources of the institution? If so, give details
……
……
……
……

20. Please provide any other information which may assist the Regulator in reaching a decision on the application

DECLARATION

We are aware under the terms of these Regulations that we should not knowingly or recklessly provide to the Regulator or any other person any information which is false or misleading in connection with the application for a license.

We, certify that all the information contained in and accompanying this form is complete and accurate to the best of our knowledge and that there are no other facts relevant to this application of which the Regulator should be aware.

We undertake to inform the Regulator of any material changes to the application that arise while the Regulator is considering the application. We recognize the institution's obligation to provide the Regulator with any information in its possession relevant to the exercise of its functions under the Insurance Law, in relation to the institution.

Sworn at Kigali this …………………day of ………………

. ………………………… ………………………………

Name *Position held*

………………………… ………………………………

Signed Date

. ………………………… ………………………………

Name *Position held*

………………………… ………………………………

*Signed_*

___

The Deponent understands the contents of this affidavit.

Before me,

NOTARY FOR OATHS

NB:

1. All sections of this form must be filled.
2. If any space provided is inadequate, the required information or data needed may be
3. supplied as an attachment.
4. All attachments should be labelled using the relevant section requiring the attachment.

APPENDIX B: APPLICATION FOR APPROVAL OF MICROINSURANCE PRODUCTS

1. Names of applying company……………………………………………………………………………
2. Name of the product………………………………………………………………………………
3. Class of insurance business (Life, general or composite)…………………………
4. Brief description of the product……………………………………………………………………

Declaration: Have attentively read the provisions of Microinsurance Regulation and understood that microinsurance products must be designed to servce low-income segment of the population in a specific area and that they must be appropriate to their risks. I know that microinsurance products must be developed with the concept that they must involve a low level of premium.

Name	*Position held (CEO or MD)/Name of the Company*
…………………………	………………………………

Signed Date

APPENDIX C: PERSONAL DECLARATION FORM FOR DIRECTORS, SENIOR MANAGER AND QUALIFYING SHAREHOLDER

[For individuals who are, or are proposing to become directors, managers or qualifying Shareholders of a dedicated microinsurer]

Name and capacity of person making this declaration:

1. Name of institution in connection with which this form is being filled ("the institution")
…………………………………………………………………………………………………
…………………………………………………………………………………………………
2. Full names: ……………………….……………………………………………………

3. Former surname(s) and /or forenames by which you may have been known:
…………………………………………………………………………………………………

4. Please state the capacity under which you are completing this form, i.e. as a current or prospective director, or manager or any combination of these, qualifying shareholder. Please state your full title and describe the particular duties and responsibilities attaching to the position(s), which you hold or will hold. If you are completing this form in the capacity of director, indicate whether, in your position as director, you have or will have executive responsibility for the management of the institution's business. In addition, please provide a copy of your curriculum vitae.
…………………………………………………………………………………………………
…………………………………………………………………………………………………
………………………………………………………………………………………………
5. Your date and place of birth:
…………………………………………………………………………………………………
…………………………………………………………………………………………………

6. (1) Citizen of:………………… (2) Resident of: ………
(Country) *(Country)*
since: ………………………… since:………………………
(Year) *(Year)*

7. Addresses:
(1) Present business address
(Rwanda since……………) (Outside Rwanda since...……)
……………………………… ……………………………
……………………………… ……………………………
……………………………… ……………………………
(2) Present residential address:
(Rwanda since…………...…) (Outside Rwanda since………)
……………………………… ……………………………
……………………………… ……………………………
……………………………… ……………………………
(3) Last two addresses in Rwanda, if any, during the past ten (10) years:
(since………………………) (since………………………)
……………………………… ……………………………
……………………………… ……………………………
……………………………… ……………………………
……………………………… ……………………………
8. Professional & academic qualifications:
Details *Year obtained*
……………………………… ……………………………
……………………………… ……………………………
……………………………… ……………………………

(1) Highest academic qualification
……………………………… ……………………………
……………………………… ……………………………
……………………………… ……………………………
(2) Special awards or honors(if any)
……………………………… ……………………………
……………………………… ……………………………
(3) Training courses and seminars
……………………………… ……………………………
……………………………… ……………………………
(4) Membership in professional organizations
……………………………… ……………………………
……………………………… ……………………………

9. Occupation or employment (present or most recent and for the past ten years)
Inclusive date
(Month &year)
Name & business of employer *Positions held* *From Year*
……………………………… ……………… ……..………
……………………………… ……………… ……..………
……………………………… ……………… ……..………

10. Names and address(es) of your bankers within the last 10 years
………………………………
……………………………………………………………………………………………………
……………………………………………………………………………………………………

11. Bodies corporate (other than the institution) where you are now a director, officer, shareholder, or manager?
……………………………………..………………………………………………………………
…...…………………………………………………………………………………………….....…

12. Bodies corporate other than the institution and those listed above where you have been a director, shareholder, controller or manager at any time during the last ten years. Give relevant dates……………………………………………………………………
……
……
…………………………………………………………………..

13. Have you, in Rwanda or elsewhere, been dismissed from any office or employment, or subjected to disciplinary proceedings by your employer or barred from entry to any profession or occupation? If so, give details:
……………………………………………………………………………………………………
……………………………………………………………………………………………………

14. Past and present business affiliations (direct and indirect):

Nature of business	*Nature of affiliation i.e. director, officer, share holder with…% holdings specified etc.*	*Inclusive date (month and year) from to*
……………………	……………	………………
……………………	……………	………………
……………………	……………	………………

15. Do any of the above business affiliations maintain a business relationship with the institution? If so, give details………………………………………………………
……
………………………………………………………………………………

16. Do you hold or have you ever held or applied for a license or equivalent authorization to carry out any regulated business activity in Rwanda or any other country? If any such application was refused or withdrawn after it was made or any authorization was revoked, give details:
……………………………………………………………………………………………………

17. State whether the institution with which you are, or have been, associated as a director, officer, shareholder or manager , has ever held or applied for a license or equivalent authorization to carry out any business activity? If so, give details. If any such application was refused, or was withdrawn after it was made or any license revoked, give details.

…………………………………………………………………………………………………
……………………………………………………………………………………………………
………………………………………………………………………………………

18. State whether any of your past or current employer(s) or institution in which you were affiliated as shareholder, director, officer, etc has ever been under criminal investigation, placed under receivership or insolvent liquidation by any regulatory body or court of law

…………………………………………………………………………………………………
…………………………………………………………………………………………………
…………………………………………………………………………………………………

19. Family group:

Business affiliation

(State name of business and nature of affiliation i.e.director, officer, shareholder with…% holdings specified)

Name:

(1) Spouse:

…………………………………………………………………
…………………………………………………………………

(2) Children:

…………………………………………………………………
…………………………………………………………………
…………………………………………………………………
…………………………………………………………………

(3) Parents:

…………………………………………………………………
…………………………………………………………………
…………………………………………………………………

(4) Brothers and sisters:

…………………………………………………………………
…………………………………………………………………
…………………………………………………………………
…………………………………………………………………

20. Have you failed to satisfy any debt adjudged due and payable by you as a judgment debtor under an order of a court in Rwanda or elsewhere, or made any compromise arrangement with your creditors within the last ten years? If so, give details.

…………………………………………………………………………………………………
…………………………………………………………………………………………………

21. Have you been adjudicated bankrupt by a court in Rwanda or elsewhere, or has a bankruptcy petition ever been served on you? If so, give details.

…………………………………………………………………………………………………
…………………………………………………………………………………………………

22. Have you, in connection with the formation or management of anybody corporate, partnership or unincorporated institution, been adjudged by a court in Rwanda or elsewhere, civilly liable for any fraud, misfeasance or other misconduct by you towards such body or company or towards members thereof? If so, give details.

…………………………………………………………………………………………………
…………………………………………………………………………………………………

23. Has anybody corporate, partnership or unincorporated institution with which you are associated as a director, shareholder, controller or manager, in Rwanda or elsewhere, been wound up, made subject

to an administrative order, otherwise made any compromise or arrangement with its creditors or ceased trading either while you were associated with it or within one year after you ceased to be associated with it or has anything analogous to any of these events occurred under the laws of any other jurisdiction? If so, give details.
…………………………………………………………………………………………………
…………………………………………………………………………………………………
24. Have you been concerned with the management or conduct of affairs of any institution which, by reason of any matter relating to a time when you were so concerned, has been censured, warned as to future conduct, disciplined or publicly criticized by, or made the subject of a court order at the instigation of any regulatory authority in Rwanda or elsewhere?
If so, give details
……………………………..…………………………………………………………………………
……………………………………………………………………………………………………….
25. In carrying out your duties will you be acting on the directions or instructions of any individual or institution? If so, give details
…………………………………………………………………………………………………
…………………………………………………………………………………………………
26. Do you, in your private capacity, or does any related party, undertake business with the institution? If so, give details
…………………………………………………………………………………………………
…………………………………………………………………………………………………
27. How many shares in the institution are registered in your names or the names of a related party? If applicable, give name(s) in which registered and class of shares
…………………………………………………………………………………………………
…………………………………………………………………………………………………
28. In how many shares in the institution (not being registered in your names or that of a related party) are you or any party beneficially interested?

…………………………………………………………………………………………………
…………………………………………………………………………………………………
29. Do you or does any related party, hold any shares in the institution as trustee or nominee?

If so, give details ………………………………………………………………………...

……………………………………………………….………………………………………
30. Are any shares in the institution mentioned in answer to questions 27, 28, and 29 above equitably or legally charged or pledged to any party? If so, give details
………………………………………………………………………………………………
…………………………………………………………………………………………………
……………………………………………………………………………………………….
31. What proportion of the voting power, at any general meeting of the institution (or another body corporate of which it is a subsidiary) are you or any related party entitled to exercise or control the exercise of?
…………………………….…………………………………………………………………
…………………………………………………………………………………………………
…………………………………………………………………………………………………
32. Personal record of court cases or any investigation by governmental, professional or any regulatory body (including pending and prospective cases or on-going investigations):
Name of court or Full details of investigative body
………………………………………………………………………………………………….
…………………………………………………………………..
…………………………………………………………………………….……………
33. Documentary requirements:
(1) a certified statement of assets and liabilities;
(2) latest tax compliance certificate or certified true copy of income tax returns;

(3) two letters of character references from individuals other than relatives who have personally known the undersigned for at least ten years; and
(4) letters, duly certified from financial institutions with whom the undersigned has had dealings for the last five years on the performance of past and present accounts.

34. If this questionnaire is submitted in connection with an application for licensing, please provide any other information which may assist the Regulator in reaching a decision onthe application. In any other case, please provide any other information, which may assist theRegulator in deciding whether the director, shareholder, controller or manager fulfils thecriteria required by Insurance Law.

DECLARATION
I certify that all the information contained in and accompanying this form is complete and accurate to the best of my knowledge, information and belief and that there are no other facts relevant to this application of which the Regulator should be aware.

I undertake to inform the Regulator of any material changes to the application which arise while the Regulator is considering the application.

I recognize the institution's obligation to provide the Regulator with any information in its possession relevant to the exercise by the Regulator of its functions under the Insurance Law in relation to the institution. Consistent with this obligation, I commit to notify the Regulator of any material changes to, or affecting the completeness or accuracy of, the answers to the questions above as soon as possible, but in any event no later than twenty one (21) days from the day that the changes come to our attention.

Done at Kigali this …………………………………………day of
………………………………
……………………………
…………………………………………………
Name Position held
……………………………
…………………………………………………
Signed Date

I know and understand the contents of this declaration and that I am making it under oath.
Sworn at Kigali, Rwanda this ……………day of
…………………………………………………
…………………………………
……………………………………………………………………
Signature of deponent (Position)
The Deponent understands the contents of this affidavit.
Before me,

………………………………………………………..

NOTARY FOR OATHS

N.B:
1. All sections of this form must be filled.
2. If the space on the form is inadequate, the required information may be provided on an attachment labelled accordingly.
3. Reference shall be made to the relevant section of the form by placing the words "REFER TO ANNEX___".
4. Information provided in this form is confidential and cannot be made available for inspection without the written consent of the Governor of the Regulator.

APPENDIX D:

Declaration of Significant Individual and institutional shareholder of the source of funds

I (*Individual significant shareholder or a representative of the institutional significant shareholder*),…………………declare that capital invested in the proposed NDFI is not derived from illegal , criminal and suspicious activities.

I know and understand the contents and consequences thereon of this declaration and that I am making it under oath.

Sworn at ………………, this ……………day of ………………………………………..

Signature of deponent

The Deponent understands the contents of this affidavit.

Before me, ……………………………………

THE NOTARY

APPENDIX E: DECLARATION FORM BY THE CHAIRPERSON OF A DEDICATED MICROINSURER

I, the undersigned, (name) ……………………, being the Chairperson of the board of directors of ………………………, confirm that I have carefully studied all the information supplied in the personal declaration form and, after discussion with the deponent (name)………………… and all other members of the board, and after having taken into account any other information at my disposal or that has come to my attention, I am of the opinion that the deponent (name) ……………………………… is a fit and proper person to take up office in this institution.
In the case of the appointment of a director I confirm that the appropriate conditions of the Articles of Association of the company have been complied with. Similarly, in the case of the appointment of an executive officer, I confirm that the company policy has been complied with.

NAME: ………………………………………………………

SIGNATURE: ………………………………………………………

DATE: ………………………………………………………

Rwanda Standards Board

ISO 9001 Certified

ITANGAZO: AMABWIRIZA Y'IGIHUGU Y'UBUZIRANENGE	NOTICE TO THE GENERAL PUBLIC: NATIONAL STANDARDS	AVIS AU PUBLIC: NORMES NATIONALES
Hashingiwe ku Itegeko N° 50/2013 ryo kuwa 28/06/2013 rigena inshingano, imiterere n'imikorere by'Ikigo cy'Igihugu Gitsura Ubuziranenge (RSB), rikanagena inshingano, imiterere n'imikorere byacyo, cyane cyane mu ngingo yaryo ya 4; Bimaze gusuzumwa no kwemezwa n'Inama y'Ubuyobozi y'Ikigo cy'Igihugu Gitsura Ubuziranenge (RSB); Ikigo cy'Igihugu Gitsura Ubuziranenge (RSB) gitangaje **Amabwiriza y'Igihugu y'Ubuziranenge akurikira**:	In accordance with Law N° 50/2013 of 28/06/2013 Law establishing Rwanda Standards Board (RSB) and determining its mission, organization and functioning, especially in its Article 4; After consideration and approval by the Rwanda Standards Board (RSB) Board of Directors; The Rwanda Standards Board (RSB) hereby publishes **the following standards as National Standards**:	Conformément à la loi N° 50/2013 du 28/06/2013 portant création de l'Office Rwandais de Normalisation (RSB) et déterminant ses missions, son organisation et son fonctionnement, spécialement en son article 4; Après examen et adoption par le Conseil d'Administration de l'Office Rwandais de Normalisation (RSB); L'Office Rwandais de Normalisation (RSB) publie **les Normes suivantes en tant que Normes Nationales**:

S/N	SECTOR	STANDARD TITLE	REFERENCE NUMBER
FOOD AND AGRICULTURE			
	CEREALS, PULSES AND CEREAL PRODUCTS		
1.		Roasted soya bean flour — Specification	RS 388: 2018
2.		Popcorn — Specification	RS 389: 2018
	SEEDS AND PLANTING MATERIALS		
3.		Seeds — Requirements for Certification — Part 7: Cassava seed	RS 275-7: 2018
	FOOD SAFETY MANAGEMENT SYSTEM		
4.		Food Safety Management Systems — Requirements for any organization in the food chain	RS ISO 22000: 2018
	ALCOHOLIC AND NON-ALCOHOLIC DRINKS		
5.		Potable spirit — Specification (3rd Edition)	RS EAS 109: 2018
6.		Fortified wine — Specification (3rd Edition	RS EAS 139: 2018
7.		Sparkling wine — Specification (3rd Edition)	RS EAS 140: 2018
8.		Whisky — Specification (3rd Edition)	RS EAS 141: 2018
9.		Vodka — Specification (3rd Edition)	RS EAS 142: 2018
10.		Brandy — Specification (3rd Edition)	RS EAS 143: 2018
11.		Neutral spirit — Specification (3rd Edition)	RS EAS 144: 2018
12.		Gin — Specification (3rd Edition)	RS EAS 145: 2018
13.		Rum — Specification (3rd Edition)	RS EAS 146: 2018
	OIL SEEDS, FATS AND OILS		
14.		Fat spreads and blended spreads — Specification (2nd Edition)	RS EAS 14: 2018
15.		Edible Fats and Oils — Specification (2nd Edition)	RS EAS 321: 2018
16.		Palm Olein — Specification (1st Edition)	RS EAS 795: 2018
17.		Palm Stearin — Specification (1st Edition)	RS EAS 796: 2018
18.		Crude and semi-refined palm oil — Specification (1st Edition)	RS EAS 887: 2018

19.		Raw and roasted groundnuts – Specification (1st Edition)	RS EAS 888: 2018
20.		Groundnuts for oil extraction – Specification (1st Edition)	RS EAS 889: 2018
21.		Blended edible oils – Specification (1st Edition)	RS EAS 890: 2018
ENVIRONMENT, HEALTH AND SAFETY			
	WATER AND SANITATION		
22.		Chemicals used for treatment of water intended for human consumption — Part 4: Sodium Chloride	RS 353-4: 2018
23.		Potable water — Specification	RS EAS 12: 2018
24.		Packaged mineral waters — Specification	RS EAS 13: 2018
25.		Packaged drinking water — Specification	RS EAS 153: 2018
	ENVIRONMENTAL PROTECTION		
26.		Occupational health and safety management systems — Requirements with guidance for use	RS ISO 45001: 2018
CHEMICAL AND CHEMICAL PRODUCTS AND CONSUMER PRODUCTS STANDARDS			
	CHEMICALS AND CONSUMER PRODUCTS		
27.		Pyrethrin and permethrin based insecticides for space spray application — Specification	RS 382: 2018
28.		Safety wood matches — Specification	RS ARS 493: 2018
29.		Compound fertilizers — Specification	RS ARS 502: 2018
30.		Ammonium sulphate (fertilizer grade) — Specification	RS ARS 505: 2018
	SURFACE ACTIVE AGENTS		
31.		Antiseptics based on chlorhexidine gluconate — Specification	RS 383: 2018
32.		Disinfecting liquid synthetic detergents — Specification	RS 384: 2018
33.		Liquid antiseptics containing substituted phenolics — Specification	RS 385: 2018
34.		Liquid detergents for hand dishwashing and light duty — Specification	RS 386: 2018
35.		Recycled bathing bar —Specification	RS 387: 2018

36.	**PHARMACEUTICAL PRODUCTS**	Skin applied mosquito repellents – Specification — Part 1: Lotions, creams, gels and ointments	RS 392-1: 2018
37.		Skin applied mosquito repellents — Specification — Part 2: Sprays and roll-ons	RS 392-2: 2018
38.		Skin applied mosquito repellents — Specification — Part 3: Wipes	RS 392-3: 2018
39.		Skin applied mosquito repellents — Specification — Part 4: Bathing soaps	RS 392-4: 2018
40.		Skin applied mosquito repellents — Specification — Part 5: Bracelets, wristbands and patches	RS 392-5: 2018
41.		Spatial application mosquito repellents — Specification — Part 1: Coils	RS 393-1: 2018
42.		Spatial application mosquito repellents — Specification — Part 2: Spray	RS 393-2: 2018
43.		Spatial application mosquito repellents — Specification — Part 3: Candles	RS 393-3: 2018
44.		Spatial application mosquito repellents — Specification — Part 4: Papers	RS 393-4: 2018
45.		Spatial application mosquito repellents — Specification — Part 5: Liquid vaporizers	RS 393-5: 2018
46.		Spatial application mosquito repellents — Specification — Part 6: Vaporizing Mats	RS 393-6: 2018
47.		Spatial application mosquito repellents — Specification — Part 7: Tablets	RS 393-7: 2018
48.		Spatial application mosquito repellents — Specification — Part 8: Liquid detergent	RS 393-8: 2018
49.		Mosquito repellents — Performance test guidelines — Part 1: Skin applied repellents	RS 394-1: 2018
50.		Mosquito repellents — Performance test guidelines — Part 2: Spatial repellents	RS 394-2: 2018
	PETROLEUM PRODUCTS		
51.		Fuel additives — Requirements	RS 366: 2018
	SERVICE STANDARD		
52.		Good financial grants practice — Requirements	RS ARS 1651: 2018
ENGINEERING STANDARDS			

53.	**CIVIL ENGINEERING AND BUILDING MATERIALS**	Use of glass in building — Part 1: Terminology	RS 397-1: 2018
54.		Use of glass in building — Part 2: General methodology for selection	RS 397-2: 2018
55.		Glass in building — Tempered soda lime silicate safety glass	RS ISO 12540: 2017
56.		Glass in building — Basic soda lime silicate glass products — Part 1: Definitions and general physical and mechanical properties	RS ISO 16293-1: 2008
57.		Glass in building — Basic soda lime silicate glass products — Part 2: Float glass	RS ISO 16293-2: 2017
58.		Glass in building — Laminated glass and laminated safety glass — Part 1: Definitions and description of component parts	RS ISO 12543-1: 2011
59.		Glass in building — Laminated glass and laminated safety glass — Part 2: Laminated safety glass	RS ISO 12543-2: 2011
60.		Glass in building — Laminated glass and laminated safety glass — Part 3: Laminated glass	RS ISO 12543-3: 2011
61.		Glass in building — Laminated glass and laminated safety glass — Part 4: Test methods for durability	RS ISO 12543-4: 2011
62.		Glass in building — Laminated glass and laminated safety glass — Part 5: Dimensions and edge finishing	RS ISO 12543-5: 2011
63.		Glass in building — Laminated glass and laminated safety glass — Part 6: Appearance	RS ISO 12543-6: 2011
	URBAN PLANNING		
64.		New Sustainable development in communities — Management system for sustainable development — Requirements with guidance for use	RS ISO 37101: 2016
	ROADS AND HIGHWAY ENGINEERING		
65.		Bitumen and bitumen binders — Part 1: Terminology	RS 395-1: 2018
66.		Bitumen and bitumen binders — Part 2: Specification for paving grade bitumen	RS 395-2: 2018
67.		Petroleum and related products — Determination of flash and fire points — Cleveland open cup method	RS ISO 2592: 2017
68.		Petroleum and related products — Precision of measurement methods and results — Part 1: Determination of precision data in relation to methods of test	RS ISO 4259-1: 2017

69.		Determination of flash point — Pensky-Martens closed cup method	RS ISO 2719: 2016
70.		Standard Test Method for Dynamic Viscosity and Density of Liquids by Stabinger Viscometer and the Calculation of Kinematic Viscosity	RS ASTM D7042: 2016
71.		Standard Test Method for Penetration of Bituminous Materials	RS ASTM D5: 2013
72.		Standard Practice for Sampling Asphalt Materials	RS ASTM D140/D140M: 2016
73.		New Standard Test Method for Softening Point of Bitumen (Ring-and-Ball Apparatus)	RS ASTM D36: 2014
74.		Standard Test Method for Kinematic Viscosity of Asphalts (Bitumen)	RS ASTM D2170/D2170 M: 2010
75.		Standard Test Method for Flash and Fire Points by Cleveland Open Cup Test	RS ASTM D 92: 2018
76.		Standard Practice for Sampling Bituminous Paving Mixtures	RS ASTM D979: 2015
77.		Standard Test Method for Effects of Heat and Air on Asphaltic Materials (Thin-Film Oven Test)	RS ASTM D1754: 2014
78.		Standard Test Method for Specific Gravity, API Gravity, or Density of Cutback Asphalts by Hydrometer Method	RS ASTM D3142: 2017
79.		Standard Test Method for Effect of Heat and Air on a Moving Film of Asphalt (Rolling Thin-Film Oven test)	RS ASTM D2872: 2012
	ROAD VEHICLES		
80.		Road Vehicles — Safety glazing materials — Vocabulary	RS ISO 3536: 2016
81.		Passenger car tyres and rims — Part 1: Tyres (metric series)	RS ISO 4000-1: 2015
82.		Tyres (ply rating marked series) and rims for agricultural tractors and machines — Part 1:Tyre designation and dimensions, and approved rim contours	RS ISO 4251-1: 2017
83.		Tyre load ratings	RS ISO 4251-2: 2017
84.		Road vehicles — Electrical disturbances from conduction and coupling — Part 3:Electrical transient transmission by capacitive and inductive coupling via lines other than supply lines	RS ISO 7637-3: 2016
85.		Road vehicles — Compressed Natural Gas (CNG) refuelling connector	RS ISO 14469: 2017
86.		Road vehicles — Compressed Natural Gas (CNG) fuel systems — Part 1: Safety requirements	RS ISO 15501-1: 2016

87.		Road vehicles — Compressed Natural Gas (CNG) fuel systems — Part 2: Test methods	RS ISO 15501-2: 2016
88.		Road vehicles — Ergonomic aspects of transport information and control systems — Specifications and test procedures for in-vehicle visual presentation	RS ISO 15008: 2017
	METROLOGY		
89.		Accuracy classes of measuring instruments	RS OIML R 34: 1979
90.		Sound level meters	RS OIML R 58: 1998
91.		Length measuring instruments	RS OIML R 66: 1985
92.		Fixed storage tanks. General requirements	RS OIML R 71: 2008
93.		Measuring systems for gaseous fuel	RS OIML R 140: 2007

WITHDRAWN STANDARDS		
S/N	**STDS TO BE WITHDRAWN**	**REPLACING STDS**
FOOD AND AGRICULTURE, CHEMISTRY AND ENVIRONMENT		
1.	RS EAS 109: 2014 Potable spirit — Specification	RS EAS 109: 2018 Potable spirit — Specification (3rd Edition)
2.	RS EAS 139: 2014 Fortified wine — Specification,	RS EAS 139: 2018 Fortified wine — Specification (3rd Edition
3.	RS EAS 140: 2014 Sparkling wine — Specification	RS EAS 140: 2018 Sparkling wine — Specification (3rd Edition
4.	RS EAS 141: 2014 Whisky — Specification	RS EAS 141: 2018 Whisky — Specification (3rd Edition)
5.	RS EAS 142: 2014 Vodka — Specification	RS EAS 142: 2018 Vodka — Specification (3rd Edition
6.	RS EAS 143: 2013 Brandy — Specification	RS EAS 143: 2018 Brandy — Specification (3rd Edition
7.	RS EAS 144: 2013 Neutral spirit — Specification	RS EAS 144: 2018 Neutral spirit — Specification (3rd Edition)
8.	RS EAS 145: 2013 Gin — Specification	RS EAS 145: 2018 Gin — Specification (3rd Edition)
9.	RS EAS 146: 2013 Rum — Specification	RS EAS 146: 2018 Rum — Specification (3rd Edition)
10.	RS EAS 14: 2000 Fat spreads and blended spreads — Specification	RS EAS 14: 2018 Fat spreads and blended spreads — Specification (2nd Edition)
11.	RS CODEX STAN 19:1981 Edible fat and oils — Specification	RS EAS 321: 2018 Edible Fats and Oils — Specification (2nd Edition)
12.	RS EAS 12: 2014 Potable water — Specification	RS EAS 12: 2018 Potable water — Specification
13.	RS EAS 13: 2014 Packaged mineral waters — Specification	RS EAS 13: 2018 Packaged mineral waters — Specification
14.	RS EAS 153: 2014 Packaged drinking water — Specification	RS EAS 153: 2018 Packaged drinking water — Specification
15.	RS 71:2013 Solid compound fertilizers — Specification	RS ARS 502: 2018 Compound fertilizers — Specification
16.	RS ISO 22000: 2005 Food safety management systems — Requirements for any organization in the food chain	RS ISO 22000: 2018 Food safety management systems — Requirements for any organization in the food chain
17.	RS 183: 2013Occupational health and safety management systems — Requirements	RS ISO 45001: 2018 Occupational health and safety management systems — Requirements with guidance for use

ENGINEERING		
18.	RS ISO 3536: 1999 Road vehicles — Safety glazing materials — Vocabulary	RS ISO 3536: 2016 Road Vehicles — Safety glazing materials — Vocabulary
19.	RS ISO 4000-1: 2001 Passenger car tyres and rims — Part 1: Tyres (metric series)	RS ISO 4000-1: 2015 Passenger car tyres and rims — Part 1: Tyres (metric series)
20.	RS ISO 4251-1: 2005 Tyres (ply rating marked series) and rims for agricultural tractors and machines — Part 1: Tyre designation and dimensions, and approved rim contours	RS ISO 4251-1: 2017 Tyres (ply rating marked series) and rims for agricultural tractors and machines — Part 1:Tyre designation and dimensions, and approved rim contours
21.	RS ISO 4251-2: 2005 Tyres (ply rating marked series) and rims for agricultural tractors and machines — Part 2: Tyre load ratings	RS ISO 4251-2: 2017 Tyres (ply rating marked series) and rims for agricultural tractors and machines — Part 2: Tyre load ratings
22.	RS ISO 7637-3: 2007 Road vehicles — Electrical disturbances from conduction and coupling — Part 3: Electrical transient transmission by capacitive and inductive coupling via lines other than supply lines	RS ISO 7637-3: 2016 Road vehicles — Electrical disturbances from conduction and coupling — Part 3:Electrical transient transmission by capacitive and inductive coupling via lines other than supply lines
23.	-RS ISO 14469-1:2004 Road vehicles — Compressed natural gas (CNG) refueling connector — Part 1: 20 MPa (200 bar) connector; and -RS ISO 14469-3:2006 Road vehicles — Compressed natural gas (CNG) refuelling connector — Part 3: 25 MPa (250 bar) connector	RS ISO 14469: 2017 Road vehicles — Compressed Natural Gas (CNG) refuelling connector
24.	RS ISO 15501-1: 2012 Road vehicles — Compressed natural gas (CNG) fuel systems— Part 1: Safety requirements	RS ISO 15501-1: 2016 Road vehicles — Compressed Natural Gas (CNG) fuel systems — Part 1: Safety requirements
25.	RS ISO 15501-2: 2001 Road vehicles — Compressed natural gas (CNG) fuel systems— Part 2: Test methods	RS ISO 15501-2: 2016 Road vehicles — Compressed Natural Gas (CNG) fuel systems — Part 2: Test methods
26.	RS ISO 15008: 2009 Road vehicles — Ergonomic aspects of transport information and control systems — Specifications and test procedures for in-vehicle visual presentation	RS ISO 15008: 2017 Road vehicles — Ergonomic aspects of transport information and control systems — Specifications and test procedures for in-vehicle visual presentation

27.	RS ISO 6549:1999 Road vehicles — Procedure for H- and R-point determination	NO REPLACING STANDARD
28.	RS ISO/TR 1417:1974 Anchorages for automobile seat belts-Specification	NO REPLACING STANDARD
29.	RS ISO 14508:2006 Road vehicles — Spark— plugs — Terminals	NO REPLACING STANDARD
30.	RS ISO 303:2002 Motor vehicle safety — Lights and light— signalling devices installed on motor vehicles and trailers	NO REPLACING STANDARD

Kigali, on 17/12/2018

(sé)

Raymond MURENZI

Director General

REPUBULIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU
P.O.BOX 3445, KIGALI
Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **NIYIGENA MAPIKI** yakiriwe ku wa 02/08/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **NIYIGENA MAPIKI,** utuye mu Mudugudu w'Uwintobo, Akagari ka Bihumbe, Umurenge wa Twumba, Akarere Karongi, mu Ntara y'Iburengerazuba, uboneka kuri telephone 0782855215, ya MUKAMAZIMPAKA Farida; ahinduye amazina asanganywe.

Kuva ubu yiswe: **NIYIGENA Jean Pierre.**

Bikorewe i Kigali, ku wa 13/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

REPUBULIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU
P.O.BOX 3445, KIGALI
Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **NDAYUMUJINYA Jean Baptiste** yakiriwe ku wa 12/06/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **NDAYUMUJINYA Jean Baptiste,** utuye mu Mudugudu wa Nyenyeri, Akagari ka Kazizi, Umurenge wa Nyamugari, Akarere Kirehe, mu Ntara y'Iburasirazuba, uboneka kuri telephone 0786989012, ahinduye amazina asanganywe.

Kuva ubu yiswe: **NDAYISABA Jean Baptiste.**

Bikorewe i Kigali, ku wa 18/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

REPUBULIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU
P.O.BOX 3445, KIGALI
Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **RUGAMBA Abdul** yakiriwe ku wa 04/10/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **RUGAMBA Abdul,** utuye muri Leta Zunze Ubumwe, 1913 RAMADA TRAIL., Justin, Texas – 76247, uboneka kuri telephone no + 12142937385;

Mu Rwanda, abarizwa mu Mudugudu w'Amahoro, Akagari ka Gacyamo, Umurenge wa Gitega, Akarere Nyarugenge, mu Mujyi wa Kigali, ubarizwa kuri telephone 0788652439, ahinduye amazina asanganywe.

Kuva ubu yiswe: **ROUGAMBA Abdoul MUZATSINDA.**

Bikorewe i Kigali, ku wa 20/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

REPUBULIKA Y'U RWANDA

MINISITERI Y'UBUTEGETSI BW'IGIHUGU
P.O.BOX 3445, KIGALI
Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa SIBOMANA Sam, yakiriwe ku wa 17/09/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana SIBOMANA Sam, utuye mu Mudugudu w'Abeza, Akagari k'Abeza, Umurenge wa Muhima, Akarere ka Nyarugenge, mu Mujyi wa Kigali, ubarizwa kuri telephone 0788312381, ahinduye amazina asanganywe.

Kuva ubu yiswe **S. BUTERA Sam.**

Bikorewe i Kigali, ku wa 12/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

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Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa **NSIGAYEHE Lydie**, yakiriwe ku wa 09/08/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **NSIGAYEHE Lydie**, utuye mu Mudugudu wa Gitega, Akagari ka Kabeza, Umurenge wa Ririma, Akarere ka Bugesera, mu Ntara y'Iburasirazuba, ubarizwa kuri telephone 07884473856/0727442144, ahinduye amazina asanganywe.

Kuva ubu yiswe **UWIMANA Lydie.**

Bikorewe i Kigali, ku wa 13/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa **RWEGO GASANA Charles**, yakiriwe ku wa 17/04/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **RWEGO GASANA Charles**, utuye mu Mudugudu wa Rurimbi, Akagari ka Kabare, Umurenge wa Rwempasha, Akarere ka Nyagatare, mu Ntara y'Iburasirazuba, ubarizwa kuri telephone 0788418064, ahinduye amazina asanganywe.

Kuva ubu yiswe **GASANA Ivan.**

Bikorewe i Kigali, ku wa 24/07/2018

(sé)
KABONEKA Francis
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa **NTAWUGASHIRA Faustin**, yakiriwe ku wa 07/09/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **NTAWUGASHIRA Faustin**, utuye mu Mudugudu wa Mitsimbi, Akagari ka Mubuga, Umurenge wa Muhororo, Akarere ka Ngororero, mu Ntara y'Iburengerazuba, ubarizwa kuri telephone 0783398184, ahinduye amazina asanganywe.

Kuva ubu yiswe **MUNEZERO Faustin.**

Bikorewe i Kigali, ku wa 18/10/2018

(sé)
KABONEKA Francis
Minisitiri

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Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa **NGABO Loic**, yakiriwe ku wa 25/07/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **NGABO Loic**, utuye mu Mudugudu wa Gikarani, Akagari ka Nengo, Umurenge wa Gisenyi, Akarere ka Rubavu, mu Ntara y'Iburengerazuba, ubarizwa kuri telephone 0788301925, ahinduye amazina asanganywe.

Kuva ubu yiswe **MUDAHEMUKA NGABO Loic.**

Bikorewe i Kigali, ku wa 12/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

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Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa UTAZIRUBANDA Jean Marie Vianney, yakiriwe ku wa 02/08/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana UTAZIRUBANDA Jean Marie Vianney, utuye mu Mudugudu wa Buranga, Akagari ka Kibagabaga, Umurenge wa Kimironko, Akarere ka Gasabo, Umujyi wa Kigali, ubarizwa kuri telephone 0782780224/0726825286, ahinduye amazina asanganywe.

Kuva ubu yiswe **RWEMA Jean Marie Vianney**.

Bikorewe i Kigali, ku wa 13/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

REPUBULIKA Y'U RWANDA

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Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya **RWAMASUNZU NDAGIJE Bosco**, yakiriwe ku wa 26/09/2017 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana RWAMASUNZU NDAGIJE Bosco, utuye mu Mudugudu wa Gasabo, Akagari ka Kabeza, Umurenge wa Kanombe, Akarere ka Kicukiro, Umujyi wa Kigali, ubarizwa kuri telephone 0785020592, ahinduye amazina asanganywe.

Kuva ubu yiswe **RWAMASUNZU NDAGIJE Joshua.**

Bikorewe i Kigali, ku wa 18/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa **HARERIMANA Jean**, yakiriwe ku wa 17/07/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Bwana **HARERIMANA Jean**, utuye mu Mudugudu wa Bwiza, Akagari ka Cyimo, Umurenge wa Masaka, Akarere ka Kicukiro, Umujyi wa Kigali, ubarizwa kuri telephone 0788846381, ahinduye amazina asanganywe.

Kuva ubu yiswe **NGARAMBE Jean.**

Bikorewe i Kigali, ku wa 18/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa **KANYANA Irène Dite Cathy yo** ku wa 17/07/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madam **KANYANA Irène Dite Cathy**, utuye mu Mudugudu wa Cerle Sportif, Akagari ka Kiyovu, Umurenge wa Nyarugenge, Akarere ka Nyarugenge, Umujyi wa Kigali, ubarizwa kuri telephone 0787492714, ahinduye amazina asanganywe.

Kuva ubu yiswe **KANYANA Irène MABWIRE.**

Bikorewe i Kigali, ku wa 18/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

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Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w'Ubutegetsi bw'Igihugu;

Ashingiye ku Itegeko nº 32/2016 ryo ku wa 28/08/2016 rigenga abantu n'umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri nº 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n'inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa **NSANZABANDI KANEZA** yo ku wa 01/08/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy'Irangamimerere;

Yemeje ko:

Madam **NSANZABANDI KANEZA**, utuye mu Mudugudu wa Ngandu, Akagari ka Arusha, Umurenge wa Bigogwe, Akarere ka Nyabihu, mu Ntara y'Iburengerazuba, ubarizwa kuri telephone 0786092564, ahinduye amazina asanganywe.

Kuva ubu yiswe **KANEZA Heritier.**

Bikorewe i Kigali, ku wa 13/12/2018

(sé)
Prof. SHYAKA Anastase
Minisitiri

INGINGO Z'INGENZI Z'URWANDIKO RWA SCHADRACK Vital RUSABA GUHINDURA IZINA

Uwitwa SCHADRACK Vital, mwene KAREKEZI Hodare na MURANGWA Solange utuye mu Mudugudu w'ibuga, Akagari ka Karugira, Umurenge wa, Kigarama, Akarere ka Kicukiro, Umujyi wa Kigali.

Yasabye uburenganzira bwo kongera izina KAREKEZI, mu mazina asanganywe SCHADRACK Vital akitwa **KAREKEZI SCHADRACK Vital.**

Impamvu atanga ni uko izina KAREKEZI ari zina rya Se ashaka kwitwa nk'izina ry'umuryango. Ikindi ni uko amazina afite nta zina ry'Ikinyarwanda ririmo kandi ari umunyarwanda.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina KAREKEZI mu mazina asanganywe SCHADRACK Vital bityo akitwa **KAREKEZI SCHADRACK Vital** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA BEBETO Benjamin RUSABA GUHINDURA IZINA

Uwitwa BEBETO Benjamin, mwene NDUSHABANDI Desire na BUHINJA Jolie utuye mu Mudugudu wa Kajevuba, Akagari ka Gitaraga, Umurenge wa, Masaka, Akarere ka Kicukiro, Umujyi wa Kigali uboneka kuri telefoni: 0782243441;

Yasabye uburenganzira bwo kongera izina NDUSHABANDI, ku mamazina asanganywe BEBETO Benjamin, akitwa **NDUSHABANDI BEBETO Benjamin.**

Impamvu atanga ni uko izina NDUSHABANDI ari zina ry'umuryango.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina NDUSHABANDI mu mazina asanganywe BEBETO Benjamin, bityo akitwa **NDUSHABANDI BEBETO Benjamin** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA BAZIMAZIKI RUSABA GUHINDURA IZINA

Uwitwa **BAZIMAZIKI**, mwene RWANGO na MUHAWENIMANA Marcianne utuye mu Mudugudu wa Kajebeshi, Akagari ka Rega, Umurenge wa,Jenda, Akarere ka Nyabihu, mu Ntara y'uburengerazuba, uboneka kuri telefoni 0786528941/0788364336;

Yasabye uburenganzira bwo gusimbuza izina **BAZIMAZIKI** izina NIYONZIMA nokengera izina Omar ku izina asanganywe BAZIMAZIKI bityo akitwa NIYONZIMA Omar.

Impamvu atanga ni uko izina BAZIMAZIKI rimutera ipfunwe muri bagenzi be naho izina Omar akaba yararihawe yinjira mu idini ya Isilamu.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gusimbuza izina BAZIMAZIKI izina NIYONZIMA no kongera izina Omar ku izina asanganywe BAZIMAZIKI, bityo akitwa **NIYONZIMA Omar** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUGISHA Eddy Claude RUSABA GUHINDURA IZINA

Uwitwa MUGISHA Eddy Claude, mwene MUSERUKIRABAGABO Andre na NYINAWIMANZI Josephine utuye mu Mudugudu w'Itunda, Akagari ka Rubirizi, Umurenge wa, Kanombe, Akarere ka Kicukiro, Umujyi wa Kigali uboneka kuri telefoni: 0788619999;

Yasabye uburenganzira bwo gukura izina Eddy, mu mamazina asanganywe MUGISHA Eddy Claude, akitwa **MUGISHA Claude.**

Impamvu atanga ni uko amazina atatu ari maremare akaba yifuza kwitwa amazina magufi.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gukura izina Eddy, mu mazina asanganywe MUGISHA Eddy Claude, bityo akitwa **MUGISHA Claude** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA UMULISA Hortance Redempta RUSABA GUHINDURA IZINA

Uwitwa UMULISA Hortance Redempta**,** mwene MUSONI NIYIBIZI Leon na MUKANDOLI Immaculee utuye mu Mudugudu wa Kamahinda, Akagari ka Kibabagabaga, Umurenge wa, Kimironko, Akarere ka Gasabo, Umujyi wa Kigali uboneka kuri telefoni: 0788534810/0732534810;

Yasabye uburenganzira bwo kongera izina NIYIBIZI, mu mazina asanganywe UMULISA Hortance Redempta, akitwa UMULISA NIYIBIZI Hortance Redempta mu irangamimerere.

Impamvu atanga ni uko izina **NIYIBIZI**, ari izina ry'umubyeyi we (se) bityo akaba asaba ko ryakongerwa mu mazina ye.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina NIYIBIZI, mu mazina asanganywe UMULISA Hortance Redempta, bityo akitwa **UMULISA NIYIBIZI Hortance Redempta** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUJAWIMANA Dorothée RUSABA GUHINDURA IZINA

Uwitwa **MUJAWIMANA Dorothée,** mwene KABURAME Samuel na NYIRAMATABARO Mariam utuye mu Mudugudu wa Ntora, Akagari ka ruhango, Umurenge wa, Gisozi, Akarere ka Gasabo, Umujyi wa Kigali;

Yasabye uburenganzira bwo gusimbuza izina Dorothée izina Asia, mu mamazina asanganywe MUJAWIMANA Dorothée, akitwa **MUJAWIMANA Asia.**

Impamvu atanga ni uko izina **Asia**, ari izina yahawe ubwo yinjira idini ya Islamu.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gusimbuza izina Dorothée izina Asia, mu mazina asanganywe MUJAWIMANA Dorothée, bityo akitwa **MUJAWIMANA Asia** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA NTAKIRUTIMANA Jimmy Jean Claude RUSABA GUHINDURA IZINA

Uwitwa **NTAKIRUTIMANA Jimmy Jean Claude,** mwene RUZINDANA Jean Damascene na MUKARUNYANGE Donathe utuye mu Mudugudu wa Karama, Akagari ka Nyabugogo Umurenge wa, Kigali Akarere ka Nyarugenge Umujyi wa Kigali, uboneka kuri telephone 07830446002;

Yasabye uburenganzira bwo gukura izina **Jimmy**, mu mamazina asanganywe NTAKIRUTIMANA Jimmy Jean Claude**,** akitwa **NTAKIRUTIMANA Jean Claude,**

Impamvu atanga ni uko izina **Jimmy**, ryari iryo akabyiniriro none akaba yifuza kurikura mu irangamimerere.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, gukura izina **Jimmy**, mu mazina asanganywe NTAKIRUTIMANA Jimmy Jean Claude, bityo akitwa **NTAKIRUTIMANA Jean Claude** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA UWIRAMBITSEHWIBIGANZA Beatha RUSABA GUHINDURA IZINA

Uwitwa UWIRAMBITSEHWIBIGANZA Beatha mwene NIYONGANA Theodatte na NIYOYITA Patricie, utuye mu Mudugudu wa Mubuga, Akagari ka Masoro, Umurenge wa, Ndera, Akarere ka Gasabo, Umujyi wa Kigali, uboneka kuri telephone 0781113770;

Yasabye uburenganzira bwo guhindura amazina UWIRAMBITSEHWIBIGANZA Beatha, asanganywe, akayasimbuza **IGABE GANZA Betty**.

Impamvu atanga ni uko izina UWIRAMBITSEHWIBIGANZA ari rirerire cyane kane rikomoka ku mateka mabi yabayeho ubwo nyina yari amutwitwe bakamuroga, ariko ntapfe. Izina Beatha ryo yaje kurisimbuza izina Betty kuko ariko bakundaga kumuhamagara.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, guhindura izina UWIRAMBITSEHWIBIGANZA Beatha, asanganywe, maze akitwa **IGABE GANZA Betty** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUHIRE KAMODOKA RUSABA GUHINDURA IZINA

Uwitwa MUHIRE KAMODOKA, mwene BUHERERI na HUMURA utuye mu Mudugudu wa Mizingo, Akagari ka Kanyirabigogo, Umurenge wa, Kanzenze, Akarere ka Rubavu, mu Ntara y'Iburengerazuba uboneka kuri telefoni: 0781715453/0727914892;

Yasabye uburenganzira bwo kongera izina Bertin, mu mazina asanganywe MUHIRE KAMODOKA, akitwa MUHIRE KAMODOKA Bertin.

Impamvu atanga ni uko izina Bertin yaribatijwe mu Itorero ry'Abadivantiste b'umunsi wa karindwi kandi akaba yarayakoresheje mu byangombwa bye by'amashuri.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina Bertinmu mazina asanganywe MUHIRE KAMODOKA, bityo akitwa **MUHIRE KAMODOKA Bertin** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA UWIRAGIYE Marceline RUSABA GUHINDURA IZINA

Uwitwa UWIRAGIYE Marceline mwene BUSHISHI na MUKASHEMA utuye mu Mudugudu wa Nyaruguru, Akagari ka Cyahinda, Umurenge wa Cyahinda, Akarere ka Nyaruguru, mu Ntara y'Amajyepfo;

Yasabye uburenganzira bwo kongera izina **Ange** mu mazina asanganywe UWIRAGIYE Marceline akitwa **UWIRAGIYE Ange Marceline** mu Irangamimerere.

Impamvu atanga ni uko yabatijwe akitwa UWIRAGIYE Ange Marceline.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina **Ange** mu mazina asanganywe UWIRAGIYE Marceline, bityo akitwa **UWIRAGIYE Ange Marceline** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA UWASE JUSTINE RUSABA GUHINDURA IZINA

Uwitwa **UWASE Justine**, mwene Ruyenzi Ladislas na Agabe Venancia utuye mu Mudugudu wa Gatatu, Akagari ka Matimba, Umurenge wa Matimba, Akarere ka Nyagatare, mu Ntara y'Iburasirazuba uboneka kuri telefoni: 0782356922;

Yasabye uburenganzira bwo kongera izina RUYENZI, mu mazina asanganywe **UWASE Justine**, akitwa **UWASE RUYENZI Justine**.

Impamvu atanga ni uko izina RUYENZI ari izina rya se ndetse akaba yarigeze kujya arikoresha mu byangobwa bimwe na bimwe atunze.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, kongera izina RUYENZI mu mazina asanganywe UWASE Justine, bityo akitwa **UWASE RUYENZI Justine**, mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA ITUZE Marie Justine RUSABA GUHINDURA IZINA

Uwitwa **ITUZE Marie Justine**, mwene RUGANINTWARI Jean Damascène na MUKARUGEMA Véronique utuye mu Mudugudu wa Kanserege, Akagari ka Kamutwa Umurenge wa Kacyiru, Akarere ka Gasabo, mu Mujyi wa Kigali, uboneka kuri telefoni: 0785810447;

Yasabye uburenganzira bwo guhindura amazina asanganywe, ITUZE Marie Justine, agakura izina Marie mu mazina ye, bityo akitwa **ITUZE Justine** mu Irangamimerere.

Impamvu atanga ni uko izina Marie yaryiswe n'ababyeyi be akivuka kuko abo babyeyi bari bafite imyemerere y'Idini rya Gatolika, ubu we akaba yarayobotse idini y'Abapantekoti muri "New Life Bible Church", akaba asanga kwitwa Marie bimuhuza n'imyemerere y'abayoboke ba Gatolika.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gakura izina Marie mu mazina asanganywe ITUZE Marie Justine bityo akitwa **ITUZE Justine**, mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA NTAWUKIRASONGWA Jean RUSABA GUHINDURA IZINA

Uwitwa NTAWUKIRASONGWA Jean mwene HATEGEKIMANA Daniel na KUBWIMANA Marceline utuye mu Mudugudu wa Mutara, Akagari ka Kabuguru II, Umurenge wa Rwezamenyo, Akarere ka Nyarugenge, mu Mujyi wa Kigali, uboneka kuri telefoni 0788396758;

Yasabye uburenganzira bwo guhindura amazina asanganywe, NTAWUKIRASONGWA Jean, agasimbuza izina NTAWUKIRASONGWA izina KIRA akitwa **KIRA Jean** mu Irangamimerere.

Impamvu atanga ni uko izina NTAWUKIRASONGWA ari izina ry'irigenurano rikaba rimutera ipfunwe.

Akaba asaba kwemererwa binyuze mu nzira zemewe n'amategeko, guhindura izina NTAWUKIRASONGWA akarisimbuza izina **KIRA** mu mazina asanganywe NTAWUKIRASONGWA Jean, bityo akitwa **KIRA Jean** mu gitabo cy'Irangamimerere kirimo inyandiko ye y'ivuka.

ICYEMEZO *N^ORCA/*0387/2018 CYO KU WA 13/07/2018 GIHA UBUZIMAGATOZI «KOPERATIVE Y'ABAHINZI B'IBIRAYI BAKANYOVE RURENGERI NA RUKOMA» (KOAIKARU)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«KOAIKARU»** ifite icyicaro i Kanyonve, Umurenge wa Mukamira, Akarere ka Nyabihu, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«KOAIKARU»** ifite icyicaro i Kanyonve, Umurenge wa Mukamira, Akarere ka Nyabihu, Intara y'Iburengerazuba; ihawe ubuzima gatozi.

Ingingo ya 2:

Koperative **«KOAIKARU»** igamije guteza imbere ubuhinzi bw'ibirayi. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«KOAIKARU»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 13/07/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0641/*2018 CYO KU WA 08/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE «FORTIUS»

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«FORTIUS»** ifite icyicaro i Muhanga, Umurenge wa Nyamabuye, Akarere ka Muhanga, Intara y'Amajyepfo;

YEMEJE:

Ingingo ya 1:

Koperative **«FORTIUS»** ifite icyicaro i Muhanga, Umurenge wa Nyamabuye, Akarere ka Muhanga, Intara y'Amajyepfo; ihawe ubuzima gatozi.

Ingingo ya 2:

Koperative **«FORTIUS»** igamije guteza imbere ubucuruzi bw'ibikoresho by'ishuri nibyo mu Biro (Papeterie). Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«FORTIUS»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 08/11/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0588/*2018 CYO KU WA 08/10/2018 GIHA UBUZIMAGATOZI KOPERATIVE «ABADATEZUKA KAVUMU»

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«ABADATEZUKA KAVUMU»** ifite icyicaro i Tetero, Umurenge wa Kavumu, Akarere ka Ngororero, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«ABADATEZUKA KAVUMU»** ifite i Tetero, Umurenge wa Kavumu, Akarere ka Ngororero, Intara y'Iburengerazuba; ihawe ubuzima gatozi.

Ingingo ya 2:

Koperative **«ABADATEZUKA KAVUMU»** igamije guteza imbere ubworozi bw'inka. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«ABADATEZUKA KAVUMU»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 08/10/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO N^{O}*RCA/0716/*2009 CYO KU WA 14/04/2009 GIHA UBUZIMAGATOZI «COOPERATIVE DES ELEVEURS PROGRESSISTES DE MUHANGA» (COEPROMU-ZIRAKAMWA)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«COEPROMU-ZIRAKAMWA»** ifite icyicaro mu Kagari ka Gitarama, Umurenge wa Nyamabuye, Akarere ka Muhanga, Intara y'Amajyepfo, mu rwandiko rwe rwo ku wa 23 Gashyantare 2009;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **«COEPROMU-ZIRAKAMWA»** ifite icyicaro mu Kagari ka Gitarama, Umurenge wa Nyamabuye, Akarere ka Muhanga, Intara y'Amajyepfo; ihawe ubuzima gatozi.

<u>Ingingo ya 2:</u>

Koperative **«COEPROMU-ZIRAKAMWA»** igamije guteza imbere ubworozi bwa kijyambere. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Koperative **«COEPROMU-ZIRAKAMWA»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 14/04/2009

(sé)
MUGABO Damien
Umuyobozi w'Ikigo cy'Igihugu
gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0637/*2018 CYO KU WA 30/10/2018 GIHA UBUZIMAGATOZI «KAYONZA ARTIFICIAL INSERMINATORS AND VETERINARIES' SERVICES COOPERATIVE» (KAIVSCO)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«KAIVSCO»** ifite icyicaro mu Kagari ka Cyabajwa, Umurenge wa Kabarondo, Akarere ka Kayonza, Intara y'Iburasirazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«KAIVSCO»** ifite icyicaro mu Kagari ka Cyabajwa, Umurenge wa Kabarondo, Akarere ka Kayonza, Intara y'Iburasirazuba; ihawe ubuzima gatozi.

Ingingo ya 2:

Koperative **«KAIVSCO»** igamije gutanga service zijyanye n'ubworozi binyuze mu gutera intanga n'ubucuruzi bw'imiti y'amatungo. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«KAIVSCO»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 30/10/2018

(se)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^O^RCA/0667/*2018 CYO KU WA 12/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE «AGACIRO K'IMBUTO»

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«AGACIRO K'IMBUTO»** ifite icyicaro i Nyabugogo, Umurenge wa Muhima, Akarere ka Nyarugenge, Umujyi wa Kigali;

YEMEJE:

Ingingo ya 1:

Koperative **«AGACIRO K'IMBUTO»** ifite icyicaro Nyabugogo, Umurenge wa Muhima, Akarere ka Nyarugenge, Umujyi wa Kigali; ihawe ubuzima gatozi.

Ingingo ya 2:

Koperative **«AGACIRO K'IMBUTO»** igamije guteza imbere ubucuruzi bw'imbuto. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«AGACIRO K'IMBUTO»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 12/11/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^ORCA/0722/*2018 CYO KU WA 03/12/2018 GIHA UBUZIMAGATOZI «RWANDA NEWS PAPERS SELLERS & COMMUNICATION COOPERATIVE» (RNPSCCO)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«RNPSCCO»** ifite icyicaro i Nyarugenge, Umurenge wa Nyarugenge, Akarere ka Nyarugenge, Umujyi wa Kigali;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **«RNPSCCO»** ifite icyicaro i Nyarugenge, Umurenge wa Nyarugenge, Akarere ka Nyarugenge, Umujyi wa Kigali; ihawe ubuzima gatozi.

<u>Ingingo ya 2:</u>

Koperative **«RNPSCCO»** igamije guteza imbere ubucuruzi bw'ibinyamakuru, ibitabo bijijura n'amakarita ya telefoni zigendanwa. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Icyemezo No RCA/0505/2009 cyo ku wa 15//01/2009 gikuweho.

<u>Ingingo ya 4:</u>

Koperative **«RNPSCCO»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 03/12/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^O^RCA/0446/*2018 CYO KU WA 14/08/2018 GIHA UBUZIMAGATOZI «RUNDA VISION COOPERATIVE OF TAILORS» (RVCT)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«RVCT»** ifite icyicaro i Ruyenzi, Umurenge wa Runda, Akarere ka Kamonyi, Intara y'Amajyepfo;

YEMEJE:

Ingingo ya 1:

Koperative **«RVCT»** ifite icyicaro i Ruyenzi, Umurenge wa Runda, Akarere ka Kamonyi, Intara y'Amajyepfo ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«RVCT»** igamije guteza imbere ubudozi bw'imyenda. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«RVCT» itegetswe** gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 14/08/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0505/*2018 CYO KU WA 05/09/2018 GIHA UBUZIMAGATOZI KOPERATIVE «DUHUZIMBARAGA - KARAMBI»

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **« DUHUZIMBARAGA-KARAMBI »** ifite icyicaro mu Kagari ka Rushyarara, Umurenge wa Karambi, Akarere ka Nyamasheke, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **« DUHUZIMBARAGA-KARAMBI »** ifite icyicaro mu Kagari ka Rushyarara, Umurenge wa Karambi, Akarere ka Nyamasheke, Intara y'Iburengerazuba, ihawe ubuzima gatozi.

Ingingo ya 2:

Koperative **« DUHUZIMBARAGA-KARAMBI »** igamije gukora ifu mu binyampeke (ibigori, soya, ingano, amasaka). Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **« DUHUZE IMBARAGA-KARAMBI »** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 05/09/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0592/*2018 CYO KU WA 09/10/2018 GIHA UBUZIMAGATOZI «KINAZI MILK TRADERS COOPERATIVE» (KMTC)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«KMTC»** ifite icyicaro mu Kagari ka Gahana, Umurenge wa Kinazi, Akarere ka Huye, Intara y'Amajyepfo.

YEMEJE:

Ingingo ya 1:

Koperative **«KMTC»** ifite icyicaro mu Kagari ka Gahana, Umurenge wa Kinazi, Akarere ka Huye, Intara y'Amajyepfo; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«KMTC»** igamije guteza imbere ubucuruzi bw'amata. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«KMTC»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 09/10/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO ***N^ORCA/0649/*****2018 CYO KU WA 08/11/2018 GIHA UBUZIMAGATOZI KOPERATIVE «KOMERA RUGERERO»**

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«KOMERA RUGERERO»** ifite icyicaro i Gisa, Umurenge wa Rugerero, Akarere ka Rubavu, Intara y'Iburengerazuba;

YEMEJE:

<u>Ingingo ya 1:</u>

Koperative **«KOMERA RUGERERO»** ifite icyicaro i Gisa, Umurenge wa Rugerero, Akarere ka Rubavu, Intara y'Iburengerazuba, ihawe ubuzimagatozi.

<u>Ingingo ya 2:</u>

Koperative **«KOMERA RUGERERO»** igamije guteza imbere ubukorikori (gufuma, kudoda no kuboha). Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

<u>Ingingo ya 3:</u>

Koperative **«KOMERA RUGERERO»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 08/11/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^{O}RCA/0736/*2018 CYO KU WA 18/12/2018 GIHA UBUZIMAGATOZI KOPERATIVE «ABISHYIZEHAMWE KANZENZE» (KOAHAKA)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryahinduwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«KOAHAKA»** ifite icyicaro mu Kagari ka Kanyirabigogo, Umurenge wa Kanzenze, Akarere ka Rubavu, Intara y'Iburengerazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«KOAHAKA»** ifite icyicaro mu Kagari ka Kanyirabigogo, Umurenge wa Kanzenze, Akarere ka Rubavu, Intara y'Iburengerazuba; ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«KOAHAKA»** igamije gutanga service zijyanye no gutwara abantu n'ibintu ku magare. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«KOAHAKA»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 18/12/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^O^RCA/0525/*2018 CYO KU WA 17/09/2018 GIHA UBUZIMAGATOZI KOPERATIVE «NTUKABUMWE KABUSHINGE»

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«NTUKABUMWE KABUSHINGE»** ifite icyicaro mu Kagari ka Kabushinge, Umurenge wa Rwaza, Akarere ka Musanze, Intara y'Amajyaruguru;

YEMEJE:

Ingingo ya 1:

Koperative **«NTUKABUMWE KABUSHINGE»** ifite icyicaro mu Kagari ka Kabushinge, Umurenge wa Rwaza, Akarere ka Musanze, Intara y'Amajyaruguru, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«NTUKABUMWE KABUSHINGE»** igamije guteza imbere ubuhinzi bw'ibigori n'amashu. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«NTUKABUMWE KABUSHINGE»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 17/09/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative

ICYEMEZO *N^O RCA/*0680/2018 CYO KU WA 15/11/2018 GIHA UBUZIMAGATOZI «INKOMEZAKURINDA ZA NTARAMA COOPERATIVE » (INTACO)

Umuyobozi w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative;

Ashingiye ku Itegeko nº 50/2007 ryo kuwa 18 Nzeri 2007 rigena ishyirwaho, imiterere n'imikorere y'Amakoperative mu Rwanda, nk'uko ryavuguruwe kandi ryujujwe kugeza ubu, cyane cyane mu ngingo yaryo ya 23, igika cya 3;

Ashingiye ku Itegeko nº 48/2013 ryo kuwa 28/06/2013 rishyiraho Ikigo cy'Igihugu gishinzwe guteza Imbere Amakoperative, cyane cyane mu ngingo yaryo ya 3, igika cya 2;

Abisabwe na Perezida wa Koperative **«INTACO»** ifite icyicaro i Kanzenze, Umurenge wa Ntarama, Akarere ka Bugesera, Intara y'Iburasirazuba;

YEMEJE:

Ingingo ya 1:

Koperative **«INTACO»** ifite icyicaro i Kanzenze, Umurenge wa Ntarama, Akarere ka Bugesera, Intara y'Iburasirazuba;, ihawe ubuzimagatozi.

Ingingo ya 2:

Koperative **«INTACO»** igamije guteza imbere imirimo ijyanye n'ubucukuzi bw'amabuye y'ubwubatsi. Ntiyemerewe gukora indi mirimo inyuranye n'iyo iherewe ubuzimagatozi keretse ibanje kubisaba ikanabiherwa uburenganzira.

Ingingo ya 3:

Koperative **«INTACO»** itegetswe gutangaza iki Cyemezo mu Igazeti ya Leta ya Repubulika y'u Rwanda mu gihe kitarenze iminsi mirongo itatu (30) ikimara kugihabwa.

Kigali, ku wa 15/11/2018

(sé)
Prof. HARELIMANA Jean Bosco
Umuyobozi Mukuru w'Ikigo cy'Igihugu gishinzwe guteza imbere Amakoperative