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

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

Vu la loi N° 48/2017 du 23/09/2017 régissant la Banque Nationale du Rwanda, notamment en ses articles 6, 8, 9, 10 et 15;

Ishingiye ku Itegeko N° 52/2008 ryo ku wa 10/09/2008 rigenga imitunganyirize y’umurimo w’ubwishingizi cyane cyane mu ngingo zaryo za 39, 40, 41, 42 n’iya 54;

Pursuant to the Law N° 52/2008 of 10/09/2008 governing the organization of insurance business, especially in its articles 39, 40, 41, 42 and 54;

Vu la loi N° 52/2008 du 10/09/2008 portant organisation de l’activité d’assurance, en particulier en ses articles 39, 40, 41, 42 et 54 ;

Isubiye ku Mabwiriza N°06/2009 yo kuwa 29/07/2009 ku iyemezwa n’ibindi bisabwa ku bahuza b’ubwishingizi;

Having reviewed Regulation N° 06/2009 of 29/07/2009 on licensing requirements and other requirements for insurance intermediaries;

Revu le Règlement N°6/2009 du 29/07/2009 relatif aux conditions d’agrément et autres conditions requises pour intermédiaires d’assurance ;

Imaze kubona ko hakenewe uburyo bwo kubungabunga isoko ry’umurimo w’ubwishingizi rikora neza, rikorera mu mucyo, ryizewe kandi ritajegajega no guteza imbere imyitwarire myiza y’abahuza mu bwishingizi, bagira uruhare rukomeye mu gukoreshwa nk’inzira yo gukwirakwiza serivisi z’ubwishingizi, Banki Nkuru y’ u Rwanda muri aya mabwiriza yitwa «Banki Nkuru» itegegetse:

Considering the need to maintain an efficient, fair, safe and stable insurance market in the country and to foster good conduct among insurance intermediaries, which serve as important distribution channels of insurance, the National Bank of Rwanda herein referred to as “Central Bank”, decrees:

Considérant la nécessité de maintenir un marché de l’assurance efficace, équitable, sûr et stable dans le pays et de favoriser le bon comportement des intermédiaires d’assurance, qui constituent d’importants canaux de distribution de l’assurance, la Banque Nationale du Rwanda, ci-après dénommée « Banque Centrale », édicte:

**UMUTWE WA MBERE: INGINGO
RUSANGE**

**Ingingo ya mbere: Icyo aya mabwiriza
agamije**

Aya mabwiriza akena ibigenderwaho mu kwemerera n'ibindi bisabwa abahuzwa mu bwishingizi

Ingingo ya 2: Ibisobanuro by'amagambo

Muri aya Mabwiriza rusange, amagambo akurikira asobanurwa mu buryo bukurikira:

- 1° **umuhuza mu bwishingizi usanzwe:** umuntu utari umukozi w'umwishingizi ushyirwaho kandi agahabwa uburenganzira n'uwo mwishingizi bwo gushishikariza abantu gufatayo ubwishingizi;
- 2° **umuhuza mu bwishingizi wigenga:** umuntu wigenga ukorera umufuragiro iyo yagiranye imishyikirano y'ubwishingizi n'abishingizi mu izina ry'umufatabwishingizi cyangwa yahagarariye umufatabwishingizi, harimo no kuba umuhuza mu bwishingizi bw'abishingizi wigenga ahagarariye umwishingizi;
- 3° **impuguke mu kwishyuriza abishyuzwa:** umuntu uhemberwa

**CHAPTER ONE: GENERAL
PROVISIONS**

Article One: Purpose

This regulation aims at establishing the licensing requirements and other conditions for insurance intermediaries.

Article 2: Definition of terms

In this Regulation, the following terms and expressions are defined as follows:

- 1° **insurance agent:** person other than an employee of the insurer appointed and authorized by the insurer, the principal, to solicit prospective policyholders to buy insurance products;
- 2° **insurance broker:** independent person who, for commission, negotiates insurance business with insurers on behalf of a prospective policyholder or as a representative of a policyholder and includes reinsurance broker carrying on reinsurance brokerage for an insurer;
- 3° **loss assessor:** a person, who, for a fee, provides service related to the

**CHAPITRE PREMIER: DISPOSITIONS
GENERALES**

Article Premier : Objet

Le présent règlement établit les exigences d'agrément et autres conditions aux intermédiaires d'assurance.

Article 2: Définitions des termes

Aux fins du présent Règlement, les termes ci-après ont les significations suivantes:

- 1° **agent d'assurance:** une personne autre que l'employé de l'assureur désignée et autorisée par cet assureur, le commettant, à mobiliser des souscripteurs des polices d'assurance auprès de l'assureur;
- 2° **courtier d'assurance:** une personne indépendante qui, moyennant une commission, négocie des affaires d'assurance avec des assureurs au nom des preneurs d'assurance potentiels ou en tant que leur représentant et inclut un courtier de réassurance qui fait un courtage de réassurance pour un assureur;
- 3° **expert évaluateur de sinistre:** une personne qui, moyennant un paiement,

- imirimo ijyanye n'iperereza n'ibiganiro bigamije kurangiza ibibazo bishingiye ku masezerano y'ubwishingizi, mu mwanya w'umufatabwishingizi cyangwa uwishingiwe. Amafaranga yishyurwa iyo serivisi ntashobora kwishyuzwa umwishingizi kandi nta n'aho ahuriye n'ikiguzi cyo gusaba kwishyurwa;
- 4° **impuguke mu kugena agaciro k'ibyangiritse:** umuntu uhemberwa imirimo ijyanye n'iperereza n'ibiganiro bigamije kurangiza ibibazo bishingiye ku masezerano y'ubwishingizi, mu mwanya w'umwishingizi;
- 5° **icyemezo cy'amahugurwa y'ibanze:** icyemezo gihamya ko umuhuza mu bwishingizi usanzwe yahawe amahugurwa y'ibanze ku byerekeye serivisi z'ubwishingizi agurisha;
- 6° **impamyabushobozi:** icyemezo gihamya ko umuhuza mu bwishingizi usanzwe yahuguwe byimbitse ku byerekeye umurimo w'ubwishingizi;
- 7° **icyemezo cy'imyitwarire iboneye:** icyemezo gitangwa n'Isyirahamwe ry'Abishingizi mu Rwanda kigaragaza imyifatire, ubunyangamugayo cyangwa ubushobozi by'impuguke mu
- investigation and negotiation of the settlement of claims under insurance contracts on behalf of insured or beneficiary. The fee for the service is never recoverable from the insurer nor is it associated to cost of the insured's claim;
- 4° **loss adjuster:** person, who, for a fee, provides service related to the investigation and negotiation of the settlement of claims under insurance contracts on behalf of either the insurer or the insured;
- 5° **certificate of competence:** a certificate justifying that an insurance agent has been provided with basic training on insurance product that he/she is selling;
- 6° **certificate of proficiency in insurance:** a certificate of professionalism proving that an insurance agent has been adequately trained in insurance;
- 7° **certificate of good standing:** a certificate issued by Association of Insurers of Rwanda issued to a loss adjuster, loss assessor and risk
- mène une enquête et négocie le règlement des litiges liés aux contrats d'assurance, pour le compte de l'assuré ou bénéficiaire. Les frais de service ne sont jamais recouvrables auprès de l'assureur et ne sont pas non plus liés au coût de la réclamation de l'assuré;
- 4° **expert évaluateur de dommages:** une personne qui, moyennant rémunération, mène une enquête et négocie, pour le compte de l'assureur ou de l'assuré, le règlement des litiges liés aux contrats d'assurance;
- 5° **certificat de compétence:** un certificat attestant que l'agent d'assurance a reçu une formation de base sur le produit d'assurance qu'il/elle vend;
- 6° **certificat de grande compétence en assurance:** un certificat de professionnalisme prouvant qu'un agent d'assurance a eu une formation adéquate en assurance;
- 7° **certificat de bonne conduite:** un certificat délivré par l'Association des Assureurs du Rwanda à un expert évaluateur de sinistre, expert en sinistres, expert enquêteur de risques

- kugena agaciro k'ibyangiritse, impuguke mu kwishyuriza abishyuzana n'impuguke mu kugena agaciro k'ibishobora kwangirika;
- 8° **umwishingizi cyangwa umwishingizi w'abishingizi mushya:** ni umwishingizi cyangwa umwishingizi w'abishingizi wahawe icyemezo nyuma y'itangazwa ry'aya mabwiriza mu Igazeti ya Repubulika y'u Rwanda;
- 9° **umuhuza:** umuntu uwowri we wese uvugwa mu ngingo ya 7 y'aya mabwiriza;
- 10° **umuyobozi mukuru:** umukozi uwo ari we wese w'umwishingizi utanga raporo y'imirimu ye ku muyobozi mukuru cyangwa ku nama y'ubutegetsi cyangwa komite y'inama y'ubutegetsi;
- 11° **umwishingizi:** ikigo cyemewe gifite icyemezo kiyemerera gukora umurimo w'ubwishingizi;
- 12° **ubunyangamugayo n'ubushobozi:** bike mu bisabwa uri mu nama y'ubutegetsi n'abayobozi bakuru b'umwishingizi bagomba kuba bujuje;
- surveyor to indicate his/her moral character, integrity and performance;
- 8° **newly licensed insurer or reinsurer:** an insurer or reinsurer who has been licensed after the publication of this Regulation in the Official Gazette of the Republic of Rwanda;
- 9° **intermediary:** any of the person listed in article 7 of this Regulation;
- 10° **senior officer:** Any staff of any insurer reporting directly to the Managing Director/Chief Executive Office or to the Board of Directors and/or to its committees;
- 11° **insurer:** a licensed or authorised legal entity which carries out insurance business as insurer;
- 12° **fit and proper:** minimum requirements that a member of the Board of Directors or senior officer of must fulfil;
- qui montre son caractère moral, son intégrité et ses performances ;
- 8° **assureur ou réassureur nouvellement agréé:** assureur ou réassureur qui a été agréé après la publication du présent règlement au Journal Officiel de la République du Rwanda;
- 9° **intermédiaire :** qui que ce soit faisant partie de la liste se trouvant à l'article 7 du présent règlement ;
- 10° **cadre dirigeant:** tout agent d'un assureur qui répond directement de ses responsabilités à la haute direction ou au conseil d'administration/ou à son comité ;
- 11° **assureur:** personne morale agréée ou autorisée à mener des activités d'assurance comme assureur;
- 12° **intégrité et compétence:** exigences minimales qu'un membre du conseil d'administration ou un cadre dirigeant doit remplir ;

Ubunyangamugayo n'ubushobozi ni:

A. kuba umunyakuri, inyangamugayo no kugaragaza imikorere myiza, birimo, ariko ntibigarukira gusa kuri ibi bikurikira:

- (a) kuba atarahamijwe icyaha n'inkiko;
- (b) kuba ataragaragaweho imyitwarire mibi cyangwa atarakurikiranywe mu manza by'umwihariko ku bifatanye isano n'ishoramari cyangwa imirimo y'imari, imyitwarire igayitse, uburiganya n'ibindi bisa n'ibyo;
- (c) kuba ataranyuranyije n'amabwiriza hamwe n'ibipimo ngenderwaho cyangwa byo ku rwego rumwe na/cyangwa ibindi bipimo ngenderwaho;
- (d) kuba atarigeze akorana n'isosiyete cyangwa ikindi kigo, akaba atarigeze agirana ubufatanye n'abantu cyangwa ibigo nyamara abo bantu cyangwa ibyo bigo byarangiwe kwiyandikisha, byarimwe icyemezo cyo gukora, urwo ruhushya rwarakuweho, yararwambuwe, rwararangiye cyangwa ibyo bigo cyangwa abo abantu barirukanywe n'urwego rw'ubugenzuzi cyangwa urwa Leta;

Fit and proper criteria are:

A. honesty, integrity and good reputation include but not limited to:

- (a) no record of criminal conviction;
- (b) no reputational adverse finding or any court proceedings particularly in connection with investment or financial business, misconduct, fraud or related matters;
- (c) no infringement of any regulatory requirements and standards and/or equivalent requirements and standards;
- (d) has not been involved with a company, partnership or other organization that have been denied registration or license, whose license was revoked, withdrawn or terminated, or has been expelled by a regulatory or government body;

Les critères d'intégrité et de compétence sont :

A. honnêteté, intégrité et bonne réputation mais sans nécessairement se limiter:

- (a) aucune preuve de condamnation pénale;
- (b) n'a fait l'objet de mauvaise réputation ou implication dans les procédures judiciaires en particulier dans le cadre d'investissements ou d'affaires financières, mauvaise conduite, fraude ou autres cas similaires.
- (c) n'a pas enfreint les exigences et normes réglementaires et/ou les exigences et normes équivalentes;
- (d) n'a pas participé à une société, un partenariat commercial non constitutif de société ou une autre organisation dont un enregistrement /une licence a été refusé, dont la licence a été révoquée, retirée ou résiliée, ou a été expulsée par un organe de régulation ou un organe de l'Etat;

- | | | |
|--|---|--|
| <p>(e) kuba atarimwe uburenganzira bwo gukora ubucuruzi, umurimo cyangwa umwuga bisaba icyemezo, kwiyangandikisha cyangwa ubundi burenganzira, kubera ko yavaniweho urwo ruhushya, atiyandikishije cyangwa atahawe ubundi burenganzira bujyanye n'icyo gikorwa;</p> | <p>(e) has not been refused the right to carry out a trade, business or profession requiring a license, registration or other authorization, as a result of the removal of the relevant license, registration or other authorization;</p> | <p>(e) n'a pas été refusée le droit d'exercer le commerce, des affaires ou une profession nécessitant une licence, une inscription ou une autre autorisation, en raison de la révocation de la licence y relative, de l'enregistrement ou de toute autre autorité;</p> |
| <p>(f) kuba atarabayeye umwe mu bagize inama y'ubutegetsi, umunyamuryango cyangwa yarabayeye mu buyobozi bukuru bw'ikigo cyahombye, cyasheshwe cyangwa cyashyirirweho abagicunga;</p> | <p>(f) has not been a director, partner, or involved in the management of a business that has gone into insolvency, liquidation or administration;</p> | <p>(f) n'a pas été administrateur, associé ou impliqué dans la direction d'une entreprise qui est devenue insolvable, qui est tombée en liquidation ou été placée sous administration;</p> |
| <p>(g) kuba umuntu baba barakoranye igikorwa cy'ubucuruzi yagizemo uruhare barakozweho iperereza, barafatiwe ibihano byo mu rwego rw'imyitwarire, barakuweho icyizere, cyangwa yarahagaritswe cyangwa baranenzwe na Banki Nkuru cyangwa urwego rushinzwe umwuga, urukiko, haba ku buryo bwa rusange cyangwa bwihariye;</p> | <p>(g) a person, or any business with which he has been associated with or involved in have been investigated, disciplined, censured or suspended or criticized by a regulatory or professional body, a court or Tribunal, whether publicly or privately;</p> | <p>(g) la personne avec laquelle il a été associé ou toute entreprise dans laquelle il a été impliqué ont été visées par une enquête, une sanction disciplinaire, censurées ou suspendues ou critiquées par un organe de régulation ou professionnel, une juridiction ou un tribunal, que ce soit en public ou en privé;</p> |
| <p>(h) kuba atarirukanywe, atarasabwe kwegura kandi ariko akegura, ku murimo cyangwa ku mwanya w'umurimo wo gucunga no kuragira umutungo w'abandi, gushyirwa mu</p> | <p>(h) has not been dismissed, nor asked to resign and resigned, from employment or from a position of trust, fiduciary appointment or similar;</p> | <p>(h) n'a été ni renvoyée, ni fait l'objet de demande de démission mais a démissionné, d'un emploi ou d'une position de confiance, d'une nomination fiduciaire ou similaire;</p> |

murimo wo kurinda iby'abandi cyangwa undi usa na wo;

- (i) kuba atarangiwe gukora nk'uri mu nama y'ubutegetsi cyangwa atarangiwe gukora mu mwanya w'ubuyobozi bukuru;
- (j) kuba mu gihe cyahise atarabayeye umunyakuri mu mirimo yose yakoranye n'urwego rushinzwe igenzuramikorere no kuba uwo muntu atagaragaza ko yiteguye kandi afite ubushake bwo kubahiriza ibisabwa na Banki Nkuru.

B. ububasha n'ubushobozi, birimo ariko ntibigarukira gusa kuri ibi bikurikira:

- (a) kuba yagaragaje ubumenyi n'ubunararibonye mu byerekeye ibikorwa by'imari bijyanye n'ibikorwa bigamijwe n'umwishingizi;
- (b) kuba yarahawe amahugurwa ku birebana n'inshingano n'imirimo umuntu ategerejwe gukora;
- (c) kuba afite igihe gihagije cyo gusohozza imirimo ategerejwe gukora.

- (i) has never been disqualified from acting as a director or disqualified from acting in any managerial capacity;
- (j) in the past, a he has not been candid and truthful in all his dealings with any regulatory body and whether the person does not demonstrate readiness and willingness to comply with the requirements and standards of the regulatory system.

B. Competence and capability including but not limited to:

- (a) having demonstrated skills and experience in relevant financial operations commensurate with the intended activities of the insurer;
- (b) having received trainings in relation to responsibilities and functions he is expected to exercise;
- (c) having adequate time to perform functions he/she is expected to exercise.

- (i) n'a jamais été disqualifiée pour agir en tant qu'administrateur ou disqualifié pour agir à titre de cadre dirigeant;
- (j) dans le passé, il n'a pas été sincère et véridique dans toutes ses relations avec un organe de régulation et si la personne ne fait pas montre de promptitude et une bonne volonté de se conformer aux exigences et aux normes du système de régulation.

B. Compétence et capacité incluant mais ne se limitant pas nécessairement :

- (a) avoir démontré ses compétences et son expérience dans les opérations financières pertinentes en fonction des activités prévues de l'assureur;
- (b) avoir reçu des formations en relation avec les responsabilités et les fonctions qu'elle est censée exercer;
- (c) avoir suffisamment de temps pour exercer les fonctions qu'elle est censée d'exercer.

C. Imari (yifashe) ihagaze neza, birimo ariko ntibigarukira gusa kuri ibi bikurikira:

- (a) kuba nta myenda iri mu manza cyangwa amashimwe asigaye ataratangwa;
- (b) kuba yagiranye ubwumvikane n'abo abereyemo imyenda;
- (c) kuba imitungo ye itarigeze ifatirwa.

13° ufutanye isano n'umwishingizi: uwo ariwe wese ufutanye isano n'umuyobozi mukuru cyangwa ugize inama y'ubuyobozi bw'umwishingizi yaba ishingiye ku maraso kugera ku rwego rwa gatatu cyangwa ishingiye ku gushyingiranwa.

Ingingo ya 3: Abarebwa n'aya mabwiriza rusange

Aya mabwiriza akurikizwa n'abahuza nk'uko bashyizwe mu byiciro n'ingingo ya 7 y'aya mabwiriza, abishingizi ndetse n'abishingizi b'abishingizi bakorerwa imirimo yabo ku butaka bwa Repubulika y'u Rwanda.

C. Financial soundness, include but not limited to whether that person:

- (a) has not been subject to judgement in debt reimbursement or award remaining outstanding;
- (b) has never done any arrangement with his creditors;
- (c) his assets were not subjected to seizure

13° related person: any person having relationship with any of the senior officer or board member of insurer either by kinship to the third degree or by marriage.

Article 3: Scope

This Regulation shall apply to insurance intermediaries as categorized under article 7 of this Regulation, insurers and reinsurers who run their businesses on the territory of the Republic of Rwanda.

C. Solidité financière comprend mais ne se limitant pas necessairement à ce que la personne :

- (a) n'a fait l'objet d'aucun jugement de dette ou récompense restant en souffrance;
- (b) n'a pas fait des arrangements avec ses créanciers;
- (c) ses actifs n'ont jamais fait l'objet de saisie.

13° personne apparentée: toute personne ayant des relations avec l'un des membres de la direction ou du conseil d'administration de l'assureur, que ce soit par parenté au troisième degré ou par mariage.

Article 3: Champ d'application

Le présent Règlement s'applique aux intermédiaires d'assurance comme catégorisés par l'article 7 du présent Règlement, aux assureurs et aux réassureurs exerçant leurs activités sur le territoire de la République du Rwanda.

UMUTWE WA II: INGINGO ZIHURIWEHO N'ABAHUZA BOSE

CHAPTER II: COMMON PROVISIONS FOR ALL INTERMEDIARIES

CHAPITRE II: DISPOSITIONS COMMUNES A TOUS LES INTERMÉDIAIRES

Ingingo ya 4: Kubuzwa gukora umurimo w'ubuhuza nta ruhushya

Uretse umuhuza mu bwishingizi usanzwe, nta muntu wemerewe gukora nk'umuhuza cyangwa ngo yigaragaze nk'umuguza cyangwa ngo yifate nk'umuhuza mu Rwanda atabifitiye icyemezo cyo kubikora.

Article 4: Prohibition to carry out intermediaries business without license

Apart from insurance agent, no person shall carry out the business as an intermediary or hold himself out as an intermediary in Rwanda, without a license to do so.

Article 4: Interdiction d'exercer des activités d'intermédiaire sans agrément

Hormis l'agent d'assurance, nul ne peut exercer l'activité d'intermédiaire ni se présenter comme intermédiaire au Rwanda sans en obtenir l'agrément.

Ingingo ya 5: Kubuzwa gukora nk'umuhuza

Abari mu nama y'ubutegetsi, abayobozi bakuru, umugenzuzi cyangwa umukozi w'ikigo cy'ubwishingizi cyangwa cy'ubwishingizi bw'abishingizi abujijwe gukora nk'umuhuza w'umwishingizi cyangwa w'umwishingizi w'abishingizi.

Article 5: Prohibitions to work as intermediary

Directors, senior officers, auditor or employee of an insurance or reinsurance company shall not act as an intermediary of any insurance or of reinsurance company.

Article 5: Interdiction de jouer le rôle d'intermédiaire

Les administrateurs, cadres dirigeants, auditeurs ou employés d'une compagnie d'assurances ou de réassureurs ne peuvent agir en tant qu'un intermédiaire de l'assureur ou de réassureur.

Ingingo ya 6: Kubuzwa kugira imigabane

Umwishingizi cyangwa umwishingizi w'abishingizi uwo ari we wese, amasosiyete yabyawe na we cyangwa uri mu nama y'ubutegetsi cyangwa umuyobozi mukuru be, mu buryo buziguye cyangwa ubutaziguye ntibagomba kugira imigabane mu bucuruzi bw'umuhuza.

Article 6: Prohibitions related to ownership of shares

An insurer or reinsurer, any of its subsidiaries or director and senior officers, shall not, directly or indirectly, hold shares in the affairs of an intermediary.

Article 6: Interdictions liées à la propriété d'actions

Un assureur, ses filiales ou ses administrateurs et ses membres de la haute direction ne peuvent, directement ou indirectement être actionnaire dans les affaires d'un intermédiaire.

Ingingo ya 7: Ibyiciro by'abahuza

Ibyiciro by'abahuza ni ibi bikurikira:

- 1° abahuza mu bwishingizi bigenga;
- 2° abahuza mu bwishingizi bw'abishingizi bigenga;
- 3° abahuza mu bwishingizi basanzwe;
- 4° impuguke mu kugena agaciro k'ibyangiritse;
- 5° impuguke mu kwishyuriza abishyuzwa;
- 6° impuguke mu kugena agaciro k'ibyakwangirika;
- 7° ubundi bwoko Banki Nkuru ishobora kwemera.

Ingingo ya 8: Gusaba icyemezo

Uretse umuhuza mu bwishingizi usanzwe, umuntu ushaka gukora umurimo w'ubuhuza abisabira icyemezo muri Banki Nkuru.

Banki Nkuru iha icyemezo umuhuza, iyo isanze usaba yujuje ibisabwa. Icyemezo kigomba kugaragaza neza icyiciro umuhuza abarizwamo.

Article 7: Categories of intermediaries

Intermediaries are categorized as follows:

- 1° insurance brokers;
- 2° reinsurance brokers;
- 3° insurance agents;
- 4° loss adjusters;
- 5° loss assessors;
- 6° risk surveyor;
- 7° any other category that the Central Bank may determine.

Article 8: Application for license

Apart from insurance agent, a person who seeks to carry on business as an intermediary shall apply for a license to the Central Bank.

The Central Bank shall grant a license to an intermediary if it is satisfied the applicant meets the requirements. A licence shall clearly state the insurance intermediary's category.

Article 7: Categories d'intermédiaires

Les intermédiaires sont classés dans les catégories suivantes de types comme suit :

- 1° les courtiers d'assurance;
- 2° les courtiers de réassurance;
- 3° agents d'assurance;
- 4° experts évaluateurs de dommage
- 5° experts évaluateurs de sinistre;
- 6° enquêteurs de risques;
- 7° toute autre catégorie que la Banque Centrale peut déterminer.

Article 8: Demande d'agrément

Sauf pour les agents d'assurance, une personne qui souhaite exercer une activité d'intermédiaire doit demander un agrément à la Banque Centrale.

La Banque Centrale octroie un agrément à un intermédiaire si elle est convaincue que le demandeur satisfait aux conditions requises.

L'agrément doit clairement indiquer la catégorie de l'intermédiaire.

Ingingo ya 9: Amafaranga yo gusaba icyemezo

Uretse umuhuza mu bwishingizi usanzwe, umuntu usaba icyemezo cyo gukora umurimo w'ubuhuza yishyura Banki Nkuru amafaranga ibihumbi ijana (100.000 FRW) adasubizwa.

Ingingo ya 10: Amafaranga y'icyemezo

Iyo uwasabye amaze kumenyeshwa ko azahabwa icyemezo, amafaranga akurikira agomba kwishyurwa muri Banki Nkuru kugira ngo agihabwe:

- 1° amafaranga ibihumbi magana atanu (500.000 FRW) ku muhuza mu bwishingizi wigenga;
- 2° miliyoni y'amafaranga y'u Rwanda (1000.000 FRW) ku muhuza mu bwishingizi bw'abishingizi wigenga na
- 3° ibihumbi ijana (100.000 FRW) ku bandi bahuza

Cyakora ibivugwa mu gika cya mbere cy'iyi ngingo ntibireba umuhuza mu bwishingizi usanzwe.

Article 9: Application fee

Apart from agent in insurance, any other person applying for license to carry out an intermediary's business shall pay to the Central Bank a non-refundable application fee of one hundred thousand (FRW 100,000).

Article 10: License fee

After the decision to grant license is notified to the applicant, the following amounts shall become due and payable to the Central Bank for license fee:

- 1° five hundred thousands Rwandan francs (FRW500,000) for insurance broker;
- 2° one million Rwandan Francs (FRW 1000,000) for reinsurance broker; and
- 3° one hundred thousands Rwandan francs (FRW 100, 000) for the other remaining intermediaries.

However, the provisions of paragraph one in this article are not applicable to an insurance agent.

Article 9: Frais de demande

A part d'un agent en assurance, toute autre personne demandant un agrément pour exercer l'activité d'intermédiaire d'assurance doit payer à la Banque Centrale les frais de demande non remboursables de cent mille francs rwandais (FRW 100.000).

Article 10: Les frais d'agrément

Après qu'une décision d'octroi de l'agrément a été notifiée au demandeur, les montants suivants sont dus et payables à la Banque Centrale pour à titre de frais d'agrément:

- 1° Cinq cent mille francs rwandais (FRW 500.000) pour le courtier d'assurance ;
- 2° Un million de francs rwandais (FRW1000.000) pour le courtier de réassurance; et
- 3° Cent mille (100.000 FRW) pour d'autres intermédiaires.

Toutefois, les dispositions du paragraphe premier du présent article ne sont pas applicables à un agent en assurance.

Ingingo ya 11: Amafaranga y'igenzura ku muhuza mu bwishingizi wigenga

Buri muhuza mu bwishingizi wigenga yishyura Banki Nkuru amafaranga y'ubugenzuzi ibihumbi magana atanu by'amafaranga y'u Rwanda (500.000 FRW).

Aya mafaranga agomba kwishyurwa ku itariki 31 z'ukwezi kwa Mutarama buri mwaka cyangwa mbere yaho bigakomeza gutyo kugeza igihe icyemezo gitasherejwe agaciro.

Ingingo ya 12: Gutanga amakuru ayobya cyangwa atari ukuri

Umuhuza utanga amakuru atari ukuri cyangwa ayobya mu gihe cyo gusaba icyemezo cyangwa mu gihe cyo kugirana amasezerano hagati y'umuhuza mu bwishingizi usanzwe ndetse n'umwishingizi bituma usaba afatwa nk'udafite ubunyangamugayo n'ubushobozi kandi bikaba impamvu yo kwanga ugusaba kwe cyangwa yo gutesha agaciro icyemezo iyo cyamaze gutangwa.

Article 11: Supervisions fee for an insurance broker

Every licensed insurance broker shall pay five hundred thousands Rwandan francs (FRW 500,000) to the Central Bank for supervision fee.

This fee is due and payable on or before the 31st day of January each year until the license is revoked.

Article 12: Submitting misleading or untrue information

The submission of untrue or misleading information by any intermediary during application for license or during contract process between insurance agent and insurer shall render the applicant not fit and proper, and shall constitute grounds for rejection of the application or revocation of the license, where a license has been issued.

Article 11: Commission de surveillance pour un courtier d'assurance

Tout courtier d'assurance agréé doit payer cinq cent mille francs rwandais (FRW500.000) à la Banque Centrale pour les frais de supervision.

Ces frais sont dus et payables au plus tard le 31 Janvier de chaque année jusqu'à ce que la licence soit révoquée.

Article 12: Soumission d'informations trompeuses ou inexactes

La soumission de toute information fausse ou trompeuse par un intermédiaire d'assurance pendant la demande d'agrément ou pendant la conclusion du contrat entre l'agent d'assurance et l'assureur conduit au manque d'intégrité et de compétence et constitue un motif de rejet de la demande ou de révocation d'agrément si l'agrément a été déjà délivrée.

**UMUTWE WA III: INGINGO ZIHARIYE
KU MUHUZA MU BWISHINGIZI
WIGENGA**

**Icyiciro cya mbere: Guha icyemezo
umuhuza mu bwishingizi wigenga**

**Ingingo ya 13: Kubuzwa gukoresha
amagambo «ubuhuza bwigenga»**

Nta muntu wemerewe gukoresha amagambo «ubuhuza bwigenga» cyangwa andi magambo yenda gusa nayo mu rurimi urwo ari rwo rwose cyangwa ngo akoreshe ubundi buryo ubwo ari bwo bwose ku buryo byagaragara ko umuntu akora umurimo nk'umuhuza mu bwishingizi wigenga keretse yarabihereye icyemezo.

**ingingo ya 14: ubuzima gatozi bw'umuhuza
mu bwishingizi wigenga**

Umuhuza mu bwishingizi wigenga agomba kuba isosiyete ifite uburyozwe buhinnye.

**Ingingo ya 15: Imari shingiro
ntagibwamunsi**

Imari shinmgiro ntagibwamunsi iteye gutya:

- 1° miriyoni mirongo itanu y'amafaranga y'u Rwanda (50.000.000FRW) ku muhuza wigenga mu bwishingizi; na

**CHAPTER III: SPECIFIC PROVISIONS
FORINSURANCE BROKER**

Section One: Licensing of insurance broker

**Article 13: Prohibitions on the use of
expression “brokerage”**

No person shall use the words “brokerage” or any of its derivatives in any language or any other manner indicating that the person carries on business as an insurance broker unless that person has been licensed as such.

**Article 14: Legal status of an insurance
broker**

An insurance broker must be a limited company.

Article 15: Minimum Capital

The minimum paid-up capital is as follows:

- 1° fifty million Rwandan francs (FRW 50,000,000) for insurance broker; and

**CHAPITRE III: DISPOSITIONS
SPÉCIFIQUES AU COURTIER
D'ASSURANCE**

**Première section: Agrément des courtiers
d'assurance**

**Article 13: Interdiction d'utiliser
l'expression « courtage »**

Il est interdit d'employer les mots « courtage » ou l'un de ses dérivés dans n'importe quelle langue ou de toute autre manière indiquant qu'une personne exerce l'activité comme courtier d'assurance à moins que cette personne ait été agréée en tant que telle.

**Article 14: Statut juridique du courtier
d'assurance**

Un courtier d'assurance doit être une société à responsabilité limitée.

Article 15: Capital minimum

Le capital libéré minimum est le suivant:

- 1° cinquante millions de francs rwandais (RWF 50.000.000) pour le courtier d'assurances; et

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2° miliyoni ijana z'amafaranga y'u Rwanda (100.000.000 FRW) ku muhuza mu bwishingizi bw'abishingizi.

2° one hundred million Rwandan francs (FRW100,000,000) for reinsurance broker.

2° cent millions (FRW 100.000.000) pour le courtier de réassurance.

Umuhuza mu bwishingizi wigenga agomba kuba afite imari shingiro ivugwa mu gika cya mbere cy'iyi ngingo buri gihe.

An insurance broker must maintain the minimum capital required under paragraph one of this article at all times.

Le courtier d'assurance doit maintenir le capital minimum requis en vertu de l'alinéa premier du présent article à tout moment.

Umuhuza mu bwishingizi wigenga agomba kwishyura buri mugabane wose ugize imarishingiro.

Every share allocated to the minimum paid-up capital issued by an insurance broker must be fully paid.

Chaque action assignée au capital minimum émis par un courtier d'assurance doit être entièrement libéré.

Ingingo ya 16: Ubwishingizi bw'uburyozwe ku muhuza mu bwishingizi wigenga

Article 16: Professional indemnity for an insurance broker

Article 16: Indemnité professionnelle du courtier d'assurance

Umuhuza mu bwishingizi wigenga wemewe agomba kuba afite ubwishingizi bw'uburyozwe butari munsu ya:

A licensed insurance broker shall have a Professional Indemnity Insurance Policy of not less than:

Le courtier d'assurance agréé doit avoir une police d'assurance indemnité professionnelle d'au moins :

1° miliyoni magana abiri y'amafaranga y'u Rwanda (200.000.000FRW) buri mwaka na miriyoni makumyabiri y'amafaranga y' u Rwanda (20.000.000 FRW) kuri buri mpanuka cyangwa ikindi gihombo ashobora guteza umwishingizi cyangwa umufatabwishingizi ku muhuza mu bwishingizi wigenga; na

1° two hundred million Rwandan francs (RWF200,000,000) per year and twenty million Rwandan francs (RWF 20, 000,000) per accident or against any damage that may be caused to insurance companies or insurance policyholders for an insurance broker in insurance; and

1° deux cent millions de francs rwandais (200 000 000 FRW) par an et de vingt millions de francs rwandais (20 000 000 FRW) par accident ou dommages pouvant être causés aux compagnies d'assurance ou aux assurés pour un courtier d'assurance assurance ; et

2° miriyoni magana ane z'amafaranga y'u Rwanda (400.000.000 FRW) buri mwaka na miriyoni mirongwine (FRW40.000.000) kuri buri mpanuka

2° four hundred million Rwandan francs (RWF400,000,000) per year and forty million Rwandan francs (RWF 40, 000,000) per accident or against

2° quatre cent millions de francs rwandais (FRW400.000.000) par an et quarante millions de francs rwandais (FRW40.000.000) par

cyangwa ikindi gihombo ashobora guteza umwishingizi w'abishingizi cyangwa umufatabwishingizi w'ubwishingizi bw'abishingizi; ku muhuza mu bwishingizi bw'abishingizi wigenga.

any damage that may be caused to a reinsurance company or reinsurance policyholder, for a reinsurance broker.

accident ou par tout dommage susceptible d'être causé à une société de réassurance ou à un preneur de réassurance, pour un courtier de réassurance.

Ingingo ya 17: Gusaba icyemezo ku muhuza mu bwishingizi wigenga

Umuntu ushaka icyemezo nk'umuhuza mu bwingizi wigenga agisaba Banki Nkuru akoresheje ifishi iteganyijwe ku **Mugereka wa 1.**

Article 17: Application for license for an insurance broker

Any person seeking a license as an insurance broker shall apply to the Central Bank in a prescribed Application Form set out in **Appendix 1.**

Article 17: Demande d'agrément pour courtier d'assurance

Toute personne désirant un agrément en tant que courtier d'assurance doit présenter sa demande à la Banque Centrale au moyen du formulaire de demande figurant à l'**Annexe 1.**

ingingo ya 18: Amakuru asabwa usaba icyemezo nk'umuhuza mu bwishingizi wigenga

Haseguriwe ibivugwa mu ngingo ya 17 y'aya mabwiriza, gusaba icyemezo nk'umuhuza mu bwishingi wigenga bigaragaza ariko ntibigarukira ku makuru akurikira:

Article 18: Required information for licensing an insurance broker

Subject to the provisions of article 17 of this Regulation, an application for license of an insurance broker shall contain the following minimum information:

Article 18: Informations requises pour l'agrément d'un courtier d'assurance

Sous réserve des dispositions de l'article 17 du présent règlement, une demande d'agrément de courtier d'assurance doit contenir les informations minimum suivantes:

1° izina ndetse na aderesi za sosiyete;

1° the name and address of the proposed company;

1° le nom et l'adresse de la société proposée;

2° amazina, aderesi ndetse n'ubwenehugu by'abanyamigabane;

2° names, addresses and nationality of shareholders;

2° les noms, adresses et nationalité des actionnaires;

3° amazina, aderesi ndetse n'ubwenehugu by'abagize inama y'ubutegetsi;

3° names, addresses, nationality, qualification and occupation of directors;

3° les noms, adresses, nationalité, qualifications et profession des administrateurs;

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4° amazina, aderesi, amashuri ndetse n'uburambe by'abayobozi bakuru;	4° names, addresses, qualification and experience of senior managers;	4° les noms, adresses, qualifications et expérience des cadres dirigeants;
5° ubwoko bw'ubwishingizi/ubwishingizi bw'abishingizi yifuza gukorera akazi ke;	5° class of insurance/reinsurance business intended to be transacted;	5° la catégorie d'activités d'assurance/de réassurance destinée à être traitée;
6° imiterere y'imari shingiro y'isosiyete;	6° the capital structure of the company;	6° la structure du capital de la société;
7° itegurwa rya gahunda y'imirimo ndetse n'iyi mari nibura mu gihe cy'imyaka itatu;	7° the business and financial plans for at least three years;	7° les plans commerciaux et financiers pour au moins trois ans;
8° amazina ndetse na aderesi by'umugenzuzi wigenga;	8° the names and address of the external auditors;	8° les noms et adresse des auditeurs externes;
9° umubare w'abakozi utegenyijwe;	9° the estimated number of employees;	9° le nombre estimé d'employés;
10° andi makuru Banki Nkuru ishobora gukenera.	10° any other information that the Central Bank may require.	10° toute autre information requise par la Banque Centrale.

Ingingo ya 19: Ibindi bisabwa

Haseguriwe ibiteganywa n'ingingo ya 18 y'aya ambwiriza, gusaba biherekezwa n'inyandiko zikurikira:

- 1° inyandiko z'ubwumvikane ndetse n'amategeko shingiro by'isosiyete;
- 2° icyemezo cy'ishingwa ry'isosiyete;
- 3° fotokopi y'imyanzuro y'inama y'ubutgetsi igaragaza ko yemeye

Article 19: Other required documents

Without prejudice to Article 18 of this Regulation, the application shall be accompanied by the following documents:

- 1° the memorandum and articles of association;
- 2° the certificate of incorporation;
- 3° a certified copy of the resolution of the board of directors authorizing the

Article 19: Autres documents requis

Sous réserve des dispositions de l'article 18 du présent règlement, la demande d'agrément doit être accompagnée des documents suivants:

- 1° le mémorandum d'association et les statuts;
- 2° le certificat de constitution;
- 3° une copie certifiée conforme à l'original de la résolution du conseil

itegurwa ndetse no itangwa rya dosiye isaba icyemezo;

4° iyo usaba ari umunyamahanga, inyandiko y'urwego ngenzuramikorere rw'igihugu isosiyete isaba ikomokamo yemeza ko rwabanje kwemeza ko hashyirwaho isosiyete yabyawe n'indi cyangwa ibindi biro mu Rwanda kandi ko abafite imiganane itubutse, abagize inama y'ubutegetsi ndetse n'ubuyobozi bukuru bose bafite ubunyangamugayo n'ubushobozi;

5° indi nyandiko Banki Nkuru yasanga ari ngombwa.

preparation and submission of the application;

4° for a foreign applicants, a statement from the home supervisory authority declaring that it has given prior approval or a "non objection" for the establishment of a subsidiary or any other office in Rwanda, and that the applicant's qualifying shareholders, directors and senior management, as a whole, are fit and proper persons;

5° any other document the Central Bank can find necessary.

d'administration autorisant la préparation et le dépôt de la demande;

4° pour les demandeurs étrangers, une déclaration de l'autorité de contrôle du pays d'origine déclarant qu'elle a donné son accord préalable ou une «non objection » de création d'une filiale ou de tout autre bureau au Rwanda, et que les actionnaires qualifiés, les administrateurs et les cadres dirigeants du demandeur la direction, dans son ensemble, est une personne de compétence et d'intégrité;

5° tout autre document que la Banque Centrale peut juger nécessaire.

Ingingo ya 20: Kumenyesha impinduka zibaye mu gihe cy'isaba

Impinduka iyo ariyo yose ikomeye ibaye mu gihe cy'isaba cyangwa nyuma yo gutanga icyemezo ariko mbere yo gutangira imirimo igomba guhita imenyeshwa Banki Nkuru ariko uko byagenda kose iryo menyesha ntirigomba kurenza iminsi makumyabiri n'umwe uherye igihe usaba ayimenyeye.

Ku bw'aya mabwiriza, impinduka ikomeye isobanura ariko ntigarukira kuri ibi bikurikira bibaye ku:

Article 20: Notification of change during application process

Any material changes in the application during the process of application or after the issuance of the license but before the commencement of operations, shall be duly notified to the Central Bank as soon as possible, but in any event, not later than twenty-one (21) days after the change has come to the attention of the Applicant.

For the purpose of this Regulation, material change means any change in, but not limited to the following:

Article 20: Notification de changement pendant le processus de candidature

Toute modification importante dans la demande, au cours de la procédure ou après la délivrance de l'agrément, mais avant le début des opérations, doit être dûment notifiée à la Banque Centrale dès que possible, mais en tout état de cause au plus tard vingt et un (21) jours après que le changement a été porté à l'attention du demandeur.

Aux fins du présent règlement, on entend par changement important tout changement, sans toutefois s'y limiter concernant:

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- | | | |
|--------------------------------------|---|--|
| 1° imiterere y'inama y'ubutegetsi; | 1° the composition of the Board of Directors; | 1° la composition du conseil d'administration; |
| 2° ubuyobozi bukuru; | 2° senior management; | 2° la haute direction; |
| 3° imiterere y'imari n'iy'imigabane; | 3° or capital structure and shareholdings; | 3° ou la structure du capital et les actionnaires. |

Ingingo ya 21: Ibyitabwaho mu guha icyemezo umuhuza mu bwishingizi wigenga

Article 21: Licensing criteria for insurance brokers

Article 21: Critères d'agrément des courtiers d'assurance

Mu gusuzuma ugusaba icyemezo Banki Nkuru ireba neza niba inyuzwe n'ibi bikurikira:

When considering the Application, the Central Bank shall satisfy itself, that:

Lorsqu'elle examine la demande, la Banque centrale s'assure que:

- | | | |
|--|--|--|
| 1° niba mu miterere y'imigabane y'isosiyete harimo umucyo; | 1° there is sufficient transparency in the shareholding structure of the company; | 1° la structure de l'actionariat de la société est suffisamment transparente; |
| 2° abafite imiganane itubutse bahagaze nezamu rwego rw'imari, ari inyangamugayo, bafite amafaranga ahagije ku buryo bakongera muri sosiyete amafaranga biramutse bibaye ngombwa; | 2° the qualifying shareholders possess good business standing, integrity, financial strength and ability to provide further financial support, should the need arises; | 2° les actionnaires qualifiés possèdent la bonne réputation, l'intégrité, la solidité financière et la capacité de fournir un soutien financier supplémentaire, le cas échéant; |
| 3° abafite imigabane itubutse, abagize inama y'ubutegetsi, abayobozi bakuru ndetse n'abagenzuzi b'isosiyete bafite ubunyamugayo n'ubushobozi kugirango buzuze inshingano zabo; | 3° the qualifying shareholders, directors, senior managers, and auditors of the company are fit and proper to fulfill their roles; | 3° les actionnaires qualifiés, les administrateurs, les cadres dirigeants et les auditeurs de la société remplissent les critères d'intégrité et de compétence pour s'acquitter de leurs fonctions ; |
| 4° abagize inama y'ubutegetsi n'abayobozi bakuru bafite ubumenyi | 4° directors and senior managers have adequate commercial and professional | 4° les administrateurs et les cadres dirigeants ont une connaissance et des |

buhagije mu byerekeye ubucuruzi ndetse n'ubunyamwuga kandi bazwi neza ku buryo bashobora gukora imirimo y'ubucuruzi neza kandi ku buryo buhiganwa;

5° uko imirimo ipanze bigaragaza ko ubucuruzi buzaba buhagaze neza kandi bwunguka;

6° igihugu isosiyete ikomokamo kizakora igenzura nyaryo niba usaba ari itsinda mpuzamahanga ry'ibigo by'ubucuruzi kandi

7° inyungu rusange zizitabwaho igihe icyemezo cyaba gitanzwe.

knowledge and ability as well as a good reputation to enable them to conduct the business competently and competitively;

5° the business plans reasonably ensure sound and profitable operations;

6° there would be adequate and effective supervision by the home country if the Applicant is part of an international group and

7° the public interest would be served if the license is granted.

compétences commerciales et professionnelles suffisantes, ainsi qu'une bonne réputation pour pouvoir exercer leurs activités de manière compétente et compétitive;

5° les plans d'affaires assurent raisonnablement des opérations saines et rentables;

6° le pays d'origine exercerait une surveillance adéquate et effective si le demandeur fait partie d'un groupe international et

7° l'intérêt public serait servi si l'agrément est octroyé.

Ingingo ya 22: Kugenzura ubushobozi n'ubunyangamugayo

Abafite imigabane itubutse, abagize inama y'ubutegetsi ndetse n'abayobozi bakuru b'umuhuza mu bwishingizi wigenga bagomba kuba bafite ubunyangamugayo n'ubushobozi.

Mu gusuzuma niba abafite imigabane itubutse, abari mu nama y'ubutegetsi ndetse n'abayobozi bakuru b'usaba bafite ubushobozi n'ubunyangamugayo, Banki Nkuru isuzuma niba umuntu bireba yarakatiwe cyangwa yarabaye umufatanyacyaha mu byaha bya ruswa, ibyaha byerekeye imisoro, uburiganya, iyezandonke, gutera inkunga iterabwoba,

Article 22: Fitness and proper Test

Qualifying shareholders, Directors and senior officers of an insurance broker shall be fit and proper.

While assessing the fitness and propriety of current and proposed qualifying shareholders, directors and senior managers of an applicant, the Central Bank assesses whether the concerned person has been convicted of or has been accomplice of any offence involving corruption, fraud, tax evasion, money laundering and financing of terrorism, other

Article 22: Teste d'intégrité et de compétence

Les actionnaires, les administrateurs et les cadres dirigeants du courtier d'assurance doivent remplir les critères d'intégrité et de compétence.

Lorsqu'il évalue la capacité et l'intégrité d'actionnaires, d'administrateurs et les cadres dirigeant d'un demandeur, actuels et proposés, la Banque Centrale vérifie si la personne concernée a été déclarée coupable ou a été complice de toute infraction de corruption, fraude, évasion fiscale, blanchiment d'argent et financement du terrorisme, autres crimes

cyangwa ibindi byaha bimunga ubukungu, ibyaha byibasiye inyoko muntu, ibyaha by'intambara, icyaha cya jenocide cyangwa icyaha cy'irabwoba.

economic and financial crimes, crime against humanity, war crime or crime of genocide or terrorism.

économiques et financiers, crime contre l'humanité, crime de guerre ou crime de génocide ou terrorisme.

Buri shami rya tekini, diviziyo, ishami by'umuhuza mu bwishingizi wigenga bigomba kugira umuyobozi ufite ubunyangamugayo n'ubushobozi nk'uko bisabwa n'aya mabwiriza.

Every technical department, division, any branch, of an insurance broker shall have as its head person who is fit and proper as required by this regulation.

Chaque département technique, division, tout succursale de courtier d'assurance doit avoir à sa tête un officier doté de l'intégrité et de compétence comme l'exige ce présent règlement.

Ingingo ya 23: Amashuri asabwa ku umuyobozi mukuru

Article 23: Qualifications of Chief Executive

Article 23: Qualifications du Directeur Général

Buri muhuza mu bwishingizi wigenga agomba kugira nibura Umuyobozi Mukuru uhoraho ugomba:

Every insurance broker shall have at least a full-time chief executives Officer (CEO) who shall:

Chaque courtier d'assurance doit avoir au moins un Directeur Général (DG) à temps plein remplissant les critères suivants:

1° kugira impamyabushobozi y'icyiciro cya kaminuza mu byerekeye gucunga imirimo y'ubucuruzi, ubukungu, amategeko, imibare y'ubwishingizi kandi akagira nibura;

1° have a university degree in business administration, economics, law, actuarial science with at least,

1° être titulaire d'un diplôme universitaire en administration des affaires, en économie, en droit, en actuariat avec au moins ;

2° uburambe bw'imyaka itanu mu by'ubwishingizi cyangwa ubwishingizi bw'abishingizi.

2° have five (5) years of experience in insurance or reinsurance sector.

2° avoir cinq (5) ans d'expérience dans le secteur des assurances ou de réassurance

Banki Nkuru ishobora igihe icyo ari cyo cyose gusaba umuhuza mu bwishingizi wigenga gutanga inyandiko iyo ariyo yose ihinyuza ibivugwa mu gika kinaziriza iki.

The Central Bank may at any time require a licensed insurance broker to submit any document in support of the requirements specified in preceding paragraph.

La Banque Centrale peut à tout moment demander à un courtier d'assurance agréé de fournir tout document conforme aux exigences énoncées au paragraphe précédent.

Ingingo ya 24: Imihango yo gutanga icyemezo ku bahuza mu bwishingizibigenga

Iyo imaze kwakira dosiye isaba irimo inyandiko n'amakuru byuzuye, mu gihe cy'iminsi irindwi y'akazi, Banki Nkuru yoherereza uwasabye icyemezo ibaruwa igaragaza ko rwakiriye dosiye yuzuye isaba cyangwa iyo baruwa ikavuga ko hari ikibura.

Ibaruwa ivuga ko hari ikibura igaragaza ibibura muri dosiye isaba kandi Banki Nkuru igatanga umunsi ntarengwa ibyo bibura bigomba kuba byatanzweho kandi ikanavuga ko Banki Nkuru nta kindi izongera kubikoraho keretse ibibura byakosowe mu gihe cyagenwe.

Banki Nkuru igomba mu gihe cy'ukwezi uhereye igihe yaakiriye dosiye isaba yuzuye kwanzura ku byerekeye gutanga icyemezo cyangwa kutagitanga kandi uwo mwanzuro ukamenyeshwa uwasabye mu nyandiko.

Iyo Banki Nkuru yanze ugusaba icyemezo, ibimenyeshya mu nyandiko uwasabye kandi akamenyeshwa impamvu zabyo.

Ingingo ya 25: Umwanzuro wo gutanga icyemezo

Iyo Banki Nkuru ifashe umwanzuro wo gutanga icyemezo, imenyeshya mu nyandiko usaba icyo cyemezo, ikamutegeka gutanga mu

Article 24: Licensing procedures for an insurance broker

Upon receipt of the complete required application documents and information, the Central Bank shall, within seven (7) working days, send to the applicant a formal letter of acknowledgement of the complete application file or a letter of deficiency.

The letter of deficiency shall outline the deficiencies in the application and shall provide a deadline for submission of the missing document(s)/information and shall state that no further action shall be taken by the Central Bank unless the deficiencies are rectified within the period prescribed.

The Central Bank shall, within one (1) month 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 Central Bank rejects the application for license, it shall provide in writing the grounds for its decision to the applicant.

Article 25: Decision of granting license for insurance broker

Where the Central Bank decides to issue a license, it shall, in the notice communicating the decision to issue a license, require the

Article 24: Procédures d'agrément des courtiers d'assurance

Dès réception des documents de demande complets et des informations requises, la Banque Centrale envoie au demandeur, dans un délai de sept (7) jours ouvrables, un accusé de réception du dossier complet de la demande ou une lettre d'insuffisance.

La lettre d'insuffisance spécifie les irrégularités de la demande et fixe un délai pour la soumission des document (s) / information manquant (s) et indique que rien d'autre ne peut être fait par la Banque Centrale à moins que les irrégularités ne soient corrigées dans le délai imparti.

La Banque Centrale décide, dans un délai d'un mois à compter de la date de réception de la demande complète, d'approuver ou de refuser la demande et notifie la décision au demandeur par écrit.

Si la Banque Centrale rejette une demande de licence, elle indique par écrit les motifs de sa décision au demandeur.

Article 25: Décision d'octroi de licence au courtier d'assurance

Dans une communication informant la décision d'octroi d'agrément et dans un délai de deux semaines à compter de la date de

gihe kitarenze ibyumweru bibiri uherye igihe yaboneye iryo menyesha, gihamya yerekena ko mu izina ry'usaba hatanzwe amafaranga atari muni y'imari shingiro ntagibwa muni isabwa kuri konti idakorwaho cyangwa umutungo wemewe na Banki Nkuru mbere y'uko icyemezo gitangwa.

Ingingo ya 26: Agaciro k'icyemezo gihawe umuhuza mu bwishingizi wigenga

Icyemezo gihawe umuhuza mu bwishingizi wigenga hashingiwe kuri aya mabwiriza kigumana agaciro kacyo kugeza igihe gitasherejwe agaciro cyangwa gihagaritswe na Banki Nkuru.

Ingingo ya 27: Kugaragaza icyemezo cyahawe umuhuza mu bwishingizi wigenga

Icyemezo cyahawe umuhuza mu bwishingizi wigenga hashingiwe kuri aya mabwiriza kigomba kumanikwa ahantu hagaragara ku cyicaro cy'umuhuza mu bwishingizi wigenga bireba maze amakopi yacyo akamanikwa ahantu hagaragara kuri buri mashami ye iyo ahari.

applicant to submit within a period of two weeks from the date of receipt of the notice, a certificate of deposit in the name of the applicant indicating that it has deposited an amount not less than the required minimum paid-up capital, on a fixed accounts, or assets approved by the Central Bank, before the license can be issued.

Article 26: Validity of license of an insurance broker

The license issued to an insurance broker under this Regulation remains valid until revoked or suspended by the Central Bank.

Article 27: Display of the license issued to an insurance broker

The license issued to an insurance broker in accordance with this Regulation shall be displayed at all times in a conspicuous place at the head office of the concerned insurance broker, and copies of it shall be similarly displayed in a conspicuous place at each of its branch offices if available.

réception de la notification de cette décision, la Banque Centrale exige au demandeur la présentation du certificat de dépôt au nom du demandeur indiquant qu'il a versé au moins un montant égal au capital minimal libéré sur un compte bloqué ou des actifs approuvés par la Banque Centrale avant que l'agrément ne puisse être octroyé.

Article 26: La validité d'agrément d'un courtier d'assurance

L'agrément délivré au courtier d'assurance en vertu du présent Règlement reste valable jusqu'à sa révocation ou suspension par la Banque Centrale

Article 27: Affichage d'agrément délivré au courtier d'assurance

L'agrément délivré au courtier d'assurance conformément au présent Règlement doit être affichée à tout moment à un endroit bien en vue du siège du courtier d'assurance concerné, et des copies de celui-ci doivent également être affichées dans un endroit bien en vue dans chacune de ses branches le cas échéant.

Ingingo ya 28: Guhindura, gukuraho cyangwa guhagarika icyemezo

Banki Nkuru ishobora igihe icyo ari cyo cyose kongera, guhindura cyangwa gukuraho impamvu umuhuza mu bwishingizi wigenga yaherewe icyemezo.

Ingingo ya 29: Gukuraho icyemezo

Banki Nkuru ishobora gukuraho icyemezo cy'umuhuza mu bwishingizi wigenga iyo:

- 1° umuhuza mu bwishingizi wigenga atatangiyeye imirimo mu gihe cy'amezi atandatu uherye igihe yaherewe icyemezo;
- 2° umuhuza mu bwishingizi wigenga yahagaritse gukora imirimo yaherewe icyemezo;
- 3° umuhuza mu bwishingizi wigenga yakoze ibinyuranyije n'aya mabwiriza, ibyo yategetswe gukora cyangwa yavuye mu murongo yahawe na Banki Nkuru nk'uko bitegnywa n'aya mabwiriza.
- 4° umuhuza mu bwishingizi wigenga yaratanze amakuru atari ukuri, ayobya cyangwa atagaragara neza cyangwa akaba yarahishe, yarananiwe

Article 28: Variation, revocation or suspension of license

The Central Bank may at any time add to, vary or revoke any condition to an existing license of an insurance broker.

Article 29: Revocation of license

The Central Bank may revoke the license of any an insurance broker if:

- 1° an insurance broker has not commenced business within 6 months after being licensed;
- 2° an insurance broker has ceased to carry on the business for which it is licensed;
- 3° an insurance broker has contravened any provision of this Regulation or any condition imposed or any direction given by the Central Bank under this Regulation;
- 4° an insurance broker has furnished false, misleading or inaccurate information, or has concealed or failed to disclose

Article 28: Modification, révocation ou suspension de la licence

La Banque Centrale peut à tout moment ajouter, modifier ou annuler toute condition de l'agrément existant d'un courtier d'assurance ou imposer une nouvelle condition à cet agrément.

Article 29: Révocation de licence

La Banque Centrale peut révoquer l'agrément de tout courtier d'assurance si:

- 1° le courtier d'assurance n'a pas commencé ses activités dans les 6 mois suivant l'octroi de son agrément;
- 2° le courtier d'assurance a cessé d'exploiter les activités pour lesquelles il est agréé;
- 3° le courtier d'assurance a contrevenu à l'une des dispositions du présent Règlement ou à une condition imposée ou à une instruction donnée par la Banque Centrale en vertu du présent Règlement;
- 4° le courtier d'assurance a fourni des informations fausses, trompeuses ou inexactes, ou a dissimulé ou omis de

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guhishura amakuru y'ingenzi yerekeye isaba rye ry'icyemezo;	material facts, in its application for license;	divulguer des faits importants dans sa demande d'agrément;
5° biri mu nyungu rusange;	5° it is in the public interest;	5° c'est dans l'intérêt généra;
6° abayobozi bakuru b'umuhuza mu bwishingizi wigenga barahamijwe kimwe mu byaha bivugwa mu gika cya kabiri (2) cy'ingingo ya 22 y'aya mabwiriza;	6° the Senior managers have been convicted of any of the offences specified under paragraph 2 of article 22 of this Regulation;	6° les cadres dirigeants ont été déclarés coupables de l'une des infractions citées à l'alinéa deuxième de l'article 22 du présent Règlement;
7° umuhuza mu bwishingizi wigenga yarasheshwe;	7° an insurance broker has gone into liquidation; or has been wound up or dissolved;	7° le courtier d'assurance est entré en liquidation ou dissolution;
8° umuhuza mu bwishingizi wigenga akora imirimo ye mu buryo bubangamiye inyungu z'abafatabwishingizi afasha nk'umuhuza;	8° an insurance broker is carrying on its business in a manner likely to be detrimental to the interests of policyholders for whom it is acting as an agent;	8° le courtier d'assurance exerce son activité d'une manière préjudiciable aux intérêts des souscripteurs pour lesquels il agit en qualité de mandataire;
9° umuhuza mu bwishingizi wigenga atakibashije kubahiriza inshingano agomba abandi;	9° an insurance broker is unable to meet its obligations;	9° le courtier d'assurance est incapable de respecter ses obligations;
10° indi mpamvu Banki Nkuru yabona ikwiye.	10° for any other reason that the Central Bank may judge appropriate.	10° pour toute autre raison que la Banque Centrale peut juger appropriée.

Ingingo ya 30: Ibikurikizwa mu gukuraho icyemezo

Mbere yo gukuraho icyemezo cy'umuhuza mu bwishingizi wigenga, Banki Nkuru igomba kwandikira umuhuza mu bwishingizi wigenga

Article 30: Procedures for the revocation of license

Before the revocation of the license of an insurance broker, the Central Bank, in writing,

Article 30: Procédures de révocation de licence

Avant la révocation de l'agrément du courtier d'assurance, la Banque Centrale doit notifier

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imumenyesha ubushake bwo gukuraho icyemezo.	shall notify an insurance broker of its intention to do so.	par écrit au courtier d'assurance de son intention de le faire.
Umuhuza mu bwishingizi wigenga ashobora, yubahirije igihe gishobora kuvugwa mu nteguza ivugwa mu gika cya mbere cy'iyi ngingo, kugira cyo avuga gisobanura impamvu icyemezo kitagomba gukurwaho.	An insurance broker may, within the period as may be specified in the notice referred to in paragraph one of this article, show the cause as to why its license should not be cancelled.	Le courtier d'assurance peut, dans le délai spécifié dans l'avis mentionné au paragraphe 1 du présent article, indiquer la raison pour laquelle son agrément ne doit pas être révoqué.
Iyo umuhuza mu bwishingizi wigenga nta cyo avuze mu gihe cyavuzwe mu nteguza cyangwa mu gihe Banki Nkuru ishobora kongera, cyangwa iyo umuhuza ananiwe kwerekana impamvu zifatika zerekana ko icyemezo kitagomba gukurwaho, Banki Nkuru, mu nyandiko, imenyeshya umuhuza mu bwishingizi wigenga itariki ugukurwaho kw'icyemezo kuzatangira gukurikirizwa.	If an insurance broker to whom notice has been given fails to show cause within the time given to it to do so or within such extended period of time as the Central Bank may allow or if it fails to show sufficient cause, the Central Bank shall give notice in writing to an insurance broker of the date on which the revocation of the license is to take effect.	Si le courtier d'assurance n'explique pas dans le délai imparti, ou dans le délai prolongé que la Banque Centrale lui permet, ou s'il ne parvient pas à démontrer la raison adéquate, le la Banque Centrale donne un avis écrit au courtier d'assurance et la date à laquelle la révocation de l'agrément prend effet.
Ugukurwaho kw'icyemezo ntigukuraho inshingano umuhuza mu bwishingizi wigenga agomba umwishingizi w'abishingizi, umwishingizi, umufatabwishingizi cyangwa uwishingiwe.	The revocation of the license shall not preclude an insurance broker of its obligations to reinsurer, insurers, policyholders or insured.	La révocation de la l'agrément n'empêche pas le courtier d'assurance de s'acquitter de ses obligations envers un réassureur, un assureur, les preneurs d'assurance ou les assurés.
Umuhuza mu bwishingizi wigenga wakuriweho icyemezo agomba mu gihe cy'iminsi itanu ibarwa uherye igihe icyemezo cyakuriweho gusubiza Banki Nkuru icyemezo cyakuweho.	An insurance broker whose license has been revoked shall within 5 working days after the effective date of revocation return the revoked license to the Central Bank.	Le courtier d'assurance dont agrément a été révoqué doit, dans les 5 jours ouvrables suivant la date de prise d'effet de la révocation, retourner l'agrément révoqué à la Banque Centrale

Ikicro cya kabiri: Raporo z'imari z'umuhuza mu bwishingizi wigenga

Ingingo ya 31: Ibigenderwaho mu gutegura raporo z'imari

Raporo y'imari y'umuhuza mu bwishingizi wigenga igomba kubahiriza amahame mpuzamahanga ngenderwaho mu gukora raporo z'imari (IFRS) nk'uko yubahirizwa mu Rwanda.

Haseguriwe ibivugwa mu gika cya mebere cy'iyi ngingo, raporo y'imari y'umuhuza mu bwishingizi wigenga igomba kuba igizwe n'ishusho y'umutungo ndetse n'ishusho y'urwunguko cyangwa igihombo nk'uko biteganywa ku **Mugereka wa 4** w'aya Mabwiriza.

Ingingo ya 32: Ibitabo by'ibaruramari

Umuhuza mu bwishigizi wigenga agomba kubika amakonti ye akurikije amahame agenga icungamutungo ndetse akurikije amabwiriza yahabwa na Banki Nkuru.

Umuhuza mu bwishingizi wigenga wahawe icyemezo abika ibitabo by'ibaruramari kugirango:

- 1° kwerekana no gusobanura ibyo yishyura n'ibyo yishyurwa;

Section 2: Financial report for an insurance broker

Article 31: Standards for financial statements preparation

The financial statements of an insurance broker shall comply with International Financial Reporting Standards (IFRS) as implemented in Rwanda.

Subject to the provisions of paragraph one of this article, the financial reports of an insurance brokers shall comprise of the balance sheet and the income statement as set on on **Annex 4** of this Regulation.

Article 32: Accounting documents

An insurance broker shall maintain its accounts in accordance with accounting principles and as may be directed by the Central Bank.

A licensed insurance broker shall keep accounting documents to:

- 1° show and explain its transactions;

Section 2: Rapports financiers pour un courtiers d'assurance

Article 31: Normes pour l'établissement des états financiers

Les états financiers d'un courtier d'assurance doivent se conformer aux normes internationales d'information financière (IFRS) telles qu'elles sont applicables au Rwanda.

Sous réserve des dispositions de l'alinéa premier du présent article, les rapports financiers des courtiers d'assurance comprennent le bilan et le compte de résultat comme établis à **l'Annex 4** du présent règlement.

Article 32: Documents comptables

Un courtier d'assurance tient ses comptes conformément aux principes comptables et selon les directives de la Banque Centrale.

Un courtier d'assurance agréé doit tenir ses documents comptables pour:

- 1° montrer et expliquer ses transactions;

- | | | |
|---|--|--|
| 2° kugaragaza uko umuhuza ahagaze mu rwego rw'imari mu buryo budateza urujijo; | 2° enable the financial position of the intermediary to be determined at any time with reasonable accuracy; | 2° permettre que la situation financière de l'intermédiaire d'assurance soit déterminée à tout moment avec une précision raisonnable; |
| 3° gufasha umuhuza mu bwishingizi wigenga gutegura raporo z'imari zubahirije amahame y'icungamutungo cyangwa izindi raporo Banki Nkuru isaba; | 3° enable it to prepare the financial statements that comply with prescribed accounting standards and other reports required by Central Bank | 3° lui permettre d'établir des états financiers conformes aux normes comptables prescrites et aux autres rapports requis par la Banque Centrale; |
| 4° bifashe raporo z'umuhuza mu bwishingizi wigenga gutuma zigenzurwa mu buryo bukurikije amategeko n'amabwiriza. | 4° enable its financial statements to be audited in accordance with the law and this Regulation. | 4° permettre l'audit de ses états financiers conformément à la loi et au présent règlement. |

Banki Nkuru ishobora gutegeka umuhuza mu bwishingizi wigenga uri mu itsinda ry'ibigo by'imari gutanga raporo ya konti ikomatanyije ndetse n'andi makuru yerekeye imiterere y'itsinda ndetse n'y'ibyo rigura n'ibyo rigurisha.

The Central Bank may require an insurance broker belonging to a group to submit its consolidated accounts and other information relating to group structure and transactions.

La Banque centrale peut demander à un courtier d'assurance appartenant à un groupe de soumettre ses comptes consolidés et d'autres informations relatives à la structure et aux transactions du groupe.

Ingingo ya 33: Igenzura rya raporo z'imari

Amakonti y'umuhuza mu bwishingizi wigenga agenzurwa inshuro imwe mu mwaka n'umugenzuzi wemewe na Banki Nkuru maze ikopi y'shusho y'imari igenzuwe igashyikirizwa Banki Nkuru mu gihe cy'amezi atatu (3) uherye igihe umwaka w'imari warangiriye.

Article 33: Audit of financial statements

The accounts of a licensed insurance broker shall be audited annually by an auditor approved by the Central Bank and a copy of the audited financial statements shall be submitted to the Central Bank within three (3) months from the end of the financial year.

Article 33: Des états financiers audités

Les comptes d'un courtier d'assurance agréé doivent être audités annuellement par un auditeur agréé par la Banque Central et une copie des états financiers audités doit être remise à la Banque Centrale dans un délai de trois (3) mois à compter de la fin de l'exercice.

Ingingo ya 34: Inyandiko zituzuye cyangwa raporo z'imari

Iyo Banki Nkuru ibonye ko raporo, inyandiko cyangwa amakuru byatanzwe mu buryo butaboneye, butuzuye cyangwa byarateguwe mu buryo butubahirije amategeko, binyuze mu nyandiko ishobora gutegeka umuhuza mu bwishingizi wigenga kuzuzwa iyo nyandiko cyangwa akayisimbuzwa.

Ikiciro cya 3 : Imiyoborere y'umuhuza mu bwishingizi wigenga

Ingingo ya 35 : Inshingano z'abanyamigabane n'imiterere y'imigabane

Haseguriwe ibiteganywa n'itegeko rigenga amasosiyete y'ubucuruzi, abanyamigabane b'umuhuza mu bwishingizi wigenga, bagomba kurinda no kubungabunga isosiyete bashyize hamwe. Bagomba kandi gukoresha ububasha bwabo bw'ikirenga mu nama rusange.

Ku bw'igika cya mbere cy'iyi ngingo, umuntu ku giti cye cyangwa sosiyete ifitwe n'umuntu ku giti cye umbwe ushobora ntashobora kurenze 25% by'imigabane cyangwa uburenganzira bwo gutora muri sosiyete y'ubuhuza mu bwishingizi.

Article 34: Incomplete documents or financial returns

If the Central Bank considers that any report, document or information was submitted in a manner that is inappropriate, incomplete or prepared in a manner that does not respect the Law, it may in a written form, require an insurance broker to complete such a document or to replace it.

Section 3: Governance of an insurance broker

Article 35: Responsibilities of shareholders and shareholding structure

Without prejudice to the provisions of the law relating to companies, shareholders of an insurance broker shall jointly protect, preserve the company. They shall also actively exercise the supreme authority over the company in general meetings.

For the purpose of paragraph One of this article, no single individual shareholder or a company with a single person shall hold 25% of shares or voting rights in a company.

Article 34: Documents incomplets ou états financiers

Si la Banque Centrale estime que tout rapport, document ou information a été soumis de manière inappropriée, incomplète ou ne respecte pas la loi, il peut, par écrit, exiger le courtier d'assurance qu'il complète ce document ou le remplacer.

Section 3: Gouvernance d'un courtier d'assurance

Article 35: Responsabilités des actionnaires et structure de l'actionariat

Sans préjudice des dispositions de la loi régissant les sociétés commerciales, les actionnaires d'un courtier d'assurance doivent conjointement protéger et préserver leur société. De même, ils exercent activement leur autorité suprême de la société dans l'assemblée générale.

Aux fins du paragraphe premier de cet article, un actionnaire personne physique ou une société unipersonnelle ne peut dépasser 25% des actions ou droit de vote dans la société de courtage.

Ingingo ya 36: Imigabane itubutse ku muhuza mu bwishingizi usanzwe

Nta muntu wemerewe kugirana amasezerano yerekeye kugira imigabane itubutse mu kigo cy'umuhuza kigenga atabanje kubimenyeshya Banki Nkuru no kubyemererwa na yo.

Ibivugwa mu gika kibanziriza iki bikurikizwa n'abantu bose baba abari mu Rwanda cyangwa mu mahanga, baba Abanyarwanda cyangwa atari bo ndetse no ku bigo byose by'ubucuruzi byiyandikishije cyangwa ibitariyandikishije.

Ingingo ya 37: Kwemeza abagize inama y'ubutegetsi n'abayobozi bakuru

Abagize inama y'ubutegetsi ndetse n'abayobozi bakuru b'umuhuza ntibashobora gutangira imirimo bataremezwa mu nyandiko na Bank Nkuru.

Nibura bitatu bya gatanu (3/5) by'abagize inama y'ubutegetsi bagomba kuba bigenga.

Article 36: Qualifying shareholding in insurance broker

No person shall enter into an agreement that makes him/her a qualifying shareholder of an insurance broker without prior notification to the Central Bank and approval by the latter.

The provisions of paragraph one shall apply to all individuals whether resident in Rwanda or not and whether citizens of Rwanda or not, and to all bodies incorporate or unincorporated.

Article 37 Approval of members of Board of Directors and senior managers

Members of the Board of Directors and senior managers of an insurance broker shall not assume the position before securing a written approval from the Regulator.

At least three fifth (3/5) of the board members shall be independent Directors.

Article 36: Participation qualifiée au courtier d'assurance

Nul ne peut conclure un accord qui lui fait un actionnaire qualifié du courtier d'assurance sans notification préalable au Banque Centrale et approbation de ce dernier.

Les dispositions du paragraphe premier s'appliquent à tous les individus, qu'ils résident ou pas au Rwanda et qu'ils soient citoyens du Rwanda ou pas, et à toutes les société ou institution non constituées.

Article 37: Approbation de membres du Conseil d'administration et cadres dirigeants

Les membres du conseil d'administration et les cadres dirigeants du courtier d'assurance ne doivent pas assumer la fonction avant d'obtenir l'approbation écrite de la Banque centrale.

Au moins trois cinquième (3/5) des membres du conseil doivent être des administrateurs indépendants.

Ingingo ya 38: Gukurwaho kw'uri mu buyobozi bukuru n'ugize inama y'ubutegetsi b'umuhuza mu bwishingizi wigenga

Banki Nkuru ishobora gukuraho umuyobozi mukuru cyangwa uri mu buyobozi bukuru cyangwa uri mu nama y'ubutegetsi iyo isanze yarananiwe inshingano ze cyangwa atagifite ubunyangamugayo n'ubushobozi.

Ingongo ya 39: Integuza yo gukuraho uri mu nama y'ubutegetsi cyangwa umuyobozi mukuru b'umuhuza mu bwishingizi wigenga

Mbere yo kuvanaho uri mu buyobozi bukuru cyangwa uri mu nama y'ubutegetsi, Banki Nkuru igomba:

- 1° guha umuhuza mu bwishingizi wigenga integuza yerekeye ubushake bwo kumukuraho;
- 2° binyuze mu nteguza ivugwa mu gaka ka mbere (1⁰) kandi mu gihe gishobora kuyivugwamo, gusaba umuhuza mu bwishingizi wigenga kugira icyo avuga ku byerekeye impamvu abona uri mu buyobozi bukuru cyangwa uri mu nama y'ubutegetsi atagomba kuvaho.

Article 38: Removal of senior officer and director of insurance broker

The Central Bank may remove the chief executive officer or senior officer or a member of the board if it finds out that he/she has failed to perform his functions or is no longer fit and proper.

Article 39: Notice of removal of director or chief executive officer of an insurance broker

Before removing the chief executive officer or any director, the Central Bank shall:

- 1° give to an insurance broker a notice in writing of its intention to do so; and
- 2° in the notice referred to in subparagraph one (1⁰), call upon an insurance broker to show cause within such time as may be specified in the notice why the chief executive officer or director, as the case may be, should not be removed.

Article 38: Révocation d'un cadre dirigeant et d'un membre du conseil d'administration d'un courtier d'assurance

La Banque Centrale peut relever de ses fonctions le directeur général, un cadre dirigeant ou un membre du conseil d'administration s'il trouve qu'il/elle a falli à ses fonctions ou n'est plus une personne d'intégrité et de compétence.

Article 39: Avis de révocation du membre du conseil d'administration et du directeur général et d'un courtier d'assurance

Avant la révocation d'un cadre dirigeant ou d'un membre du conseil d'administration, la Banque Centrale doit:

- 1° notifier par écrit au courtier d'assurance de son intention de le faire; et
- 2° dans l'avis visé au sous-paragraphe premier (1⁰), inviter le courtier d'assurance à justifier, dans le délai qui y est précisé, les raisons pour lesquelles le cadre dirigeant ou l'administrateur, selon le cas, ne devrait pas être enlevé.

Iyo umuhuza mu bwishingizi wigenga uvugwa mu gika kibanziriza iki atagize icyo avugwa mu gihe yahawe cyangwa ntagaragaze impamvu zifatika, Banki Nkuru imenyeshya mu nyandiko umuhuza mu bwishingizi wigenga itariki ikurwaho rizatangira gukurikirizwa.

If an insurance broker referred to in preceding paragraph fails to show cause within the time given to it or if it fails to show sufficient cause, the Central Bank gives notice, in writing, to an insurance broker of the date on which the removal is to take effect.

Si le courtier d'assurance visé à l'alinéa premier du présent règlement ne donne pas ses avis dans le délai qui lui est imparti ou ne démontre pas un motif suffisamment sérieux, la Banque Centrale notifie par écrit au courtier d'assurance la date à laquelle l'enlèvement prend effet.

UMUTWE WA IV: ISHYIRWAHO RY'ABAHUZA MU BWISHINGIZI BASANZWE

CHAPTER IV: APPOINTMENT OF INSURANCE AGENTS

CHAPITRE IV: NOMINATION DES AGENTS D'ASSURANCE

Ingingo ya 40: Gusaba gukorana amasezerano y'ubuhuza

Article 40: Application for insurance agency

Article 40: Demande pour la conclusion de contrat d'agence

Umuntu wese wifuza gukora nk'umuha mu bwishingizi usanzwe abisaba umwishingizi yifuza gukorana nawe akoresheje ifishi iri ku **Mugereka wa 2**

Any person intending to act as an insurance agent shall apply to the insurer that he/she intends to serve using an Application Form set out in **Appendix 2**.

Toute personne ayant l'intention d'agir en tant qu'agent d'assurance doit présenter une demande à l'assureur qu'elle entend servir en utilisant le formulaire de demande établi à l'**Annexe 2**.

Ifishi ivugwa mu gika kibanziriza iki igomba kuba iherekejwe n'izi nyandiko:

The application form referred to in paragraph one of this Article shall be accompanied by the following documents:

Le formulaire de demande visé à l'alinéa premier du présent article doit être accompagné des documents suivants:

- 1° icyemezo cyerekana ubudakemwa mu misoro kigifite agaciro;
- 2° ikimenyetso cy'uburambe bufitanye isano n'imirimo agiye gukora, iyo gihari;

- 1° valid tax clearance certificate;
- 2° proof of relevant experience, if available;

- 1° attestation de non-créance fiscale valide;
- 2° une preuve d'expérience appropriée, si disponible;

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| 3° icyemezo cy'amahugurwa y'ibanze cyangwa impamyabushobozi nk'uko bisabwa n'aya mabwiriza; | 3° certificate of competence or of proficiency in insurance as required under this Regulation; | 3° certificat de compétence ou de grande compétence en assurance requis par le présent Règlement; |
| 4° icyemezo cyerekana ko usaba atigeze akatirwa igifungo kingana cyangwa kirenze amezi atandatu; | 4° a criminal record certificate indicating that the applicant has not been sentenced to a term of imprisonment equal to or exceeding six (6) months; | 4° un extrait du casier judiciaire indiquant que le demandeur n'a pas été condamné à une peine d'emprisonnement égale ou supérieure à six (6) mois; |
| 5° fotokopi y'indangamuntu/cyangwa ya pasiporo igifite agaciro; | 5° a copy of National Identity Card/photocopy of a valid passport; | 5° une copie de la carte d'identité nationale ou une photocopie d'un passeport en cours de validité; |
| 6° ikimenyetso cy'uruhushya rumwemerera kuba mu gihugu ku banyamahanga; | 6° proof of resident permit for persons other than Rwandan nationals; | 6° la preuve du permis de résidence pour les personnes autres que les ressortissants rwandais; |
| 7° icyemezo kigaragaza uko umuntu yishyura imyenda mu rwego rw'imari; | 7° clean credit Reference Bureau (CRB) report; | 7° Rapport favorable du Bureau de Référence sur le Crédit (CRB); |
| 8° ku masosiyete y'ubucuruzi, amazina na aderesi by'abanyamigabane, abagize inama y'ubutegetsi, amayobozi bakuru ndetse n'abaganzuzi bigenga; | 8° for companies, names and addresses of shareholders, directors, senior officers and external auditors; | 8° pour les sociétés, noms et adresses des actionnaires, d'administrateurs, des cadres dirigeants et d'auditeurs externes; |
| 9° ubwoko bw'ubwishingizi umuhuza mu bwishingizi usanzwe ashaka gukoramo; | 9° insurance business intended to be transacted; | 9° les activités d'assurance destinées à être traitées; |
| 10° umwirondoro wa vuba uriho umukono; | 10° current signed curriculum vitae; | 10° curriculum vitae courant signé; |

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| 11° inyandiko z'ubwumvikane n'amategeko yerekeye ishingwa ry'isosiyete (iyo usaba ari isosiyete); | 11° memorandum and articles of association (if the applicant is a company); | 11° acte constitutif (si le demandeur est une société); |
| 12° icyemezo cy'iyandikwa (iyo usaba ari isosiyete); | 12° certificate of incorporation (if the applicant is a company); | 12° certificat de constitution (si le demandeur est une société); |
| 13° ikopi y'impamyabushobozi iriho umukono wa noteri; | 13° copy of the certified academic credentials; | 13° copie de diplôme certifiée; |
| 14° ubwishingizi bw'uburyozwe nk'uko busabwa n'aya mabwiriza; | 14° a professional indemnity cover as required by this Regulation; | 14° la police de responsabilité professionnelle conformément au présent règlement ; |
| 15° indi nyandiko cyangwa amakuru Banki Nkuru ishobora gukenera kugirango irangize imirimo yayo neza. | 15° any other document or information that the Central Bank may need in smooth exercise of its functions. | 15° Tout autre document ou information dont la Banque Centrale peut avoir besoin pour bien exercer ses fonctions. |

Ingingo ya 41: Ubwishingizi bw'uburyozwe ku muhuza mu bwishingizi usanzwe

Umuhuza mu bwishingizi usanzwe agomba kugira ubwishingizi bw'uburyozwe butari muni ya miliyoni y'amafaranga y'u Rwanda (1.000.000 FRW) buri mwaka kugirango habashe kuba hakwishyurwa ibyo yakwangiriza umwishingizi cyangwa umukiriya bakorana.

Article 41: Professional indemnity for insurance agents

An insurance agent shall have a Professional Indemnity Insurance Policy of not less than one million Rwandan francs (RWF 1,000,000) per year against any damage that may be caused to insurance companies he/she works with.

Article 41: Indemnité professionnelle des agents d'assurance

Un agent d'assurance doit souscrire une police d'assurance indemnité professionnelle d'au moins un million de francs rwandais (RWF1000.000) par an pour tout dommage pouvant être causé aux sociétés d'assurance ou aux clients avec lesquels il travaille.

Ingingo ya 42: Impamyabushobozi

Umuntu uwo ari we wese usaba kuba umuhuza mu bwishingizi usanzwe agomba gushyikiriza umwishingizi impamyabushobozi yatanzwe n'Ishyirahamwe ry'abishingizi cyangwa urundi rwego bingana.

Ishyirahamwe ry'abishingizi rikomeza guhugura abahuza mu bwishingizi basanzwe kugirango bakomeze kugira uburenganzira bwo gukora nk'abahuza mu bwishingizi basanzwe.

Ishyirahamwe ry'abishingizi rimenyeshya Banki Nkuru inshuro ndetse n'uburyo abahuza mu bwishingizi basanzwe bahugurwa.

Ibivugwa mu gika cya mebere cy'iyi ngingo bitangira gukurikizwa nyuma y'imyaka itanu (5) uherye igihe aya mabwiriza rusange atangiriye gukurikizwa. Mu gihe cy'iyi myaka itanu (5), abishingizi baha icyemezo cy'amahugurwa y'ibanze umuhuza mu bwishingizi usanzwe.

Nyuma y'imyaka itanu (5) ivugwa mu gika cya kane (4) cy'iyi ngingo icyemezo cy'amahugurwa y'ibanze gisimburwa impamyabushobozi itangwa n'ishyirahamwe ry'abishingizi.

Article 42: Certificate of proficiency in insurance

Any person applying for working as an insurance agent shall present to the insurer a certificate of proficiency in insurance issued by an Association of Insurers or its equivalent.

The association of Insurers shall maintain continuous professional education for insurance agents in order to maintain the rights to act as insurance agents.

The association of Insurers shall inform the Central Bank of the frequency and modalities of professional education for insurance agents.

The provisions of paragraph one of this article shall become binding five (5) years after the coming into force of this of this Regulation. Within the period of these five (5) years, insurers shall issue the certificate of competence to their respective agents.

After five (5) years referred to in paragraph four (4) of this article, the certificate of competence shall immediately be replaced by certificate of proficiency in insurance issued by Association of Insurers.

Article 42: Certificat de grande compétence en assurance

Toute personne qui demande de travailler comme agent d'assurance doit présenter à l'assureur un certificat de grande compétence en assurance délivré par une association des assureurs ou son équivalent.

L'Association des Assureurs assure aux agents d'assurance une formation professionnelle continue afin de leur permettre d'agir en tant qu'agents en assurance.

L'association des assureurs informe la Banque Centrale de la fréquence et des modalités de la formation professionnelle des agents d'assurance.

Les dispositions du premier alinéa du présent article prennent effet cinq (5) ans après l'entrée en vigueur du présent règlement. Dans le délai ces cinq (5) ans, les assureurs délivrent le certificat de compétence à leurs agents respectifs.

Après cinq ans visés au paragraphe quatre du présent article, le certificat de compétence est immédiatement remplacé par un certificat de grande compétence délivré par l'Association des Assureurs.

Impamyabushobozi ivugwa muri iyi ngingo itangwa n'Isyirahamwe ry'abishingizi hashingiwe kuri gahunda ya CII cyangwa urundi rwego bingana.

Ingingo ya 43: Amashuri asabwa

Umuntu uwo ari we wese usaba gukora nk'umuhuza mu bwishingizi usanzwe agomba nibura kuba afite impamyabushobozi cyangwa impamyabumenyi y'amashuri atandatu yisumbuye yatanze n'ikigo cyemewe.

Ingingo ya 44: Inshingano zo kugirana amasezerano y'ubuhuza

Umwishingizi ndetse n'umuhuza mu bwishingizi usanzwe bagomba kugirana amasezerano y'ubuhuza mbere yo gutangira imirimo y'ubuhuza.

Amasezerano y'ubuhuza agomba gushyirwaho umukono hagati y'umwishingizi ndetse n'umuhuza mu bwishingizi usanzwe mu gihe kitarenze ukwezi uherye igihe umwishingizi yakiriye dosiye yuzuye isaba.

Umwishingizi abujijwe kugira uwo ari we wese asaba kwishyura amafaranga kugirango bagirane amasezerano y'ubuhuza.

The certificate of proficiency in insurance referred to under this article shall be issued by the Association of Insurers based on UK CII or equivalent program.

Article 43: Academic requirements

Any person applying to work as insurance agent shall have at least a senior six secondary diploma or certificate (A level certificates) or its equivalent from accredited high school institutions.

Article 44: Obligation of conclusion of agency contract

Both insurers and insurance agent shall conclude an insurance agency contract prior to the commencement of the agency service.

The agency contract shall be signed between insurer and agent within one month from the date of reception of the complete application file.

Insurer shall not require any person to pay any fee to conclude an agency contract.

Le certificat d'aptitude mentionné dans le présent article est délivré par l'Association des Assureurs sur base du programme du (UK CII) ou d'un programme équivalent.

Article 43: Conditions académiques

Toute personne souhaitant exercer la profession d'agent d'assurance doit posséder au moins un diplôme ou certificat de deuxième cycle des études secondaires (certificats de niveau A2) ou son équivalent, délivré par des établissements d'enseignement secondaire agréés.

Article 44: Obligation de conclure un contrat d'agence

Les assureurs et l'agent d'assurance doivent conclure un contrat d'agence en assurance avant que l'agent ne commence ses activités.

Le contrat d'agence doit être signé entre l'assureur et l'agent en assurance dans un délai d'un mois à compter de la date de réception du dossier complet de la demande.

Un assureur ne peut exiger, de la part de qui que ce soit, des frais pour la conclusion d'un contrat d'agence.

Ingingo ya 45: Ingingo z'amasezerano

Ingingo ziri mu masezerano zigomba kuba zikubiyemo ibi bikurikira:

- 1° uburenganzira ndetse n'inshingano bya buri ruhande;
- 2° imvugo ivuga ko amakuru yose akusanyijwe n'umuhuza mu bwishingizi usanzwe ari mu kazi ku buhuza, yaba aturutse ku bakiriya, ikigo cyangwa aturutse ahandi aho ari ho hose ari umutungo w'umwishingizi;
- 3° ingamba zifatwa n'umwishingizi mu rwego rwo gukemura ibibazo bijyanye no kutubahiriza inshingano umuhuza mu bwishingizi usanzwe yiyemeje;
- 4° kubuza umuhuza mu bwishingizi usanzwe kwaka abakiriya amafaranga ayo ariyo yose;
- 5° amasaha y'akazi ku muhuza mu bwishingizi usanzwe;
- 6° kugira ibanga ry'akazi;
- 7° umufuragiro w'umuhuza mu bwishingizi usanzwe;

Article 45: Terms and conditions of the contract

Terms and conditions in agency contract shall take into account the following:

- 1° rights and obligations of both parties;
- 2° statement that all information gathered by the insurance agent in the agency services, whether from the customers, institution or from other sources is the property of the insurer;
- 3° adequate oversight by the insurer to address instances of noncompliance by the agent with stipulated obligation;
- 4° prohibition to charge customer any fees by insurance agents;
- 5° business hours of the agent;
- 6° confidentiality;
- 7° commission of the insurance agent;

Article 45: Termes et conditions du contrat

Les conditions du contrat d'agence doivent prendre en compte les éléments suivants:

- 1° droits et obligations des parties;
- 2° déclaration selon laquelle toutes les informations recueillies par l'agent dans les services de l'agence, que ce soit des clients, de l'institution ou d'autres sources, sont la propriété de l'assureur;
- 3° une surveillance adéquate de la part de l'assureur pour traiter les cas de défaillance aux obligations par l'agent en assurance ;
- 4° interdiction d'imposer des frais aux clients par les agents d'assurance;
- 5° heures de service pour l'agent;
- 6° la confidentialité ;
- 7° la commission de l'agent d'assurance;

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| 8° igihe umuhuza mu bwishingizi usanzwe ashobora gusesa amasezerano; | 8° circumstances under which an agent can terminate the contract ; | 8° des circonstances dans lesquelles un agent peut résilier le contrat; |
| 9° invugo ivuga ko Banki Nkuru ishobora gutangiza umushinga w'iseswa ry'amasezerano mu rwego rw'akazi ishinze hashingiwe ku bubasha ihabwa n'itegeko rigenga imitunganyirize y'umurimo w'ubwishingizi cyangwa andi mabwiriza rusange; | 9° a statement that the Central Bank can initiate the termination of the contract in the exercise of its power under Insurance Law or any other implementing Regulation; | 9° une déclaration indiquant que la Banque Centrale peut engager la résiliation du contrat dans l'exercice de ses pouvoirs en vertu de la loi régissant l'activité d'assurances ou de tout autre règlement d'application; |
| 10° kuvuga ubwoko bw'ubwishingizi umuhuza yifuza gukoramo; | 10° specification of the field in which the agent is intending to serve; | 10° indication du domaine dans lequel l'agent a l'intention de servir ; |
| 11° ingingo yerekeye gukemura amakimbirane; | 11° dispute resolution clause; | 11° clause de règlement des litiges; |
| 12° ingingo ivuga ko nta muhuza mu bwishingizi usanzwe ushobora gukorana n'abishingizi barenze umwe urertse igihe bakomoka kuri sosiyete mbyeyi imwe cyangwa bakaba badakora umurimo w'ubwishingizi w'ubwoko bumwe (ubwishingizi bw'igihe kirekire n'ubw'igihe kigufi); | 12° a clause that no insurance agent shall serve more than one insurer unless they are sister or non-competing companies (life and general); | 12° la clause selon laquelle aucun agent d'assurance ne doit servir plus d'un assureur à moins qu'il ne s'agisse de sociétés sœurs ou de sociétés non concurrentes (vie et générales); |
| 13° invugo ivuga ko umuhuza mu bwishingizi usanzwe adashobora gukorera uwo umurimo undi mwishingizi atabanje kuhabwa icyemezo n'umwishingizi | 13° a statement that an agent cannot shift to a new insurance company without a clearance form the previous insurance company; | 13° une déclaration selon laquelle un agent ne peut pas changer de compagnie d'assurance sans autorisation de la compagnie d'assurance précédente; |

bakoranaga cyerekana ko nta kibazo bari bafitanye;

14° ingingo y'inzibacyuho ivuga uburenganzira n'inshingano bya buri ruhande igihe cy'iseswa cyangwa cy'irangira ry'amasezerano hagati y'umwishingizi n'umuhuza mu bwishingizi wigenga.

Ingingo ya 46: Ibaruwa imushyiraho

Nyuma y'isaba ryujuje ibisabzwa, umwishingizi aha umuhuza mu bwishingizi usanzwe ibaruwa imushyiraho nk'ikimenyetso cy'amasezerano bafitanye mu buhuza mu bwishingizi.

Ingingo ya 47: Kumenyesha Banki Nkuru ibyerekeye ishyirwaho ry'umuhuza mu bwishingizi usanzwe

Buri mwishingizi ashakiriza Banki Nkuru urutonde rw'abahuza mu bwishingizi basanzwe yashyizeho mu gihe cy'iminsi 15 uhereye igihe igihembwe kirangiriye.

Urwo rutonde rusinywa n'umuyobozi mukuru kandi rukerekana nibura:

- 1° amazina y'umuhuza mu bwishingizi usanzwe;
- 2° igitsina cye;

14° a transition clause on the right and obligation of the Insurer and Agent in case of termination of the agency contract.

Article 46: Appointment letter

Upon successful application, an insurer shall issue an appointment letter to insurance agent as a proof of contractual relationship in insurance agency.

Article 47: Notification to the Central Bank about appointment of insurance agent

Within fifteen days after the end of reference quarter, every insurer shall submit to the Central Bank a list of its new appointed insurance agents.

The list shall be signed by the Chief Executive Officer and shall indicate at minimum:

- 1° names of insurance agents;
- 2° gender;

14° une clause transitoire sur les droits et obligations de l'assureur et de l'agent d'assurance en cas de résiliation du contrat d'agence.

Article 46: Lettre de nomination

Une fois la demande acceptée, l'assureur doit adresser une lettre de nomination à un agent d'assurance afin de prouver leur relation contractuelle d'agence en assurance.

Article 47: Notification à la Banque Centrale de la nomination d'un agent d'assurance

Dans les quinze jours suivant la fin du trimestre de référence, tout assureur communique à la Banque Centrale la liste de ses nouveaux agents d'assurance nommés.

La liste doit être signée par le directeur général et doit indiquer au minimum:

- 1° les noms d'agent d'assurance;
- 2° le sexe;

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3° numero y'indangamuntu ya buri muhuza mu bwishingizi usanzwe;	3° ID number of every insurance agent;	3° le numéro de carte d'identité pour chaque agent d'assurance;
4° nomero ya terefoni na imeri (iyo ihari) kuri buri muhuza mu bwishingizi usanzwe;	4° telephone number and E-mail address(if any) of every insurance agent;	4° le numéro de téléphone et l'adresse e-mail (le cas échéant) de chaque agent d'assurance;
5° itariki yashyiriweho;	5° date of appointment for every agent;	5° la date de nomination de chaque agent;
6° amashuri ya kinyamwuga cyangwa amashuri asanzwe yize.	6° professional and academic qualifications(if any).	6° les qualifications professionnelles et académiques (le cas échéant).

Ku bw'aya mabwiriza, umuhuza mu bwishingizi usanzwe mushya ni umuhuza umwishingizi atigeze emenyeshya Banki Nkuru nk'uko bivugwa mu gika cya mbere cy'aya mabwiriza.

For the purpose of this article, the new agent is the one that the insurer has never reported as the new agent in accordance with the provisions of paragraph one of this article.

Aux fins de cet article, le nouvel agent est celui que l'assureur n'a jamais déclaré en tant qu'agent conformément aux dispositions de l'alinéa premier du présent article.

Ingingo ya 48: Gutangaza urutonde rw'abahuza mu bwishingizi basanzwe

Article 48: Publication of appointed agents

Article 48: Publication des agents nommés

Umwishingizi agomba gutangaza urutonde rw'abahuza mu bwishingizi basanzwe akorana nabo kurubuga rwabo rwa interineti.

Insurers must publish an updated list of their agents on their respective websites.

Les assureurs doivent publier une liste mise à jour de leurs agents sur leurs sites Web respectifs.

Ingingo ya 49: Gusesa amasezerano y'ubuhuzwa

Article 49: Termination of agency contract

Article 49: Résiliation du contrat d'agence

Buri ruhanda rushobora gusesa amasezerano y'ubuhuzwa.

Every party may terminate the contract of agency.

Toute partie peut résilier le contrat d'agence.

Icyakora amasezerano y'ubuhuza ahita aseswa icyakora umuhuza mu bwishingizi usanzwe ahamijwe icyaha cy'uburiganya, kimunga ubukungu.

Umwishingizi amenyesha Banki Nkuru iseswa ry'amasezerano y'ubuhuza n'impamvu y'iryo seswa mu gihe cy'iminsi irindwi uhereye igihe iryo seswa ryabereye.

UMUTWE WA V: IMPUGUKE MU KUGENA AGACIRO K'IBYANGIRITSE, IMPUGUKE MU KWISHYURIZA ABISHYUZA; N'IMPUGUKE MU KUGENA AGACIRO K'IBISHOBORA KWANGIRIKA

Ingingo ya 50: Guha icyemezo impuguke mu kugena agaciro k'ibyangiritse, impuguke mu kwishyuruza abishyuzi n'impuguke mu kugena agaciro k'ibishobora kwangirika

Umuntu wese wifuzaga kwemererwa nk'impuguke mu kugena agaciro k'ibyangiritse, nk'impuguke mu kwishyuriza abishyuzi, ndetse nk'impuguke mu kugena agaciro k'ibishobora kwangirika agomba kubisaba Banki Nkuru akoresheje ifishi iri ku **Mugereka wa 3.**

However, agency contract shall be immediately terminated if an insurance agent is guilty of any fraud, economic and financial crime.

Insurers shall notify the Central Bank of any termination of agency contract and the reasons of such termination within 7 days from the date such termination was effective.

CHAPTER V: LOSS ADJUSTERS, LOSS ASSESSORS AND RISK SURVEYORS

Article 50: Licensing of loss adjuster, loss assessors and risk surveyor

Any person proposing to be licensed as a loss adjuster, loss assessors and risk surveyor shall apply to the Central Bank in a prescribed Application Form set out in **Appendix 3.**

Toutefois, le contrat d'agence est résilié de plein droit si un agent d'assurance est coupable d'un fraud, crime économique ou financier.

Les assureurs notifient la Banque Centrale toute résiliation de contrat d'agence et les motifs de cette résiliation dans un délai de 7 jours à compter de la date à laquelle la résiliation est effective.

CHAPITRE V: EXPERT EVALUATEUR DE DOMMAGES, EXPERT EVALUATEUR DE SINISTRE ET ENQUETEURS DE RISQUES;

Article 50: Agrément pour expert évaluateur de dommages, évaluateurs de sinistres et enquêteurs de risques;

Toute personne qui propose d'être agréée en tant qu'expert en sinistres, évaluateurs de sinistres et expert enquêteur risques doit adresser à la Banque Centrale un formulaire de demande prescrit figurant à l'**Annexe 3.**

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Usaba agomba kuba afite amashuri ajyanye n'ibyo asaba.	The applicant shall have relevant academic background in the field he/she applies for.	Le requérant doit avoir une formation académique appropriée dans le domaine pour lequel il / elle postule.
Dosiye isaba igomba kuba ikubiyemo amakuru yerekeye:	The Application file shall contain informations/documents on:	Le dossier de demande doit contenir des informations/document concernant:
1° inyandiko ziriho umukono wa noteri zigaragaza amashuri abakozi bakuru bize, iyo usaba ari sosiyete y'ubucuruzi;	1° a certified academic and professional credentials for the senior managers, if the applicant is a company;	1° diplomes académiques et professionnels certifiés pour les cadres dirigeant, si le demandeur est une société commerciale;
2° icyemezo cy'imyitwarire iboneye;	2° the certificate of good standing;	2° certificat de bonne conduites ;
3° ubwoko bw'umurimo yifuza gukora;	3° the field in which she/he seeks to bring her/his expertise;	3° le domaine dans lequel il / elle cherche à apporter son expertise ;
4° fotokopi y'ikarita ndangamuntu y'umunyamuryango ukora yatanzwe n'urugaga rw'abanyamwuga, iyo ruhari;	4° photocopy of the identity card of an active member issued by a professional body if that body exist;	4° photocopie de la carte d'identité d'un membre actif délivrée par un organisme professionnel, s'il existe;
5° inyandiko igaragaza ubwishingizi bw'uburyozwe bw'umwuga butari muni ya miliyoni icumi y'amafaranga y' u Rwanda (FRW10.000.000) buri mwaka kugirango habe hakwishyurwa ibyakwangirizwa ibigo by'ubwishingizi cyangwa abishingiwe;	5° a proof of a Professional Indemnity Insurance Policy of not less than ten million Rwandan francs (RWF 10,000,000) per year against any damage that may be caused to insurance companies or insurance policyholders;	5° la preuve d'une police d'assurance indemnité professionnelle d'au moins dix millions de francs rwandais (RWF 10 000 000) par an contre tout dommage pouvant être causé aux compagnies d'assurance ou aux assurés;
6° andi makuru Banki Nkuru ishobora gusaba.	6° any other information that the Central Bank may require.	6° toute autre information requise par la Banque centrale.

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Usaba kandi agomba kwemeza ko:

The Applicant has to further confirm whether he/she:

Le demandeur doit confirmer s'il / elle:

- 1° atigeze agaragazwa ko yahombye;
- 2° atigeze agambana n'abo abereyemo imyenda ;
- 3° atigeze ahamywa icyaha icyo ari cyo cyose kirebana na ruswa, uburiganya, kunyereza imisoro, iyezandonke no gutera inkunga iterabwoba cyangwa ibindi byaha bimunga ubukungu, ibyaha byibasiye inyokomuntu, ibyaha by'intambara icyaha cya jenocide cyangwa ko atabaye umufatanyacyaha muri ibyo byaha;
- 4° atari umukozi, uri mu nama y'ubutegetsi cyangwa umugenzuzi w'umwishingizi uwo ari we wese, umuhuza mu bwishingizi wigenga cyangwa umuhuza mu bwishingizi usanzwe;
- 5° afite uburambe buhagije n'ubunararibonye bukenewe mu gukora akazi ke neza.

- 1° has not been adjudged bankrupt;
- 2° has not compounded with creditors;
- 3° has not been convicted of any offense involving corruption, fraud, tax evasion, money laundering and financing of terrorism, other economic and financial crimes, crime against humanity, and crime of genocide or has not been accomplice in any of those offences;
- 4° is not an employee, director or auditor of any insurance company, insurance broker, or insurance agent;
- 5° possesses the necessary experience and expertise to perform his tasks competently.

- 1° n'a pas été déclaré en faillite par le tribunal;
- 2° n'a pas compromis avec les créanciers;
- 3° n'a pas été condamné pour infraction de corruption, fraude, évasion fiscale, blanchiment de capitaux et financement du terrorisme, autres crimes économiques et financiers, crime contre l'humanité et crime de génocide, ou n'a pas été complice de ces infractions;
- 4° n'est pas un employé, un administrateur ou un auditeur d'une compagnie d'assurance, d'un courtier d'assurance ou d'un agent d'assurance;
- 5° possède l'expérience et l'expertise nécessaires pour s'acquitter de ses tâches avec compétence.

Ingingo ya 51: Agaciro k'icyemezo gihabwa impuguke mu kugena agaciro k'ibyangiritse, impuguke mu kwishyuriza abishyuzana n'impuguke mu kugena agaciro k'ibishobora kwangirika n'amafaranga y'icyemezo yishyurwa buri mwaka

Icyemezo gihabwa impuguke mu kugena agaciro k'ibyangiritse, impuguke mu kwishyuriza abishyuzana n'impuguke mu kugena agaciro k'ibishobora kwangirika kigumana agaciro kacyo mu gihe cy'imyaka itatu uretse igihe cyatesherezwa agaciro cyangwa kigahagarikwa mbere y'icyo gihe.

Buri mpuguke mu kugena agaciro k'ibyangiritse, impugucye mu kwishyuriza abishyuzana n'impuguke mu kugena agaciro k'ibishobora kwangirika, agomba kwishyura Banki Nkuru amafaranga y'icyemezo ya buri mwaka angana n'ibihumbi ijana by'amafaranga y'u Rwanda (FRW100.000) mu gihe cy'amezi atatu uhereye igihe umwaka w'imari warangiriye.

Amafaranga yishyurwa buri mwaka afatwa nanone nk'amafaranga yo kuvugurura icyemezo.

Ingingo ya 52: Kuvugurura icyemezo

Banki Nkuru ivugurura icyemezo cyahawe impuguke mu kugena agaciro k'ibyangiritse, Impuguke mu kwishyuriza abishyuzana no mu kugena agaciro k'ibishobora kwangirika iyo

Article 51: Validity of a license issued to loss adjuster, loss assessor or risk surveyor and annual license fee

A license granted to a loss adjuster, loss assessors and risk surveyor remains valid for three (3) years unless revoked or suspended before the prescribed period.

Each loss adjuster, loss assessors and risk surveyors shall pay to the Central Bank annual license fee of 100,000 FRW within 3 months after the end of financial year.

The annual fees is also the fee for license renewal.

Article 52: Renewal of the license

The Central Bank shall renew the license of an insurance loss adjuster, loss assessors and risk surveyors where it is satisfied the insurance

Article 51: Validité de la licence délivrée à l'expert évaluateur de dommages, expert évaluateurs de sinistres et enquêteurs de risques et frais annuel d'agrément

L'agrément délivré à un expert évaluateur de dommages, expert évaluateurs de sinistres et enquêteurs de risques reste valable pendant trois (3) ans, à moins qu'il soit révoqué ou suspendu avant ladite période.

Chaque évaluateur de dommages, expert évaluateurs de sinistres et enquêteurs de risques doit payer à la Banque Centrale les frais annuels de 100 000 FRW dans les trois mois suivant la fin de l'exercice.

Les frais annuels sont également les frais de renouvellement de licence.

Article 52: Renouvellement de l'agrément

La Banque Centrale renouvelle l'agrément d'un expert évaluateur de dommages, expert évaluateurs de sinistres et enquêteurs de risques lorsqu'elle est satisfaite que le

yizeye neza ko uwo muhuza akomeje kubahiriza ibisabwa mu gutanga icyemezo.

Ingingo ya 53: Gusaba kuvugurura icyemezo

Gusaba kuvugurura icyemezo byubahiriza ibisabwa n'ingingo ya 50 y'aya mabwiriza. Icyemezo cy'imyitwarire iboneye nk'uko gisobanuwe muri aya mabwiriza nacyo kigomba guherekeza dosiye isaba.

Banki Nkuru ishobora gusaba impuguke mu kugena agaciro k'ibyangiritse, impuguke mu kwishyuriza abishyuzwa cyangwa impuguke mu kugena agaciro k'ibishobora kwangirika gutanga izindi nyandiko n'andi makuru ibona akenewe mu kuvugurura icyemezo.

Ingingo ya 54: Igihe ntarengwa cyo gusaba kongererwa icyemezo

Haseguriwe ibiteganywa n'ingingo ya 50 y'aya mabwiriza, gusaba kuvugurura icyemezo bishyikirizwa Banki Nkuru mbere cyangwa ku wa 30 Ugushyirwa w'umwaka icyemezo kigomba gutamo agaciro.

intermediary continues to meet the requirements for the issue of a license.

Article 53: Application for renewal of license

The application for renewal of license shall respect the provisions of article 50 of this Regulation. A certificate of good standing as defined under this Regulation shall also be part of the application file.

The Central Bank may require an insurance loss adjuster, loss assessors and risk surveyor to provide such other documentation and information that it considers necessary for renewal of the license.

Ingingo ya 54: Time limit for application for license renewal

Subject to the provisions of article 50 of this Regulation, an application for renewal of license shall be submitted to the Central Bank on or before 30th of November of the year of expiration of the license.

intermédiaire d'assurance continue à remplir les conditions requises.

Article 53: Demande de renouvellement d'agrément

La demande de renouvellement d'agrément doit respecter les dispositions de l'article 50 présent règlement. Un certificat de bonne conduite comme le définit le présent règlement doit également faire partie du dossier de demande.

La Banque Centrale peut demander un expert évaluateur de dommages, expert évaluateurs de sinistres et enquêteurs de risques de fournir tout autre document et information qu'elle estime nécessaires pour renouveler l'agrément.

Article 54: Délai de demande de renouvellement de licence

Sous réserve des dispositions de l'article 50 du présent règlement, une demande de renouvellement d'agrément doit être présentée à la Banque Centrale au plus tard le 30 Novembre de l'année de l'expiration d'agrément.

Ingingo ya 55: Gukurikirana imyitwarire y'impuguke mu kugena agaciro k'ibyangiritse, impuguke mu gusesengura agaciro k'ibyangiritse n'impuguke mu kugena agaciro k'ibishobora kwangirika

Buri mwishingizi agomba gushyiraho uburyo bwo gukurikirana no gusuzuma imyitwarire y'impuguke mu kugena agaciro k'ibyangiritse, impuguke mu kwishyuriza abishyuzana n'impuguke mu kugena agaciro k'ibishobora kwangirika akorana nabo.

UMUTWE WA VI: ISANO UMUHUZA AFITANYE N'UMWISHINGIZI N'UMWISHINGIZI W'ABISHINGIZI

Ingingo ya 56: Gukorana n'umwishingizi cyangwa umwishingizi w'abishingizi wahawe icyemezo

Buri muhuza agomba igihe cyose kumenya neza ko umwishingizi cyangwa umwishingizi w'abishingizi akorana nawe yemerewe gukora umurimo w'ubwishingizi nk'uko biteganywa n'itegeko ryerekeye imitunganyirize y'umurimo w'ubwishingizi n'amabwiriza arishyira mu bikorwa.

Ingingo ya 57: Ibibujijwe umwishingizi cyangwa umwishingizi w'abishingizi

Umwishingizi cyangwa umwishingizi w'abishingizi abujijwe:

Article 55: Monitoring of conducts of loss adjusters, loss assessors and risk surveyor

Insurer shall put in place the mechanism of monitoring and evaluating the conduct of the loss adjusters, loss assessors and risk surveyor they work with.

CHAPTER VI: RELATIONSHIP BETWEEN THE INTERMEDIARY, INSURER AND REINSURER

Article 56: Working with a licensed insurer or reinsurer

Every intermediary shall at all time ensure that the insurer or reinsurer who arranges business with him/her is licensed to conduct insurance business in accordance with the law governing the organisation of insurance business and implementing regulations.

Article 57: Prohibitions for insurer or reinsurer

An insurer or reinsurer shall not:

Article 55: Suivi des conduites des expert évaluateur de dommages, expert évaluateurs de sinistres et enquêteurs de risques

Les assureurs doivent disposer d'un mécanisme de suivi et d'évaluation des conduites des experts évaluateurs de dommages, expert évaluateurs de sinistres et enquêteurs de risques avec lesquels ils travaillent.

CHAPITRE VI: RELATION ENTRE L'INTERMÉDIAIRE ET L'ASSUREUR ET REASSUREUR

Article 56: Travailler avec un assureur ou un réassureur agréé

Chaque intermédiaire doit à tout moment s'assurer que l'assureur ou réassureur qui organise des affaires avec lui / elle est autorisé (e) à exercer l'activité d'assurance conformément à la loi régissant l'organisation de l'activité d'assurance et ses règlements d'application.

Article 57: Interdictions relatives aux assureurs ou réassureurs

Un assureur ou réassureur ne doit pas:

1° kwishyura umufuragiro uwo ari wo wose umuhuza udafite icyemezo ;

2° kwishyura umufuragiro uwo ari wo wose cyangwa amafaranga umuhuza mu bwishingizi usanzwe batagiranye amasezerano.

1° pay any commission or fee to an unlicensed intermediary;

2° pay any commission or fee to an insurance agent with whom no contract was concluded.

1° verser une commission ou frais à un intermédiaire non agréé ;

2° payer les frais à un agent d'assurance avec qui aucun contrat n'a été conclu;

Ingingo ya 58: Ibibujijwe umuhuza mu bwishingizi wigenga

Umuhuza mu bwishingizi wigenga ntashobora kwakira, kugumana cyangwa kugira icyo cyose akoresha ikiguzi cy'ubwishingizi cyishyuwe ku masezerano y'ubwishingizi cyangwa ku masezerano y'ubwishingizi umwishingizi ategenya kugirana n'abakiriya.

Umuhuza mu bwishingizi wigenga abujijwe gutanga ubwishingizi atabihereye uburenganzira n'ikigo cy'ubwishingizi bireba.

Ingingo ya 59: Ibibujijwe umuhuza mu bwishingizi usanzwe

Nta muhuza mu bwishingizi usanzwe ushobora gukora ibirenze ibikubiye mu masezerano y'ubuhuza yagiranye n'umwishingizi.

Umuhuza mu bwishingizi usanzwe abujijwe, uko byagenda kose kwakira ikiguzi cy'ubwishingizi bwatanze cyangwa bushobora gutangwa n'umwishingiwe.

Article 58: Restrictions related to insurance brokers

An insurance broker shall not receive, hold or in any way deal with a premium payable under an insurance policy entered into or to be entered into with an insured.

It is forbidden for insurance brokers to grant insurance coverage without authorization from the concerned insurance institution.

Article 59: Restrictions for agents

No insurance agent may act outside the terms of an approved agency agreement.

In any way, no insurance agent shall receive in any manner the insurance premium from an insured or potential policyholder.

Article 58: Restrictions relatives aux courtiers d'assurance

Un courtier d'assurance ne peut recevoir, détenir ou traiter de quelque manière que ce soit une prime payable en vertu d'une police d'assurance souscrite ou à conclure avec un assuré.

Il est interdit aux courtiers d'assurance d'accorder une couverture d'assurance sans l'autorisation de la compagnie d'assurance concernée.

Article 59: Restrictions pour les agents

Aucun agent d'assurance ne peut oeuvrer en dehors des termes du contrat de représentation.

En aucun cas, aucun agent d'assurance ne peut recevoir de quelque manière que ce soit la prime d'assurance d'un preneur assuré ou potentiel.

Ingingo ya 60: Kubuzwa gukorera umwishingizi cyangwa umwishingizi w'abishingizi utemerewe gukorera mu Rwanda

Nta muntu ushobora, atabyemerewe na Banki Nkuru, gukorera umwishingizi cyangwa umwishingizi w'abishingizi nk'umuhuza mu murimo w'ubwishingizi cyangwa w'ubwishingizi bw'abishingizi nyamara uwo mwishingizi cyangwa umwishingizi w'abishingizi atemerewe gukorera mu Rwanda ashingiye ku itegeko ryerekeye imitunganyirize y'umurimo w'ubwishingizi ndetse n'amabwiriza arishyira mu bikorwa.

Icyakora, ku bijyanye n'ibibazo byambukiranya imipaka, Banki Nkuru ifite ububasha bwo guhanahana amakuru ndetse ikanahana ibijyanye n'imitwarire itaboneye ku bijyanye n'ibibazo byambukiranya imipaka byerekeye abahuzi mu bwishingizi bakorera hanze y'u Rwanda bagurisha zerivisi z'ubwishingizi ku bantu bari mu Rwanda.

Ingingo ya 61: Umufuragiro

Umwishingizi cyangwa umwishingizi w'abishingizi ntashobora kwishyura umuhuza mu bwishingizi wiganga cyangwa umuhuza mu bwishingizi usanzwe umufuragiro, igihembo cyangwa andi mafaranga birengeje ibipimo by'umufuragiro byemewe na politiki yerekeye umufuragiro yemejwe n'inama

Article 60: Prohibition to act for insurer or reinsurer not allowed to operate in Rwanda

No person shall, without the approval of the Central Bank, act as an insurance intermediary for an insurer or reinsurer in respect of any insurance business that the insurer or reinsurer is not entitled to carry on in Rwanda under Law on organization of insurance business and its implementing Regulations.

However, in respect of cross border issues, the Central Bank has the authority to exchange information and enforce market conduct rules across borders for intermediaries located outside of Rwanda that are selling insurance products to persons in Rwanda.

Article 61: Commissions

Insurer or reinsurer shall not pay to an insurance broker or agent a commission, fee, other remuneration or any sum in excess of the commission rates acceptable under policy approved by the insurer or reinsurer's board of directors and disclosed to intermediary.

Article 60: Interdiction d'agir pour les assureurs ou réassureur non autorisé d'opérer au Rwanda

Nul ne peut, sans l'approbation de la Banque Centrale, agir en tant qu'un intermédiaire en assurance pour un assureur ou réassureur dans le cadre d'une activité d'assurance ou de réassurance qu'il n'est pas autorisé à exercer au Rwanda en vertu de la loi régissant l'activité d'assurance et ses règlements d'application.

Toutefois, en ce qui concerne les problèmes transfrontaliers à la Banque Centrale est habilité à échanger des informations et à appliquer des règles de conduite du marché transfrontalières aux intermédiaires situés en dehors du Rwanda qui vendent des produits d'assurance à des personnes au Rwanda.

Article 61: Commissions

Il est interdit à un assureur ou à un réassureur de payer à un courtier d'assurance ou un agent d'assurance une commission, une rémunération, d'autres frais ou une somme supérieure au taux de commission acceptables sous la polique de commission approuvée par le conseil d'administration de l'assureur ou du

y'ubutegetsi y'umwishingizi cyangwa
y'umwishingizi w'abishingizi kandi
yagararijwe umuhuza bireba.

réassureur et dévoilé à un intermédiaire
concerné.

Uko byagenda kose, nta mufuragiho,
amafaranga cyangwa igihembo gihabwa
umuhuza mu bwishingizi wigenga cyangwa
umuhuza mu bwishingizi usanzwe yaba mu
bwishingizi cyangwa mu bwishingizi
bw'abishingizi gishobora kurenga ibipimo
bikurikira by'ikiguzi cy'ubwishingizi:

In any case, no commission, fee or
remuneration to an insurance broker or agent
either in insurance or in reinsurance shall be
beyond the following thresholds of the
premium written:

Dans tous les cas, aucune commission, frais ou
rémunération versé à un courtier d'assurance
ou à un agent d'assurance ou de réassurance
peut dépasser les seuils suivant des primes
souscrite:

1° ubwishingizi bw'igihe gito hatarimo
ubwishingizi butegetswe: ntibijya
hejuru 15%;

1° general insurance products except
mandatory insurance: maximum 15%;

1° produits d'assurance general a
l'exception de l'assurance obligatoire :
15% au maximum ;

2° ubwishingizi butegetswe: ntibijya
hejuru ya 10%;

2° mandatory insurance products:
Maximum 10%;

2° assurance obligatoire : 10% au
maximum ;

3° ubwishingizi bw'igihe kirekire: ntibijya
hejuru ya 30%;

3° life insurance products: maximum 30%;

3° assurance vie : 30% au maximum ;

4° pension: ntibijya hejuru ya 5%.

4° pension: Maximum 5%;

4° pension : 5% au maximum ;

Nta muntu wemerewe guha yaba yose
cyangwa igice, bwaba mu buryo buziguye
cyangwa butaziguye amafaranga
y'umufuragiho ku buhuza bw'umuhuza mu
bwishingizi wigenga, ikiguzi cy'ubwishingizi,
mu rwego rwo gutuma umuntu afata,
avugurura cyangwa akomeza amazezerano
y'ubwishingizi, cyeretse iryo tanga ribanje
kwemezwa mu buryo bukurikije itangazo ryo

No person shall offer, either directly or
indirectly, as an inducement to any person to
take out, renew or continue a contract of
insurance, any rebate of the whole or part of
any brokerage commission or premium except
if such rebate as may be allowed in accordance
with a published prospectus, manual or
schedule of rates of an insurer.

Nul ne peut offrir, directement ou
indirectement, à une personne comme une
incitation à souscrire, renouveler ou prolonger
un contrat d'assurance, tout rabais partiel ou
total d'une commission de courtage ou d'une
prime, sauf si ce remboursement est autorisé
conformément à un prospectus publié, à un
manuel ou à une grille tarifaire d'un assureur.

kugurisha imigabane, uburyo bwashyizweho numwishingizi cyangwa ibiciro yashyizeho.

Umwishingizi abujijwe guha umufuragiro cyangwa andi mafaranga asa na wo umuhuza mu bwishingizi wigenga cyangwa umuhuza mu bwishingizi usanzwe mbere y'uko akora akazi agomba guhemberwa.

Ingingo ya 62: Guhagararirwa n'umuhuza

Umuhuza abujijwe kuvuga ibinyoma cyangwa gutanga amakuru atariyo cyangwa ayobya ku byerekeye amafaranga yagombye kuba yishyurwa yerekeye amasezerano y'ubwishingizi ategenywa gukorwa cyangwa ku ngaruka zerekeye ingingo z'amasezerano y'ubwishingizi cyangwa z'amasezerano y'ubwishingizi ateganywa kuba.

Ibivugwa mu gika kibanziriza iki byerekeye kudatanga amakuru ayobya bikubiyemo no kwirengagiza nkana gutanga amakuru y'ingenzi.

Umuhuza abujijwe, kubijyanye n'amasezerano y'ubwishingizi cyangwa y'ubwishingizi bw'abishingizi ateganyijwe kuba:

- 1° kuzuzwa ifishi, yaba igomba guhabwa cyangwa kohererezwa umwishingizi cyangwa umwishingizi w'abishingizi, ikintu icyo ari cyo cyose gikomeye mu

An insurer is prohibited to make advance payment of any kind to an insurance broker and insurance agent against the commissions or similar fees.

Article 62: Representation by an intermediary

Intermediary shall not deceive, make a false or misleading statement in whatever manner in regards to any amount that would be payable in respect of a proposed contract of insurance or on the effect of any provision of a contract of insurance or a proposed contract of insurance.

A reference in paragraph one to making a misleading statement includes a reference to omitting to disclose any material information.

An intermediary shall not, in relation to a proposed contract of insurance or reinsurance:

- 1° fill in a form, being a form that is given or sent to an insurer or reinsurer, any matter that is material to the contract while is false or misleading;

Il est interdit à un assureur de faire des avances de n'importe quelle sorte que ce soit à un courtier d'assurances et à un agent d'assurance contre les commissions ou des frais similaires.

Article 62: Représentation par un intermédiaire

Aucun intermédiaire ne doit faire une déclaration fausse ou trompeuse concernant à ce qui est le montant qui serait payable à l'égard d'un contrat d'assurance proposé ou à l'égard d'effet de toute disposition d'un contrat d'assurance ou d'un projet de contrat d'assurance.

Dans le paragraphe premier, une mention de déclaration trompeuse inclut une référence à l'omission de divulguer informations matérielles.

Intermédiaire est interdit, en ce qui concerne un contrat d'assurance ou de réassurance proposé, de:

- 1° compléter un formulaire, étant une formulaire qui est donné ou envoyé à un assureur ou réassureur, toute

masezerano nyamara kitari ukuri cyangwa kiyobya;		information importante dans le contrat alors qu'elle fausse ou trompeuse;
2° kwirengagiza kugaragariza umwishingizi cyangwa umwishingizi w'abishingizi amakuru akomeye mu masezerano agiye gukorwa;	2° omit to disclose to the insurer or reinsurer any matter that is material to the proposed contract;	2° omettre de divulguer à l'assureur ou réassureur toute information importante pour le contrat proposé;
3° kugira inama cyangwa gukangurira ushaka gufata ubwishingizi cyangwa ubwishingizi bw'abishingizi kuzuba ifishi, yaba fishi igomba guhabwa cyangwa kohererezwa umwishingizi cyangwa umwishingizi w'abishingizi, amakuru atari ukuri cyangwa ayobya ku makuru y'ingenzi; cyangwa	3° advise or induce the intending insured or reinsured to fill in on a form, being a form that is given or sent to an insurer or reinsurer, any matter that is false or misleading on a material fact; or	3° conseiller ou inciter l'assuré ou réassuré potentiel à remplir un formulaire, étant formulaire qui est donné ou envoyé à un assureur ou réassureur, toute information fausse ou trompeuse sur un point important; ou
4° kugira inama cyangwa gukangurirwa ushaka gufata ubwishingizi ngo agire amakuru yirengagiza kubwira umwishingizi nyamara ayo makuru ari ingenzi mu masezerano agiye gukorwa.	4° advise or induce the intending insured to omit to disclose to the insurer any matter that is material to the proposed contract.	4° conseiller ou inciter l'assuré potentiel à ne pas divulguer à l'assureur toute question importante pour le contrat proposé.

UMUTWE WA VII: IBISABWA BYEREKEYE IMARI SHINGIRO IHAMYE NO GUCUNGA INGORANE

Ingingo ya 63: Imari ihamyeye no gucunga ibyateza ingorane

Umuhuza mu bwishingizi wigenga cyangwa umuhuza mu bwishingizi bw'abishingizi wigenga agomba kugira politiki yerekeye

CHAPTER VII: PRUDENTIAL REQUIREMENTS

Article 63: Financial soundness and risk management

A licensed insurance broker shall have in place risk management policies and internal control

CHAPITRE VII: LES EXIGENCES PRUDENTILLES

Article 63: Solidité financière et gestion des risques

Un courtier d'assurance agréé doit mettre en place des politiques de gestion des risques et des systèmes de contrôle interne adaptés à la

gucunga ibyateza ingorane n'uburyo bw'imicungire y'imbere bijyanye n'urusobe, ingano n'ubwoko bw'umurimo w'ubuhuzwa.

Ubuho bwo gucunga ibyateza ingorane bugomba gushyirwaho kugirango buhangane nibura n'ibyateza ingorane byakomoka ku mari cyangwa ku buryo bw'imikorere burimo ibyateza ingorane zaturuka ku iyezandonke no gutera inkunga iterabwoba.

Ingingo ya 64: Impinduka mu bafite imigabane itubutse

Umuhuza ukora nk'isosiye agomba kumenyeshya mu nyandiko Banki Nkuru iby'impinduka zibaye mu byerekeye abafite imigabane itubutse ndetse no mu miterere y'ubuyobozi mu gihe cy'iminsi cumi n'ine (14) uherye igihe iyo mpinduka yabereye.

UMUTWE WA VIII: KUGENZURA ABAHUZA MU BWISHINGIZI

Ingingo ya 65: Inshingano zo guha amakuru Banki Nkuru

Banki Nkuru ishobora gutegeka umuhuza kuyiha amakuru ku kibazo icyo ari cyo cyose kerekeye umurimo akorera mu Rwanda cyangwa hanze ya rwo.

systems that are appropriate to the complexity, size and nature of his business.

At the minimum, risk management policies and internal control systems shall be in place to cover financial and operational risks including those risks arising from money laundering and financing of terrorism.

Article 64: Change in qualifying shareholding

An intermediary that operates as a company shall inform the Central Bank in writing of any change that may arise in its qualifying shareholding and management structure within fourteen (14) days from the date of such a change.

CHAPTE VIII: SUPERVISION OF INSURANCE INTERMEDIARIES

Article 65: Obligation to furnish information to Central Bank

The Central Bank may require any intermediary to furnish it with information about any matter related to the business carried on in Rwanda or elsewhere.

complexité, à la taille et à la nature de son entreprise.

Au minimum, des politiques de gestion des risques et des systèmes de contrôle interne doivent être en place pour couvrir les risques financiers et opérationnels, y compris ceux liés au blanchiment de capitaux et au financement du terrorisme.

Article 64: Changement dans l'actionnariat qualifiant

Un intermédiaire opérant en tant qu'une société doit informer par écrit la Banque Centrale de tout changement dans la structure de son actionnariat qualifiés et de sa direction dans les quatorze (14) jours à compter de la date dudit changement.

CHAPITRE VIII: CONTRÔLE DES INTERMÉDIAIRES D'ASSURANCE

Article 65: Obligation de fournir des informations à la banque centrale

La Banque Centrale peut obliger tout intermédiaire à lui fournir des informations sur toute affaire relative à son activité exercée au Rwanda ou ailleurs.

Ingingo ya 66: Kubuzwa gukora umurimo w'ubuhuza

Banki Nkuru ishobora kubuza uwo ari we wese gukomeza gukora umurimo w'ubuhuza cyangwa kugira uruhare, rwaba uruziguye cyangwa urutaziguye, mu micungire y'umuhuza mu bwishingizi:

- 1° iyo umuntu yahamijwe n'inkiko, zaba izo mu Rwanda cyangwa mu mahanga, uburiganya, icyaha kimunga ubukungu nk'uko bivugwa n'amategeko;
- 2° iyo Banki Nkuru isanze uwo bireba:
 - (a) yarahimbye imikono y'uwashe ubwishingizi cyangwa y'umufatabwishingizi bw'abishingizi;
 - (b) yarakoze ibinyuranyije n'aya mabwiriza;
 - (c) yarahaye umwishingizi, umwishingizi w'abishingizi cyangwa Banki Nkuru amakuru atari ukuri, ayobya cyangwa atumvikana mu gihe cy'isaba rye nk'umuhuza;

Article 66: Prohibition from carrying on business as an intermediary

The Central Bank may prohibit any person from continuing carrying on business as an intermediary or from taking part, directly or indirectly, in the management of any intermediary:

- 1° if the concerned person has been convicted, whether in Rwanda or elsewhere; of economic and financial crime or international crimes as defined by appropriate law;
- 2° where the Central Bank is satisfied that the concerned intermediary:
 - (a) forged insured or reinsured signatures;
 - (b) contravened any provision of this Regulation;
 - (c) furnished false, misleading or inaccurate information in his/her application to Central Bank or to the insurer as an intermediary;

Article 66: Interdiction d'exercer l'activité d'intermédiaire

La Banque Centrale peut interdire à toute personne de continuer d'exercer une activité d'intermédiaire ou de participer, directement ou indirectement, à la gestion de tout intermédiaire:

- 1° si la personne concernée a été condamnée, que ce soit au Rwanda ou ailleurs; d'un crime économiques et financier ou les crimes internationaux comme définis par les lois appropriés;
- 2° lorsque la Banque Centrale est convaincue que l'intermédiaire concernée :
 - (a) a contrefait la signatures de l'assuré ou du réassuré;
 - (b) a enfreint une disposition du présent règlement;
 - (c) a fourni des informations fausses, trompeuses ou inexacts dans sa demande à la Banque Centrale ou à l'assureur en tant qu'intermédiaire;

- | | | |
|---|---|--|
| (d) abigambiriye kandi mu guhe cyo kumufasha, yarayobeje umufatabwishingizi cyangwa umufatabwishingizi bw'abishingizi mu gihe cyo kuzuza impapuro mbanzirizamasezerano; | (d) wilfully misled any insured or reinsured when assisting him/her to fill up the relevant form; | (d) a délibéré induit en erreur un preneur d'assurance pendant son assistance dans le processus de remplir le formulaire de proposition; |
| (e) yarakoreshe uburiganya ku girango yuzuze ibyo asabwa n'aya mabwiriza; | (e) used dishonest means to meet the requirements set up by the this regulation; | (e) a utilisé des manœuvres frauduleuses pour satisfaire aux exigences établies par le présent règlement; |
| (f) yakoze icyo ari cyo cyose kinyuranyije n'amahame ndemyagihugu; | (f) been involved in any activity prejudicial to the public interest; | (f) été impliqué dans une activité préjudiciable à l'intérêt public; |
| (g) ikindi gikorwa cyangwa impamvu yose Banki Nkuru ibona ko ikwiye. | (g) any other acts or cause that the Central Bank may deem justified. | (g) tout autre acte ou cause que la Banque Centrale peut juger justifié. |

Ingingo ya 67: Igenzura ry'itumanaho ryanditse zakoreshejwe n'umuhuza

Banki Nkuru ishobora, ikoresheje inyandiko, gutegeka umuhuza uwo ari we wese, kuyishyikiriza inyandiko izo ari zo zose zikoresha n'umuhuza zerekeye inyungu ziri cyangwa zishobora kuboneka mu masezerano y'ubwishingizi.

Iyo Banki Nkuru isanze izo nyandiko zinyuranyije n'aya mabwiriza cyangwa zishobora kuyobya, Banki Nkuru ibinyujije mu

Article 67: Control of written communication used by intermediary

The Central Bank may, by notice in writing, require any intermediary to submit to it any written communication which is being used by an intermediary in relation to the benefits to be or likely to be derived from insurance policies.

If it appears to the Central Bank that any such written communication contravenes any provision of this regulation, or likely to

Article 67: Contrôle de la communication écrite utilisée par l'intermédiaire

La Banque Centrale peut, par notification écrite, obliger tout intermédiaire à lui soumettre toute communication écrite utilisée par l'intermédiaire en relation avec des avantages éventuels ou futurs dérivé de polices d'assurance.

S'il apparaît à la Banque Centrale qu'une telle communication écrite contrevient à l'une des dispositions du présent règlement ou est

nyandiko ishobora gucyebura umuhuza imubuza gukomeza kuzikoresha kandi bigahita bitangira gukurikizwa umunsi wavuzwe na Banki Nkuru.

Muri iyi ngingo''inyandiko'' ikubiyemo *boroshire*, inyandiko zirimo amakuru ahinnye, inyandiko zamamaza zaba iza eregitoronike cyangwa izanditseho zasohowe n'imashini cyangwa izindi z'ubwoko ubwo ari bwo bwose.

UMUTWE WA IX: IMYITWARIRE IBONEYE KU ISOKO

Ingingo ya 68: Politiki yerekeye ubuhuza

Mu gihe cy'amezi atandatu nyuma y'itangazwa ry'aya mabwiriza mu Igazeti ya Leta ya Repubulika y'u Rwanda, buri mwishingizi cyangwa umwishingizi w'abishingizi agomba kuba afite politiki yerekeye ubuhuza.

Politiki igomba kubanza kwemezwa n'inama y'ubutegetsi maze igashyikirizwa Banki Nkuru mu gihe cy'amezi atandatu avugwa mu gika kibanziriza iki.

Iyi politiki igomba kugaragaza uko umwishingizi azagenzura n'uko azakurikirana imikorere y'abahuza mu bwishingizi basanzwe

mislead, the Central Bank may by a written notice, direct the insurance intermediary to immediately discontinue their use or from such date as may be specified in the notice.

In this article, "written communication" includes any brochure, leaflet, circular or advertising matter, whether in electronic, print or any other form.

CHAPTER IX: MARKET DISCIPLINE

Article 68: Intermediation policy

Within six months after the publication of this Regulation in the Official Gazette of the Republic of Rwanda, every insurer or reinsurer shall have an intermediation policy.

The policy shall be approved by the board and submitted to the Central Bank within 6 months specified in the preceding paragraph.

The policy shall indicate how the insurer shall manage and track performance of the agents as well as mitigating factors in place to manage any arising risks.

susceptible d'induire en erreur, elle peut, par notification écrite, enjoindre à l'intermédiaire d'assurance de cesser de l'utiliser immédiatement ou à compter de la date indiquée dans l'avis.

Dans cet article, le terme « communication écrite » comprend toute brochure, dépliant, circulaire ou matériel publicitaire, sous forme électronique, imprimée ou sous toute autre forme.

CHAPITRE IX: DISCIPLINE DE MARCHÉ

Article 68: La politique d'intermédiation

Tout assureur ou réassureur doit, dans les six mois suivant la publication du présent règlement au Journal Officiel de la République du Rwanda, mettre en place politique d'intermédiation.

La politique doit être approuvée par le conseil d'administration et soumise à la Banque Centrale endéans six mois spécifiés au paragraphe précédent.

La police doit indiquer comment l'assureur doit gérer et suivre les performances des agents ainsi que les facteurs atténuants en place pour gérer les risques éventuels.

ndetse n'ingamba azashyiraho zo gucunga ibyateza ingorane.

Ku mwishingizi cyangwa umwishingizi w'abishingizi mushya, iyi politiki igomba kuba ari imwe mu nyandiko zigize dosiye isaba icyemezo.

Iyo politiki igomba kongera kuvugururwa nibura nyuma y'imyaka itanu maze igashyirizwa Banki Nkuru nyuma y'amezi abiri nyuma y'iyi myaka.

Ingingo ya 69: Gusangira amakuru

Binyujijwe mu mashyirahamwe yabo abishingizi cyangwa abishingizi b'abishingizi ndetse n'abahuza mu bwishingizi bigenga bagomba gusangira Banki Nkuru amakuru yerekeye uburiganya, ruswa, cyangwa indi migirire ibangamiye isoko byakozwe n'umuhuza uwo ari we wese.

Iyo ishyirahamwe ry'abishingizi b'abishingizi ridahari, basangira amakuru na Banki Nkuru binyuze mu ishyirahamwe ry'abishingizi.

For newly licensed insurer or reinsurer, this policy shall be part of the license application file.

The policy shall be reviewed every 5 years and the revised policy shall be submitted to the Central Bank two month after that period.

Article 69: Information sharing

Through their respective Associations, Insurers and reinsurers as well as insurance broker s shall share with Central Bank information concerning fraud, corruption or any other malpractice committed by any intermediary.

Reinsurers shall share information with the Central Bank through association of insurers if their association is not available.

Pour les assureurs ou les réassureurs nouvellement agréés, cette politique doit faire partie du dossier de demande d'agrément.

La politique doit être révisée tous les 5 ans et la politique révisée doit être soumise à la Banque Centrale deux mois après cette période.

Article 69: Partage d'informations

Par le biais de leurs associations respectives, les assureurs et les réassureurs ainsi que les courtier d'assurances partagent avec la Banque Centrale les informations relatives à la fraude, à la corruption ou à toute autre faute commise par tout intermédiaire.

Les réassureurs doivent partager des informations avec la Banque Centrale par le biais d'une association des assureurs si leur association n'est pas disponible.

Ingingo ya 70: Kubuzwa gushyiraho umuntu mufitanye isano nk'umuhuza mu bwishingizi usanzwe

Nta mwishingizi wemerewe gushyiraho umuntu bafitanye isano nk'umuhuza mu bwishingizi usanzwe cyeretse aho amategeko abiteganyaga.

Ingingo ya 71: Ikusanyirizo ry'amakuru yerekeye abahuza mu bwishingizi basanzwe, abahuza mu bwishingizi bigenga, impuguke mu kugena agaciro k'ibyangiritse, impuguke mu kwishyuriza abishyura n'impuguke mu kugena agaciro k'ibishobora kwangirika

Ishyirahamwe ry'abishingizi rigomba kugira kandi rikagumana ikusanyirizo ry'amakuru yerekeye abahuza mu bwishingizi basanzwe, abahuza mu bwishingizi bigenga, impuguke mu kugena agaciro k'ibyangiritse, impuguke mu kwishyuriza abishyura n'impuguke mu kugena agaciro k'ibishobora kwangirika kandi muri iryo kusanyirizo buri muhuza agahabwa ikimuranga kihariye kuri buri muntu.

Iryo kusanyirizo rigomba kujyanishwa n'igihe nibura buri mezi atatu.

Ikusanyirizo rigomba nibura kugaragaza:

1° numero imuranga yihariye;

Article 70: Prohibition to appoint related person as an insurance agent

No insurer shall appoint related person as its own insurance agents except where permissible by the Laws.

Article 71: Database for insurance agents, insurance broker or loss adjuster, loss assessor and risk surveyor

Association of insurers shall have and maintain a database for insurance agent or insurance brokers, loss adjuster, loss assessor and risk surveyor with a unique ID for each.

The data base shall be updated at least on three months basis.

The database shall contain at a minimum:

1° a unique ID;

Article 70: Interdiction de désigner comme agent une personne liée d'assurance

Aucun assureur ne doit nommer des personnes liées comme agents d'assurance, sauf si la loi le permet.

Article 71: Base de données pour des agents en assurance, courtiers d'assurance, des experts évaluateur de dommages, expert évaluateurs de sinistres et enquêteurs de risques

L'association des assureurs doit avoir et maintenir une base de données pour des agents en assurance, des courtiers d'assurance ou réassurance, des expert évaluateur de dommages, expert évaluateurs de sinistres et enquêteurs de risques avec une identification unique pour chacun.

La base de données doit être actualisé au moins une fois par trois (3) mois.

La base de données doit contenir au minimum:

1° identification unique;

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2° nomero y'indangamuntu cyangwa ya pasiporo ;	2° ID number or passport number;	2° numéro d'identification ou numéro de passeport;
3° amazina n'amakuru yuzuye y'aho abarizwa ;	3° names and full contact details;	3° noms et coordonnées complètes;
4° igitsina ;	4° gender;	4° le gender;
5° igihe yatangiye akazi/itariki yahereweho icyemezo cya mbere ;	5° date of recruitment/date of initial license;	5° date de recrutement/date de l'agrément initial;
6° abakiriya yazaniye umwishingizi n'amafaranga umwishingizi yinjije amukuyeho/amafaranga yinjijwe nyuma yo kugena agaciro k'ibyangiritse ;	6° acquired business and amount the insurer acquired from them/the money saved after loss adjustment;	6° les affaires acquises et le montant d'argent que l'assureur a gagné d'elles/le montant de l'argent sauvé après l'évaluation des dommages;
7° umufuragiro yahawe kuri buri kazi/amafaranga yahembewe akazi yakoze ;	7° commission for each business acquired/fees for rendered service	7° commission pour chaque affaire acquise/ les frais de service rendu ;
8° umwishingizi cyangwa umwishingizi w'abishingizi yakoreye mbere (iyo ahari) ku bahuza mu bwishingizibasanze;	8° previous insurers or reinsurer(if any) for agents;	8° assureurs ou réassureur antérieurs (le cas échéant) pour les agents;
9° amashuri yize yerekeranye n'umwuga;	9° professional qualification;	9° qualification professionnelle ;
10° inshuro yahuguwe;	10° frequency of training;	10° la fréquence de formations ;
11° amashuri yize.	11° academic qualification.	11° qualification académique.

Ingingo ya 72: Ibyerekeye gutanga raporo

Buri mwishingizi cyangwa umwishingizi w'abishingizi agomba gushyikiriza Banki Nkuru amakuru yerekeye imirimo u'ubuhaza, buri gihembwe ariko bitarengeje iminsi cumi n'itanu (15) y'ukwezi gukurikiyeho.

Iyo raporo igomba kugaragaza:

- 1° urutonde rujyanishijwe n'igihe rw'abahuza mu bwishingizi bakorana nabo;
- 2° amafaranga yazanywe na buri muhuza mu bwishingizi usanzwe cyangwa umuhuza mu bwishingizi wigenga;
- 3° igipimo cy'umufuragiro;
- 4° ingano y'umufuragiro wishyuwe buri muhuza usanzwe cyangwa wigenga mu bwishingizi;
- 5° amafaranga yishyuwe impuguke mu kugena agaciro k'ibyangiritse n'ayishyuwe impuguke mu kwishyuriza abishyuza, n'impuguke mu kugena agaciro k'ibishobora kwangirika;
- 6° umubare w'ibyagenewe agaciro n'impuguke mu kugena agaciro k'ibyangiritse (hagaragazwa amafaranga usaba kwishyurwa

Article 72: Reporting requirements

Every insurer or reinsurer shall, at the end of every calendar quarter and not later than 15th day of the next month, submit to the Central Bank information on insurance intermediary.

That report must indicate:

- 1° an updated list for every category of intermediary it works with;
- 2° amount of business that were brought in by an individual agent, or insurance broker;
- 3° commission rates;
- 4° amount of commission paid to each agent, in insurance or reinsurance or to an insurance broker;
- 5° service fee for loss adjuster, loss assessor or risk surveyor;
- 6° number and amount of assessed claims by loss adjuster (money claimed and the money paid after loss adjustment);

Article 72: Exigences en matière de rapport

À la fin de chaque trimestre civil et au plus tard le 15 du mois suivant, chaque assureur ou réassureur transmet à la Banque Centrale les informations relatives à l'intermédiaire d'assurance.

Ce rapport doit indiquer:

- 1° une liste actualisée pour chaque catégorie d'intermédiaires avec lesquels il travaille;
- 2° le montant des affaires introduites par un agent individuel ou un courtier d'assurance;
- 3° les taux de commission ;
- 4° le montant de la commission payé à chaque agent en assurance ou réassurance ou courtier d'assurance;
- 5° frais de service pour chaque expert évaluateur de dommages, expert évaluateur de sinistre et enquêteurs de risques;
- 6° nombre et montant des sinistres évalués par expert en sinistre (argent réclamé et argent versé après ajustement de sinistre);

yishyuje n'amafanga yishyuwe nyuma y'akazi k'ugena agaciro k'ibyangiritse);

7° umubare w'ugusaba kwishyurwa ndetse n'umubare w'amafanga umukiriya yishyurijwe n' impuguke mu kwishyuriza abishyuza;

8° ibyerekeye uburiganya, cyangwa indi myitwarire n'imigirire bidahwitse byahungabanya urwego rw'ubwishingizi kuri buri muhuza.

7° number of the claims and amount won for the client by a loss assessor;

8° incidents of frauds or any other misconduct/malpractice that is likely to cause harm to the insurance business for each intermediary.

7° nombre de réclamations et montant gagné pour le client par un évaluateur de sinistres;

8° incidents de fraude, toute autre faute ou faute professionnelle susceptible de nuire aux activités d'assurance pour chaque intermédiaire.

UMUTWE WA X: IHANAGURABUSEMBWA

CHAPTER X: REHABILITATION

CHAPITRE X: REHABILITATION

Ingingo ya 73: Igihe gusaba ihanagurabusembwa bikorwamo

Article 73: Time for application for rehabilitation

Article 73: Délai de demande de réhabilitation

Umuhuza uwo ari we wese wirukanywe na Banki Nkuru cyangwa akirukanwa n'umwishingizi cyangwa umwishingizi w'abishingizi kubera ikosa cyangwa imigirire idahwitse mu rwego rw'imari ku buryo aba atagifite ubunyangamugayo n'ubushobozi ashobora guhanagurwaho ubusembwa na Banki Nkuru nyuma y'imyaka itanu ahawe igihano.

Any intermediary who was revoked by the Central Bank, or dismissed by insurer or reinsurer due to a financial fault/misconduct in a financial sector in such a manner that he/she is no longer fit and proper may be rehabilitated by the Central Bank 5 years after the sanction.

Toute intermédiaire qui a été révoqué par la Banque Centrale, ou licencié par un assureur ou réassureur en raison d'une faute / inconduite financière dans un secteur financier de telle manière qu'il / elle ne remplit plus les critères d'intégrité et de compétence peut être réhabilitée par la Banque Centrale après cinq ans d'exécution de la pénalité.

Guhanagurwaho ubusembwa kubera ikindi gihano kitari ukwirukanwa bikorwa nyuma y'imyaka itatu (3) uherye igihe igihano cyarangirijwe, iyo cyatanzwe, cyangwa nyuma

Rehabilitation due to a punishment other than revocation or dismissal is done three (3) years after the execution of a sanction where

La réhabilitation après la punition autre que la révocation ou le renvoi fait trois (3) ans après l'exécution de la peine, le cas échéant, ou après que la cause qui le fait ne pas remplir les

y'iyo myaka uhereye igihe impamvu ituma aba udafite ubuyangamugayo n'ubushobozi imenyekanye. applicable or after the cause that makes him/her not fit and proper is known. critères d'intégrité et de compétence est connue.

Uwasubiriye amakosa ashobora gusaba guhanagurwaho ubusembwa nyuma y'imyaka 10 yirukanwe cyangwa ahawe ikindi igihano. A recidivist can only apply for rehabilitation 10 years after the dismissal or after the imposition of another sanction. Un récidiviste ne peut postuler à la réhabilitation qu'après 10 ans de la sanction ou après l'imposition d'une autre sanction.

Ingingo ya 74: Gusaba guhanagurwaho ubusembwa **Article 74: Application for rehabilitation** **Article 74: Demande de réhabilitation**

Gusaba guhanagurwaho ubusembwa bisabwa Guverineri wa Banki Nkuru mu nyandiko. Application for rehabilitation is addressed to the Governor of the Central Bank in writing. La demande de réhabilitation est adressée au Gouverneur de la Bank Centrale par écrit.

Ingingo ya 75: Ibigenderwaho mu guhanagura ubusembwa **Article 75: Criteria for rehabilitation** **Article 75: Critères pour réhabilitation**

Gusaba guhanagurwaho ubusembwa bigomba kugaragaza ko: Application for rehabilitation must demonstrate that: La demande de réadaptation doit démontrer que:

- 1° usaba yishyuye indishyi cyangwa yasubije iby'abandi nku'ko byategekwa n'urukiko; 1° the applicant paid damages or restituted any property ordered by the court; 1° le requérant a payé des dommages-intérêts ou a fait restitution des biens comme ordonné par le tribunal;
- 2° usaba yakomeje kugaragaza imyitwarire myiza mu gihe cy'irangiza-gihano ndetse na nyuma yaho; 2° the applicant has shown continued good behavior and there is no adverse information during and after the punishment; 2° le requérant a montré de bon comportement continu et il n'y a pas d'informations défavorables pendant et après la sanction;
- 3° usaba yishyuye amafaranga yategetswe kwishyura nk' igihano; 3° the applicant paid the sum imposed as pecuniary sanction; 3° le requérant a payé des sommes imposées en tant que sanction pécuniaire;

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4° usaba yarangiye igihano cyo mu rwego rw'ubutegetsi nk'uko cyatanzwe na Banki Nkuru;

5° usaba yashyize muri dosiye isaba idosiye igaragaza uburyo yirukanywemo cyangwa ibindi bihano yahawe;

6° ikindi Bank Nkuru yasanga ari ngombwa.

4° applicant executed all administrative sanction imposed by the Central Bank;

5° the applicant included in the application file the document under which he/she was dismissed or other penalty was imposed;

6° any other requirement that the Central Bank may deem necessary.

4° le demandeur s'est conformé à la sanction administrative imposée par la Banque Centrale;

5° le requérant a inclus dans le dossier de la demande les documents en vertu desquels il a été révoqué ou autre sanction sanctionnée infligée;

6° toute autre exigence que la Banque Centrale peut juger nécessaire.

Ingingo ya 76: Ihanagurabusembwa

Banki Nkuru ishobora gutanga ihanagurabusembwa iyo, nyuma yo kugisha inama ibigo bireba ku byerekeye ikosa ryatumye habaho kwirukanwa cyangwa guhabwa ikindi gihano isanze nta shiti ko usaba yicuza kandi akaba yaragaragaje imyitwarire myiza kandi yujuje ibigenderwaho mu guhanagura ubusembwa bivugwa muri aya mabwiriza.

Banki Nkuru ifite uburenganzira bwo gutanga cyangwa kudatanga ihanagurabusembwa.

Ingingo ya 77: Ihanagurabusembwa ku wahamijwe icyaha

Guhanagurwa ubusembwa kw'abahamijwe ibyaha n'inkiko gukorwa hubahirijwe amategeko agenga imiburanishirize y'imanza nshinjabyaha.

Article 76: Rehabilitation

The Central Bank may grant rehabilitation if, after receiving the opinion of all relevant institutions about misconduct/fault, which resulted into dismissal or into the imposition of another penalty it is satisfied that the concerned applicant has demonstrated remorse and good behavior and meet all the criteria enumerated under this regulation.

The Central Bank reserves the exclusive rights to grant or to deny rehabilitation.

Article 77: Rehabilitation of a convict

Rehabilitation of persons convicted by criminal courts is done in accordance with the provisions of the code of criminal procedure.

Article 76 : Réhabilitation

La Banque Centrale peut accorder la réhabilitation si après la réception de l'avis des institutions concernées à l'égard des fautes/inconduites qui ont résulté à la révocation ou à l'imposition d'une autre sanction elle est convaincue que, le demandeur concerné a fait preuve de remords et de bons comportements et répond aux critères énumérés dans ce règlement.

La Banque Centrale se réserve de droit exclusif d'octroi ou de refus de réhabilitation.

Article 77: Réhabilitation d'un condamné

La réhabilitation des personnes condamnées par des tribunaux pénaux se fait conformément aux dispositions du code de la procédure pénale.

Ingingo ya 78: Gusesa ihanagurabusembwa

Ihanagurabusembwa ntirikuraho igihano gusa ahubwo risubizaho n' uburenganzira bwose bwari bwarambuwe.

Icyakora, ihanagurabusembwa riherako rikurwaho iyo mu gihe cy'imyaka itatu (3), uwari wararihawe akoze, andi makosa mu rwego rw'imari.

Igihe ihanagurabusembwa rikuweho, rifatwa nk'iritarigeze ritangwa.

UMUTWE WA XI: INGINGO ZINYURANYE N'IZISOZA

Ingingo ya 79: Ibihano byo mu rwego rw'ubuyobozi

Banki Nkuru ishobora guhana umuhuza mu bwishingizi usanzwe, umuhuza mu bwishingizi wigenga, impuguke mu kugena agaciro k'ibyangiritse, impuguke mu kwishyuriza abishyuzwa cyangwa impuguke mu kugena agaciro k'ibishibora kwangirika iyo ananiwe kubahiriza ibisabwa n'aya mabwiriza.

Ibihano bikurikira bishobora gufatirwa abavugwa mu gika kibanziriza iki:

Article 78: Revocation of rehabilitation

Rehabilitation shall extinguish not only a penalty but also all the deprivation of rights.

However, rehabilitation shall be automatically revoked if, within a period of three (3) years, the person granted rehabilitation commits a financial misconduct in a financial sector.

In case of revocation, rehabilitation shall be as if it had never been granted.

CHAPTER XI: MISCELLANEOUS AND FINAL PROVISIONS

Article 79: Administrative sanctions

The Central Bank may impose a sanction to an insurance agent, insurance broker, loss adjuster, loss assessor or risk surveyor for failure to comply with this regulation.

The following sanctions can be imposed on the persons specified in the preceding paragraph:

Article 78: Révocation de la réhabilitation

La réhabilitation efface la condamnation et fait cesser pour l'avenir toutes les incapacités qui en résultent.

Toutefois, la réhabilitation est révoquée de plein droit si la personne réhabilitée commet, dans les trois (3) ans, une faute qualifiée inconduite financière.

En cas de révocation, la réhabilitation est considérée comme n'ayant jamais été accordée.

CHAPITRE XI: DISPOSITIONS DIVERSES ET FINALES

Article 79: Sanctions administratives

La Banque Centrale peut sanctionner un agent d'assurance, courtier d'assurance, un évaluateur de dommages, expert évaluateur de sinistres ou enquêteur des risques en cas de non-respect de cette réglementation.

Les sanctions suivantes peuvent être infligées aux personnes spécifiées dans le paragraphe précédent:

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1° guhagarikwa byagateganyo gukora umwuga;	1° temporary suspension from practicing the profession;	1° suspension temporaire de l'exercice de la profession;
2° guhagarikwa kugaba amashami cyangwa gushyiraho ibindi biro;	2° suspension of branching or establishing other offices;	2° suspension du branchement ou établissement d'autres bureaux;
3° gutegekwa kongera imari shingiro kugirango hakurweho igihombo gishobora kubaho;	3° requiring additional capital injection to absorb probable losses;	3° demande d'injection de capital supplémentaire pour absorber les pertes probables;
4° kubuzwa kugurisha service z'ubwishingizi nshya cyangwa;	4° prohibition against selling new or certain insurance products and services;	4° interdiction de vendre nouveaux ou certains produits et services d'assurance;
5° gutegekwa ko habaho amahugurwa;	5° requiring training or taking refresher courses;	5° nécessitant une formation ou des cours de recyclage;
6° guhagarika cyangwa cyangwa kwirukanwa kw'abagize inama y'ubutegetsi cyangwa abayobozi bakuru;	6° suspend or dismiss directors or senior managers;	6° suspendre ou révoquer les administrateurs ou les cadres dirigeants;
7° izindi ngamba Banki Nkuru yabona ko zikwiye.	7° any other action as the Central Bank may deem appropriate.	7° toute autre action que la Banque centrale jugera appropriée.

Ingingo ya 80: Ibihano by'amafaranga

Haseguriwe ibiteganywa n'amategako mpanabyaha akirikizwa mu Rwanda, amakosa n'imigirire idahwitse bihanishwa ibihano byo mu rwego rw'amafaranga nk'uko **Umugereka 4** ubigaragaza.

Article 80: Pecuniary sanctions

Without prejudice to the provisions of the criminal laws applicable in Rwanda, the faults and malpractices specified in the **Appendix 4** shall be sanctioned with a pecuniary penalty as set on same appendix.

Article 80: Sanctions pécuniaires

Sans préjudice des dispositions du droit pénal applicable au Rwanda, les fautes et fautes professionnelles énoncées dans l'**Annex 4** sont sanctionnées par les pénalités indiquées à la même annex.

Ingingo ya 81: Ingingo zikuraho

Amabwiriza N° 06/2009 yo kuwa 29/07/2009 ku iyemezwa n'ibindi bisabwa ku bahuza b'ubwishingizi n'izindi ngingo zose zinyuranyije n'aya mabwiriza zikuweho.

Ingingo ya 82: Ingingo z'inzibacyuho

Umuntu utujuje ibisabwa byerekeye amashuri asabwa n'aya mabwiriza ahawe igihe cy'imyaka itanu ngo abe abyubahirije.

Ingingo ya 83: Igihe aya mabwiriza atangira gukurikizwa

Aya mabwiriza atangira gukurikizwa uhereye itariki atangarijweho mu Igazeti ya Leta ya Repubulika y'u Rwanda.

Kigali ku wa 02/07/2019

(sé)
RWANGOMBWA John
Guverineri

Article 81: Repealing provisions

Regulation N° 06/2009 of 29/07/2009 on licensing requirements and other requirements for insurance intermediaries and all previous provisions contrary to this Regulation are hereby repealed.

Article 82: Transitional period

Any person concerned who does not fulfil the academic requirements as required under this Regulation is given a transitional period of 5 years for compliance.

Article 83: Commencement

This regulation shall come into force on the date of its publication in the Official Gazette of the Republic of Rwanda.

Kigali, on 02/07/2019

(sé)
RWANGOMBWA John
Governor

Article 81 : Dispositions abrogatoires

Règlement N°6/2009 du 29/07/2009 relatif aux conditions d'agrément et autres conditions requises pour intermédiaires d'assurance et toute autre disposition contraire à ce présent Règlement sont abrogés.

Article 82: Période de transition

Toute personne concernée qui ne remplit pas les conditions académiques et requises par le présent règlement est accordé une période de transition de cinq ans à compter de cette date.

Article 83: entrée en vigueur

Le présent règlement entre en vigueur à la date de sa publication au Journal officiel de la République du Rwanda.

Kigali, le 02/07/2019

(sé)
RWANGOMBWA John
Gouverneur

APPENDIX 1 OF REGULATION REGULATION N°4230 /2019 – 00026 [614] 02/07/2019 ON LICENSING REQUIREMENTS AND OTHER CONDITIONS FOR INSURANCE INTERMEDIARIES

APPLICATION FOR LICENSE/RENEWAL OF LICENCE AS AN INSURANCE BROKER

The Governor,
Central Bank of Rwanda
P.O Box 531,
KIGALI

1. I, the undersigned, acting as principal/promoter/in the capacity of duly authorised agent on behalf of, a Company incorporated under the Companies Law of Rwanda ("the principal"), hereby apply for a licence in terms of the Law governing the organization of insurance Business , to engage in insurance broker's business.
2. I submit the documentation specified in article of the regulations N°/2019 on licensing and other requirements for insurance intermediaries.

.....
Date Applicant' Signature

Applicant's address/ telephone/email. Principal's address/telephone/email.

.....
Certification and Undertaking

I, the undersigned, hereby certify that all information contained in and accompanying this application is complete and accurate to the best of my knowledge and belief.

I undertake to forthwith notify the Central Bank, of any material change in the particulars of this application.

Sworn at thisday of20.....

Signature of Deponent Principal/ Promoter/Agent
Deponent understands the contents of this declaration.
Before me,

NOTARY FOR OATH

ATTACHMENT 1 - INFORMATION SHEET

(For the Applicant company or qualifying corporate shareholders)

1. Name and address of the company

.....
.....

2. Former name(s) (if any) by which the applicant has been known:

.....

3. 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 in connection with any business carried on by it by virtue of applicable business registration requirement.

.....

4. Principal brokerage business activities.

5. Head/main office:

.....

(a) Address:

.....

(b) Telephone/Fax No:

.....

(c) Email/Web-site

.....

6. Management:

(1) Board of Directors

Name: Designation Present term No. of years as board member

.....

.....

.....

(2) Board Committees

Name and purpose of committee(s): Name of members:

.....

.....

.....

(3) Officers:

Name: Position: No. of years as officer

.....SS.....

.....
.....

7. Ownership Profile:

<i>Name</i>	<i>Country of Residence</i>	<i>Paid up capital %</i>	<i>citizenship</i>
1.			
2.			
3.			
4.			

8. Other shareholders owing less than 5% (Number.....)
TOTAL

9. Shareholding in any other Financial Institutions

<i>Name of shares owned</i>	<i>% of</i>	<i>Institution</i>	<i>amount</i>	<i>number</i>	<i>capital</i>
.....					
.....					
.....					

10. The following information and documentation must be attached to the application.
Statements showing–

- (a) A list of all insurers with whom an insurance broker holds brokerage agreements;
- (b) Personal Declaration Form for each individual qualifying shareholder, director and manager and Information Sheet for each qualifying corporate shareholder;
- (c) Documentary evidence of paid up capital.
- (d) Certified copies of Memorandum and Articles of Association and a copy of certificate of incorporation (if new applicant)
- (e) Certified copy of the resolution of the board of directors authorising the Application.
- (f) The business plans and financial plans for at least three years;
- (g) For foreign Applicants, the Application shall be accompanied by a statement from the home supervisory authority, certifying the approval of establishing a subsidiary in Rwanda
- (h) The last audited accounts (including those of all subsidiary companies).
- (i) Proof of Professional indemnity.

DECLARATION

We certify that we have read the provisions of Insurance Law on intermediaries. We are aware under the terms of this Regulation and other relevant legal and regulatory instruments that we should not knowingly or recklessly provide to the Central Bank or any other person any false or misleading information in connection with the application for a licence under this Regulation.

We certify that all the information contained in and accompanying this form is complete and accurate to the best of our knowledge.

We undertake to inform the Central Bank of any material changes to the application which arise while the Central Bank is considering the application.

We recognise the institution's obligation to provide the Central Bank with any information in our possession relevant to the exercise to its functions under the Insurance Law. Consistent with this obligation, we undertake, in accordance with this Regulation and when we are granted a license under the Insurance Law, that we will notify the Central Bank of any material changes to, or affecting the completeness or accuracy of the answers to the questions facts above as soon as possible as required by relevant Regulations.

Sworn at Kigali thisday of

1. *Name Position held:*.....

2. *Signed Date:*

1. *Name Position held:*

2. *Signed Date:*

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 any space provided is inadequate, the required information or data needed may be supplied as an attachment.
3. All attachments should be labelled using the relevant section requiring the attachment.

ATTACHMENT 2 - PERSONAL DECLARATION FORM

[For individuals who are, or are proposing to become directors, managers or qualifying shareholders of an insurance broker]

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:
Particulars Year obtained

.....
(1) Highest academic qualification
.....
.....

.....
(2) Special awards or honours(if any)
.....
.....

(3) Training courses and seminars
.....
.....

(4) Membership in professional bodies
.....
.....

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 for which you apply a license); 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 affiliation (specify)..... (E.g. director, officer, shareholder with percentage (%) of holding)

Fromto(month and year)

15. Do any of the above business affiliations maintain a business relationship with the institution? If so, give particulars.....
.....

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 licence or equivalent authorisation to carry on any business activity? If so, give particulars. If any such application was refused, or was withdrawn after it was made or any licence 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 administration 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 particulars.
.....
.....
.....

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 any body 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 particulars.
.....

.....
23. Has any body corporate, partnership or unincorporated institution with which you are associated as a director, shareholder, controller or manager, in Rwanda or elsewhere, been wound up? Alternatively, has it ever been subjected to administrative penalties?

24. Have you ever been, with regards to the management or conduct of affairs of any institution of which you were a director, warned as to future conduct, disciplined or publicly criticized by, or made the subject of a court order by regulatory authority in Rwanda or elsewhere?

If so, give details

.....
.....
25. 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

.....
.....
26. 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 ?

.....
.....
27. 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.

29. If this questionnaire is submitted in connection with an application for licensing, please provide any other information which may assist the Central Bank in reaching a decision on the application. In any other case, please provide any other information, which may assist the Central Bank in deciding whether the director, shareholder, controller or manager fulfils the criteria required by Insurance law.

DECLARATION

I certify that I have read the provisions of Insurance Law on licensing of intermediaries and I am aware that wilful or reckless provision, to the Central Bank or to any other person, of any misleading or false information, which is material in connection with the application for a licence under this Regulation, is prohibited.

I certify that all the information contained in and accompanying this form is complete and accurate to the best of my knowledge, and that there are no other facts relevant to this application that I have willingly denied to reveal.

I undertake to inform the Central Bank of any material changes to the application which arise while the Central Bank is considering the application. I recognize my obligation to provide the Central Bank with any information in my possession relevant to the exercise of its functions under the Insurance Law and relevant and other relevant legal and regulatory instruments. . Consistent with this obligation, I undertake in accordance with the provisions of this regulation that, in case the institution is granted a licence under the Insurance law, I will notify the Central Bank of any material changes to, or affecting the completeness or accuracy of, the answers to the questions above as soon as possible as required by relevant Regulations.

Done at Kigali thisday 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 thisday 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 Central Bank.

APPENDIX 2. OF REGULATION N°4230 /2019 - 00026[614] 02/07/2019 ON LICENSING REQUIREMENTS AND OTHER CONDITIONS FOR INSURANCE INTERMEDIARIES

APPLICATION FOR TO BE APPOINTED AS AN INSURANCE AGENT BY INSURER

The CEO/MD :
Insurer's name:
P.O Box,;

I/We the undersigned, hereby apply to act as Insurance Agent of(name of insurance company).

1. Name of individual applicant:.....

Postal address (head office):.....

Residential address

Telephone No:.....E-Mail:.....

Physical address:.....

Nationality:

Attach a passport size photo.....

2. If it is a company: Name of Company:.....

Name and address of Person Representing the Company:

Names and addresses directors and senior officers and their relevant experience:.....

Attach a copy of the Memorandum and Articles of Association

3.Classes of insurance to be transacted:.....

4. Names of the individual agents who is proposed to work with an insurer (if an applicant is a company)

5. Certificate of Competence/proficiency signed by the Chief Executive Officer of the insurance company which the agent is to represent stating that said agent is acceptable as a representative of his company.

Declaration

I/We declare the above particulars to be true and correct and agree to notify the intended insurer of any material alteration in the information supplied and in terms of any law in force in Rwanda.

I/We further declare that I/we:

a) have not been adjudged bankrupt;

- b) have not compounded with creditors;
- c) have not been convicted by a court in any country of any offense involving corruption, fraud, tax evasion, money laundering, other economic and financial crimes, crime against humanity, and crime of genocide or terrorism;
- d) I am not an administrator, director, auditor or employee of any insurance company or insurance broker.
- e) I am not a loss adjuster, loss assessor or a loss surveyor.

Date..... Signed.....

I know and understand the contents of this declaration and that I am making it under oath.

Sworn at Kigali, Rwanda thisday of

.....

Signature of deponent (Position)

The Deponent understands the contents of this affidavit.

Before me,

.....

NOTARY

APPENDIX 3 OF REGULATION N°4230 /2019 - 00026[614] 02/07/2019 ON LICENSING REQUIREMENTS AND OTHER CONDITIONS FOR INSURANCE INTERMEDIARIES

APPLICATION FOR LICENCE/RENEWAL OF LICENCE AS A LOSS ADJUSTER, LOSS ASSESSOR, LOSS SURVEYOR

The Governor,
Central Bank of Rwanda
P.O Box 531,
KIGALI

I/We the undersigned, hereby apply for license in terms of Insurance Law, to act as a loss adjuster, loss assessor, loss surveyor (tick what is relevant to you)

1. Name of individual applicant:.....

Postal address (head office):.....

Residential address

Telephone No:.....E-Mail:.....

Physical address:.....

Nationality:

Attach a passport size photo.....

2. If it is a company: Name of Company:.....

Name and address of Person Representing the Company:

Names and addresses of qualifying shareholders and their shareholdings:.....

Names and addresses of directors, managers and external auditors and their relevant experience;

Attach a copy of the Memorandum and Articles of Association

3. Classes of insurance to be transacted:.....

4. Name of insurer represented:.....

Declaration

I/We declare the above particulars to be true and correct and agree to notify the Central Bank of any material alteration in the information supplied and in terms of any law in force in Rwanda.

I/We further declare that I/we:

f) have not been adjudged bankrupt;

g) have not compounded with creditors;

h) have not been convicted by a court in any country of any offense involving corruption, fraud, tax evasion, money laundering, other economic and financial crimes, crime against humanity, and crime of genocide or terrorism;

i) am/we not an administrator, director, auditor or employee of any insurance company or insurance broker.

Date..... Signed.....

I know and understand the contents of this declaration and that I am making it under oath.

Sworn at Kigali, Rwanda thisday of

.....

.....

Signature of deponent (Position)

The Deponent understands the contents of this affidavit.

Before me,

.....

NOTARY

APPENDIX 4 OF REGULATION N°4230 /2019 - 00026[614] 02/07/2019 ON LICENSING REQUIREMENTS AND OTHER CONDITIONS FOR INSURANCE INTERMEDIARIES

Name of Insurance broker :.....

Balance sheet as at Quarter ended:

Due Date: Within 21 days from end of reference quarter

		CURRENT QUARTER	Rwf	PREVIOUS QUARTER	Rwf
		('000)		('000)	
1	ASSETS¹				
	Cash and deposits in banks				
	Receivables from insurers				
	Loans and other receivables				
	Investments				
	Land and buildings				
	Motor vehicles				
	Office furniture & equipment				
	Intangible assets				
	Other assets				
	TOTAL ASSETS				
2	LIABILITIES				
	Borrowings				
	Due to insurers				
	Dividend payable				
	Other liabilities				
	TOTAL LIABILITIES				
3	CAPITAL & RESERVE				
	Paid-up capital				

¹ Please provide more details on your accounts where necessary

Share premiums		
Retained earnings		
Profit/Loss summary		
Other reserves		
Total Capital & Reserve		

Certified correct:

Chief Financial Officer

Chief Executive Officer

(Name & signature)

(Name & signature)

Name of Insurance broker :

Income statement as at Quarter ending:

Due Date: Within 21 days from end of reference quarter

		CURRENT QUARTER ('000)	Rwf	PREVIOUS QUARTER ('000)	Rwf
1	REVENUES (a)				
	Commissions received				
	Fees				
	Other insurance related income				
	Other income				
	TOTAL REVENUES				
	REVENUES (a)				
2	EXPENSES (b)				
	Commissions paid				
	Administration expenses				
	Other insurance related expenses				
	Other expenses				

3	NET INCOME (a - b)		
	Corporate income tax		
	Net income after tax		

Certified correct:

Chief Financial Officer
(Name & signature)

Chief Executive Officer
(Name & signature)

UMUGEREKA WA 5 W'AMABWIRIZA RUSANGE N° 4230 /2019 – 00026 [614] /2019 OF 02/07/2019 YEREKEYE IBISABWA MU KWEMERERWA N'IBINDI BISABWA ABAHUZA MU BWISHINGIZI

IBIHANO BYO MU RWEGO RW'AMAFARANGA

	Ikosa	Igihano mu mafaranga y'u Rwanda/ FRW
1.	gukora nk'umuhuza nta cyemezo	5.000.000 FRW no kubuzwa gukora
2.	umuhuza mu bwishingizi ukoranye ibikorwa by'uburiganya n'umwishingizi cyangwa umwishingizi w'abishingizi	1.000.000 FRW kuri buri gikorwa cy'uburiganya;
3.	kutubahiriza ibisabwa ku cyemezo cyahinduwe bihanishwa;	1.000.000 FRW
4.	kubona imigabane itubutse mu muhuza wigenga bitamenyeshejwe Banki Nkuru ngo inabyemeze	200.000 FRW
5.	Gusaba kuvugururirwa icyemezo bikoze bikerewe	100.000
6.	Gutangira imirimo ye nk'uri mu nama y'ubutegetsu cyangwa nk'uri mu buyobozi bukuru bw'umuhuza mu bwishingizi cyangwa ubwishingizi bw'abishingizi mbere yo kubyemererwa na Banki Nkuru	50.000 FRW kuri buri uri mu nama y'ubutegetsu cyangwa umuyobozi mukuru
7.	Umuhuza utangira ibikorwa by'ukwihuza kw'amasosiyete bitamenyeshejwe Banki Nkuru ngo ibyemere	1.000.000 FRW
8.	Gutanga raporo zirimo amakosa cyangwa zituzuye	50.000 FRW
9.	Kutamanika icyemezo ahantu hagaragara n'amakopi yacyo aho bitegetswe	100.000 FRW
10.	Kutubahiriza ibihe bitegetswe byo kwishyura amafaranga y'ubugenzuzi	100.000
11.	Umwishingizi ukorana n'umuhuza utarabihereye icyemezo	4.000.000 FRW

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12.	Umwishingizi w'abishingizi ukorana n'umuhuza utarabihereye icyemezo	4.000.000 FRW
13.	Umwishingizi ukoresha umuhuza mu bwishingizi utujuje ibisabwa	1.000.000 FRW kuri buri muhuza utujuje ibisabwa
14.	Umwishingizi ukoresha umuhuza mu bwishingizi usanzwe kandi bafitanye isano	1.000.000 FRW
15.	Kudashyira mu bikorwa ibyemezo nama bya Banki Nkuru	10.000 FRW kuri buri cyemezo kuri buri muni kidashyizwe mu bikorwa
16.	Umwishingizi wishyura umufuragiro umuhuza mu bwishingizi usanzwe nta masezerano bafitanye	500.000 FRW kuri buri muhuza
17.	Umuhuza unaniwe gushyikiriza raporo Banki Nkuru nk'uko bisabwa n'amategeko ndetse n'amabwiriza	10.000 FRW buri muni w'ubukererwe
18.	ukunyuranya kose n'amategeko, amabwiriza rusange, amabwiriza n'ibyemezo	100.000 FRW kuri buri kosa

APPENDIX 5 OF REGULATION REGULATION N°4230 /2019 – 00026 [614] 02/07/2019 ON LICENSING REQUIREMENTS AND OTHER REQUIREMENTS FOR INSURANCE INTERMEDIARIES

PECUNIARY SANCTIONS

	Breach	Penalty in Rwandan Francs/ FRW
1.	carrying out business as intermediary without license	5,000,000 FRW and banning the business
2.	any intermediary that colludes with insurers or reinsurer in fraudulent acts or malpractices	1,000, 000 FRW each malpractice or fraudulent act
3.	failure to comply with variation or suspension of license conditions	1,000,000 FRW
4.	Acquisition of qualifying shareholding of insurance broker without notification to the Central Bank and securing its approval	200,000 FRW
5.	An application for license renewal which does not respect the set deadline	100,000 FRW
6.	Start discharging his/her responsibilities for a directors or senior managers of an insurance broker without prior witten approval of the Central Bank.	50,000/ every director or senior manager
7.	Entering megers or acquisitions transactions without notification to the Central Bank and its authorization	1,000,000 FRW
8.	Submission erroneous and incomplete report	50,000 FRW
9.	failure to display the license and its copies in a conspicuous and required	100,000 FRW
10.	failure to observe the required deadline to pay the supervision fee	100,000 FRW
11.	An insurer working with unlicensed intermediary	4,000,000 FRW
12.	a reinsurer working with unlicensed intermediary	4,000,000 FRW

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13.	an insurer employing insurance agent who does not fulfil the requirements	1,000,000 FRW
14.	insurer employing the insurance agents while the latter is a related party	1,000,000 FRW
15.	failure to emplement the recommendations and resolutions of the Central Bank	10,000 FRW per recommendation and per day of non-compliance
16.	An insurer paying commission to an insurance agent with who it has no agency agreement	500,000 FRW /each agent
17.	Failing of intermediary to give the report to the Central Bank as required under applicable Law and Regulations	10,000 FRW for every day of delay
18.	any other contravention with the applicable Law or Regulation, Directive and Decisions by a liltensed intermediary	100,000 FRW

ANNEX 5 DU REGLEMENT N°4230 /2019 - 00026[614] DU 02/07/2019 RELATIF AUX CONDITIONS D'AGREMENT ET AUTRES CONDITIONS REQUISES POUR INTERMEDIAIRES D'ASSURANCE

PENALTÉS PÉCUNIAIRES

	Violation	Pénalités en Francs Rwandais/FRW
1.	exercer les activités en tant qu'intermédiaire sans agrément	5.000.000 FRW et l'interdiction de l'activité
2.	tout intermédiaire qui collabore avec des assureurs ou des réassureurs à la suite d'actes frauduleux ou de malversations	1.000.000 FRW chaque faute professionnelle ou acte frauduleux
3.	non-respect de la variation des conditions de la licence	1.000.000 FRW
4.	Acquisition d'une participation qualifiée dans un courtier d'assurance sans l'accord de la Banque Centrale	200.000 FRW
5.	Non-respect de la date limite requise pour la demande de renouvellement d'agrément	100.000 FRW
6.	Commence à s'acquitter de ses responsabilités à l'égard des administrateurs ou des cadres supérieurs d'un courtier d'assurance sans l'accord préalable de l'autorité de réglementation.	50.000 pour chaque administrateur ou cadre supérieur
7.	Saisie d'opérations d'acquisition ou d'acquisition sans notification au à la Banque Centrale et son autorisation	1.000.000 FRW
8.	Soumission des rapports erronés ou incomplets	50.000 FRW
9.	non-affichage de la licence et de ses copies de manière visible et obligatoire	100.000 FRW
10.	non-respect du délai requis pour payer les frais de supervision	100.000 FRW
11.	Un assureur travaillant avec un intermédiaire sans licence	4.000.000 FRW

Official Gazette no. 33 of 26/08/2019

12.	un réassureur travaillant avec un intermédiaire de réassurance sans licence	4.000.000 FRW
13.	un assureur employant un agent d'assurance qui ne satisfait pas aux exigences	1.000.000 FRW
14.	assureur employant les agents d'assurance alors que ce dernier est une partie liée	1.000.000 FRW
15.	défaut d'appliquer les recommandations et les résolutions de la Banque Centrale	10.000 FRW par recommandation et par jour de non-conformité. Toutefois, aucune pénalité ne doit dépasser 2.000.000 à cet égard.
16.	Un assureur qui paie une commission à un agent d'assurance avec lequel il n'a pas de contrat d'agence	500.000 FRW pour chaque agent
17.	défaut de transmettre le rapport à la Banque Centrale, comme le prévoit la loi applicable et le présent règlement par un intermédiaire	10.000 FRW pour chaque jour de retard
18.	toute autre violation de la loi ou du règlement applicable par un intermédiaire, à l'exclusion des agents d'assurance	100.000 FRW

<p>Bibonywe kugira ngo bishyirwe ku mugereka w'amabwiriza rusange N° 4230 /2019 – 00026 [614]/2019 OF 02/07/2019 YEREKEYE IBIGENDERWAHO MU KWEMERERA N'IBINDI BISABWA ABAHUZA MU BWISHINGIZI</p> <p>(sé) RWANGOMBWA John Guverineri</p>	<p>Seen to be annexed to the regulation N° 4230 /2019 – 00026 [614] 02/07/2019 ON LICENSING REQUIREMENTS AND OTHER REQUIREMENTS FOR INSURANCE INTERMEDIARIES</p> <p>(sé) RWANGOMBWA John Governor</p>	<p>Vu pour être annexé au règlement N° 4230 /2019 - 00026[614] DU 02/07/2019 RELATIF AUX CONDITIONS D'AGREMENT ET AUTRES EXIGENCES REQUISES POUR INTERMEDIAIRES D'ASSURANCE</p> <p>(sé) RWANGOMBWA John Gouverneur</p>
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Rwanda Governance Board (RGB)
Ikigo cy'Igihugu Gishinzwe Imiyoborere
Office Rwandais de la Gouvernance

ICYEMEZO CY'UBUZIMAGATOZI BW'UMURANGO UTARI UWA LETA
N° 92/RGB/NGO/2016

Dushingiye ku Itegeko n° 04/2012 ryo ku wa 17/02/2012 rigena imitunganyirize n'imikorere by'imiryango nyarwanda itari iya Leta, cyane cyane mu ngingo zaryo za 22 na 23;

Tumaze gusuzuma ubusabe bwawo tugasanga wujuje ibisabwa kugira ngo Umuryango utari uwa Leta uhabwe ubuzimagatozi;

Duhaye ubuzimagatozi umuryango **ASSOCIATION POUR LE DEVELOPPEMENT INTEGRE-TERIMBERE (ADI-TERIMBERE)**.

Bikorewe i Kigali, ku wa 15/04/2016

(sé)
Prof. SHYAKA Anastase
Umuyobozi Mukuru

Rwanda Governance Board	<i>Urwego rw'Igihugu rw'Imiyoborere RGB</i>	Office Rwandais de la Gouvernance
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Annex: DETAILS OF THE LEGAL PERSONALITY FOR NATIONAL NON GOVERNMENTAL ORGANISATION

Name of the Organization: ASSOCIATION POUR LE DEVELOPPEMENT INTEGRE-TERIMBERE (ADI-TERIMBERE)

Head Quarters/ Address: NGORORERO DISTRICT

Legal Representative: MUNYARUKIKO ALOYS

Deputy Legal Representative: UWIZEYIMANA MICHEL

Legal Personality n° 92/RGB/NGO/2016

Date of issue: 15/04/2016

Type of Organization: NGO

Mission: Motivate and facilitate rural development through professional agriculture and livestock, social transformation and entrepreneurship, with gender equality and environmental consideration

Rwanda Governance Board (RGB)
Ikigo cy'Igihugu Gishinzwe Imiyoborere
Office Rwandais de la Gouvernance

ICYEMEZO CY'UBUZIMAGATOZI BW'UMURANGO UTARI UWA LETA
N° 137/RGB/NGO/LP/09/2017

Dushingiye ku Itegeko n° 04/2012 ryo ku wa 17/02/2012 rigena imitunganyirize n'imikorere by'imiryango nyarwanda itari iya Leta, cyane cyane mu ngingo zaryo za 22 na 23;

Tumaze gusuzuma ubusabe bwawo tugasanga wujuje ibisabwa kugira ngo Umuryango utari uwa Leta uhabwe ubuzimagatozi;

Duhaye ubuzimagatozi umuryango **ORGANISATION DES FAMILLES TEMOINS DE SOLIDARITE (OFTS)**.

Bikorewe i Kigali, ku wa 14/09/2017

(sé)
Prof. SHYAKA Anastase
Umuyobozi Mukuru

Rwanda Governance Board	<i>Urwego rw'Igihugu rw'Imiyoborere RGB</i>	Office Rwandais de la Gouvernance
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**Annex: DETAILS OF THE REGISTRATION OF ORGANISATION DES FAMILLES
TEMOINS DE SOLIDARITE (OFTS)**

**Name of the Organization: ORGANISATION DES FAMILLES TEMOINS DE SOLIDARITE
(OFTS)**

Head Quarters/ Address: GASABO, KIGALI

Legal Representative: JEAN NDORIMANA

Vice Legal Representative: KANANURA PAUL

Certificate of Compliance n°:137/RGB/NGO/LP/09/2017

Date of issue: 14/09/2017

Type of Organization: NGO

Mission: SUPPORTING VULNERABLE CHILDREN ESPECIALLY ORPHANS

REPUBLIKA 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 n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya MINANI Mustafa yo ku wa 13/03/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana MINANI Mustafa, utuye mu Mudugudu wa Bwiza, Akagari ka Nyakabanda, Umurenge wa Niboye, Akarere ka Kicukiro, Umujiyi wa Kigali, ubarizwa kuri telephone N° 0786465444, ahinduye amazina asanganywe.

Kuva ubu yiswe **MINANI Christian**.

Bikorewe i Kigali, ku wa 28/05/2019.

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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’Iguhugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya UMUHOZA Diane yo ku wa 18/04/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Madamu UMUHOZA Diane, utuye mu Mudugudu wa Kigina, Akagari ka Nemba, Umurenge wa Rweru, Akarere ka Bugesera, Intara y’Iburasirazuba, ubarizwa kuri telephone: 0788500388, ahinduye amazina asanganywe.

Kuva ubu yiswe **UMUHOZA Diane Violine**.

Bikorewe i Kigali, ku wa 16/07/2019.

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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’Iguhugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya UWIZEYIMANA Alphonsine yakiriwe ku wa 29/03/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Madamu UWIZEYIMANA Alphonsine, utuye mu Mudugudu wa Kayonza centre, Akagari ka Kayonza, Umurenge wa Mukarange, Akarere ka Kayonza, Intara y’Iburasirazuba, ubarizwa kuri telephone n° 0788974084, ahinduye amazina asanganywe.

Kuva ubu yiswe **UWIZEYIMANA Feza**.

Bikorewe i Kigali, ku wa 03/07/2019.

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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 n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya UMUHOZA Benitha yakiriwe ku wa 26/06/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Madamu UMUHOZA Benitha, mwene UWAKIBOGO Jean de Dieu na KAYISENGE Jeannette, utuye mu Mudugudu wa Bwiza, Akagari ka Cyasemakamba, Umurenge wa Kibungo, Akarere ka Ngoma, Intara y’Iburasirazuba, uboneka kuri telephone n° 0783542785, ahinduye amazina asanganywe.

Kuva ubu yiswe: **UMUHOZA Sandrine.**

Bikorewe i Kigali, ku wa 16/08/2019.

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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’Iguhugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya UWASE Wendy yakiriwe ku wa 10/06/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Madamazela UWASE Wendy, mwene GATOYA Gashugi Innocent na KAREMA GAJU Alice, utuye mu Mudugudu wa Gasharu, Akagari ka Musezero, Umurenge wa Gisozi, Akarere ka Gasabo, mu Muji wa Kigali, uboneka kuri telephone N° 0787104582/0788303501, ahinduye amazina asanganywe.

Kuva ubu yiswe: **GATOYA UWASE Wendy.**

Bikorewe i Kigali, ku wa 16/08/2019.

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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 n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya HAKORIMANA yakiriwe ku wa 24/05/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana HAKORIMANA, mwene MUTSINDASHYAKA Cyprien na SUMWIZA Constance utuye mu Mudugudu w’Umunini, Akagari ka Gakorokombe, Umurenge wa Muhura, Akarere ka Gatsibo, Intara y’Iburasirazuba, uboneka kuri telephone N° 0784853671/0722567681, ahinduye amazina asanganywe.

Kuva ubu yiswe: **HAKORIMANA Vénuste.**

Bikorewe i Kigali, ku wa 15/07/2019.

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA Y’U RWANDA

MINISITERI Y’UBUTEGETSI BW’IGIHUGU

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w’Ubutegetsi bw’Igihugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya IZERE Antoine yakiriwe ku wa 10/06/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana IZERE Antoine, mwene MUHAYIMANA na UWIZEYIMANA Veronique utuye mu Mudugudu wa Kimaranzara, Akagari ka Kimaranzara, Umurenge wa Rilima, Akarere ka Bugesera, mu Ntara y’Iburasirazuba, uboneka kuri telephone N° 0784880082, ahinduye amazina asanganywe.

Kuva ubu yiswe: **IZERE Antoine de Padoue.**

Bikorewe i Kigali, ku wa 16/08/2019.

(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 n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya ISHIMWE Loris yakiriwe ku wa 21/05/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana ISHIMWE Loris, mwene KAGAME Vianney na SEBUKIRO Jeannette utuye mu Mudugudu wa Byimana, Akagari ka Ruhimbi, Umurenge wa Gishali, Akarere ka Rwamagana, mu Ntara y’Iburasirazuba, uboneka kuri telephone N° 0784581938/0784447453, ahinduye amazina asanganywe.

Kuva ubu yiswe: **KAGAME ISHIMWE Loris.**

Bikorewe i Kigali, ku wa 16/07/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA Y’U RWANDA

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P.O.BOX 3445, KIGALI
Website: www.minaloc.gov.rw

ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w’Ubutegetsi bw’Igihugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya UWAMARIYA Josiane yakiriwe ku wa 22/03/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Madamu UWAMARIYA Josiane, utuye mu Mudugudu wa Kibirizi, Akagari ka Rwotso, Umurenge wa Kibirizi, Akarere ka Nyanza, Intara y’Amajyepfo, ubarizwa kuri telephone N° 0788201729, ahinduye amazina asanganywe.

Kuva ubu yiswe: **UWAYO Josiane.**

Bikorewe i Kigali, ku wa 03/07/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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 n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NYECUMI Laurent yakiriwe ku wa 13/06/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana NYECUMI Laurent, mwene RUPFURINKWARE na NYIRABATWARE utuye mu Mudugudu w’Akimbaka, Akagari ka Nyabikenke, Umurenge wa Kigembe, Akarere ka Gisagara, mu Ntara y’Amajyepfo, uboneka kuri telephone N° 0789195966, ahinduye amazina asanganywe.

Kuva ubu yiswe: **GWIZAMAHORO Laurent**

Bikorewe i Kigali, ku wa 16/08/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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’Iguhugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NDIKUMANA NGARAMBE Charles yakiriwe ku wa 12/02/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana NDIKUMANA NGARAMBE Charles, utuye mu Mudugudu wa Kinunga, Akagari ka Kanserege, Umurenge wa Kagarama, Akarere ka Kicukiro, Umujyi wa Kigali, uboneka kuri telephone N° 0780607395, ahinduye amazina asanganywe.

Kuva ubu yiswe: **NDIKUMANA NGARAMBE Chrispin.**

Bikorewe i Kigali, ku wa 11/07/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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 n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya MUKAGATARE My Family yakiriwe ku wa 06/09/2017 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Madamu MUKAGATARE My Family, utuye mu Mudugudu wa Masoro, Akagari ka Masoro, Umurenge wa Ndera, Akarere ka Gasabo, Umujyi wa Kigali, uboneka kuri telephone N° 0787292659, ahinduye amazina asanganywe.

Kuva ubu yiswe: **UFITIKIREZI My Family**

Bikorewe i Kigali, ku wa 11/07/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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 n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya RUZIBIZA Kelvin Emmanuel yakiriwe ku wa 26/06/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana RUZIBIZA Kelvin Emmanuel mwene NTAMBARA Antoine na MUKAKIBIBI Marie utuye mu Mudugudu w’Amahoro, Akagari ka Rukiri II, Umurenge wa Remera, Akarere ka Gasabo mu Muji wa Kigali, uboneka kuri telephone N° 0788358852, ahinduye amazina asanganywe.

Kuva ubu yiswe: **NTAMBARA Kelvin**

Bikorewe i Kigali, ku wa 16/08/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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’Iguhugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya IBAMBASI KEZA Audry yakiriwe ku wa 09/11/2018, isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Madamazela IBAMBASI KEZA Audry utuye mu Mudugudu wa Rugogwe, Akagari ka Bweramvura, Umurenge wa Jabana, Akarere ka Gasabo mu Muji wa Kigali, uboneka kuri telephone N° 0786389943/0725047909, ahinduye amazina asanganywe.

Kuva ubu yiswe: **KEZA Audry.**

Bikorewe i Kigali, ku wa 20/02/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

REPUBLIKA 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 n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya GAFARANGA Hugue Brian yakiriwe ku wa 24/05/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana GAFARANGA Hugue Brian utuye mu Mudugudu wa Mitari, Akagari ka Bibare, Umurenge wa Kimironko, Akarere ka Gasabo mu Muji wa Kigali, uboneka kuri telephone N° 0788585440/0782724085, ahinduye amazina asanganywe.

Kuva ubu yiswe: **GAFARANGA Brian.**

Bikorewe i Kigali, ku wa 16/07/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w’Ubutegetsi bw’Igihugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya HAGUMA Patrick yakiriwe ku wa 06/06/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana HAGUMA Patrick, mwene HAGUMA wa NKERA Thomas na MUREKATETE Marie Flavia utuye mu Mudugudu wa Kirwa, Akagari ka Gasharu I, Umurenge wa Kicukiro, Akarere ka Kicukiro, mu Mujyi wa Kigali, uboneka kuri telephone N° 0788302767, ahinduye amazina asanganywe.

Kuva ubu yiswe: **HAGUMA Patrick MUTWARE.**

Bikorewe i Kigali, ku wa 16/08/2019.

(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 n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya Madamu NYIRANSENGIMANA Claudine na Bwana UWIZEYIMANA Sosthene yakiriwe ku wa 08/04/2019 isaba uburenganzira bwo guhindura amazina y’umwana wabo, CYUBAHIRO Eagle, asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana CYUBAHIRO Eagle, utuye mu Mudugudu wa Nkondo, Akagari ka Gitega, Umurenge wa Kibangu, Akarere ka Muhanga, mu Ntara y’Amajyepfo, uboneka kuri telephone N° 0788809220, ahinduye amazina asanganywe.

Kuva ubu yiswe: **CYUBAHIRO Hugo.**

Bikorewe i Kigali, ku wa 16/08/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w’Ubutegetsi bw’Igihugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya GAHORO Philippe yo ku wa 25/04/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana GAHORO Philippe mwene RIBAKARE Damien na NTAGIRIMBABAZI Devote, utuye mu Mudugudu wa Base, Akagari ka Rwamahwa, Umurenge wa Base, Akarere ka Rulindo mu Ntara y’Amajyaruguru, uboneka kuri telephone N° 0788889530, ahinduye amazina asanganywe.

Kuva ubu yiswe **MIZERO Philippe**.

Bikorewe i Kigali, ku wa 16/08/2019.

(sé)

Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w’Ubutegetsi bw’Igihugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya BISENGA NDIHO, yo ku wa 03/07/2018 isaba uburenganzira bwo guhindura amazina asanzwe, yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana BISENGA NDIHO, utuye mu Mudugudu w’Ikaze, Akagari ka Bugangari, Umurenge wa Gisenyi, Akarere ka Rubavu, mu Ntara y’Iburengerazuba, ubarizwa kuri telephone N° 07896427122, ahinduye amazina asanganywe.

Kuva ubu yiswe BISENGA NDIHO Tony.

Bikorewe i Kigali, ku wa 11/09/2018

(sé)

Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w’Ubutegetsi bw’Igihugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya UMWALI Yvonne, yakiriwe ku wa 18/09/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Madamu UMWALI Yvonne, utuye mu Mudugudu w’Iyobokamana, Akagari ka Mbugangari, Umurenge wa Gisenyi, Akarere ka Rubavu, mu Ntara y’Iburengerazuba, ubarizwa kuri telephone N° 0789214146, ahinduye amazina asanganywe.

Kuva ubu yiswe **UMWALI KANEZA Yvonne**.

Bikorewe i Kigali, ku wa 11/07/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w’Ubutegetsi bw’Iguhugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NIYOMUGABO Joseph yakiriwe ku wa 13/11/2017 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana NIYOMUGABO Joseph, utuye mu Mudugudu wa Rebero, Akagari ka Gako, Umurenge wa Masaka, Akarere ka Kicukiro, mu Mujiyi wa Kigali, ubarizwa kuri telephone N° 0788957892, ahinduye amazina asanganywe.

Kuva ubu yiswe **NIYOMUGABO SEBUHARARA Joseph.**

Bikorewe i Kigali, ku wa 11/07/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w’Ubutegetsi bw’Iguhugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya GISAZA Olivier yakiriwe ku wa 18/06/2018 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Bwana GISAZA Olivier, utuye mu Mudugudu wa Gahindu, Akagari ka Munanira, Umurenge wa Nyakabanda, Akarere ka Nyarugenge, mu Muji wa Kigali, ubarizwa kuri telephone N° 0787196666, ahinduye amazina asanganywe.

Kuva ubu yiswe **KWIBUKA NEZA Olivier**

Bikorewe i Kigali, ku wa 11/07/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

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ICYEMEZO GITANGA UBURENGANZIRA BWO GUHINDURA IZINA

Minisitiri w’Ubutegetsi bw’Iguhugu;

Ashingiye ku Itegeko n° 32/2016 ryo ku wa 28/08/2016 rigenga abantu n’umuryango, cyane cyane mu ngingo yaryo ya 42;

Ashingiye ku Iteka rya Minisitiri n° 001/07.01 ryo ku wa 17/01/2017 rishyiraho uburyo n’inzira bikurikizwa mu guhindura izina;

Amaze kubona ibaruwa ya NGUTEGURE MUTERAMBABAZI Félicie yakiriwe ku wa 22/03/2019 isaba uburenganzira bwo guhindura amazina asanzwe yanditse mu gitabo cy’Irangamimerere;

Yemeje ko:

Madamu NGUTEGURE MUTERAMBABAZI Félicie, utuye mu Mudugudu wa Buhunde, Akagari ka Biruyi, Umurenge wa Mushonyi, Akarere ka Rutsiro, Intrara y’Iburengerazuba, ubarizwa kuri telephone N° 0781507220, ahinduye amazina asanganywe.

Kuva ubu yiswe **MUTERAMBABAZI Félicie**

Bikorewe i Kigali, ku wa 16/08/2019

(sé)

Prof. SHYAKA Anastase
Minisitiri

**INGINGO Z'INGENZI Z'URWANDIKO RWA RURIHOSE BUGENIMANA Claver
RUSABA GUHINDURA IZINA**

Uwitwa RURIHOSE BUGENIMANA Claver mwene RUKERAKURORA Juvenal na MUKAKARIMBA Patricie, utuye mu Mudugudu wa Mwanza, Akagari ka Rebero, Umurenge wa Ruvune, Akarere ka Gicumbi, mu Ntara y'Amajyaruguru, uboneka kuri telephone No 0727553368;

Yasabye uburenganzira bwo gukura izina RURIHOSE mu mazina asanganywe, RURIHOSE BUGENIMANA Claver akitwa **BUGENIMANA Claver** mu Irangamimerere;

Impamvu itanga ni uko izina RURIHOSE rimutera ipfunwe muri bagenzi be.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gukura izina RURIHOSE mu mazina asanganywe, RURIHOSE BUGENIMANA Claver bityo akitwa **BUGENIMANA Claver** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA KANYUNDO Dancille RUSABA
GUHINDURA IZINA**

Uwitwa KANYUNDO Dancille mwene GAKWAYA Edouard na MUKANTWALI Leoncia, utuye mu Mudugudu w'Agatare, Akagari ka Gihuta, Umurenge wa Rugarama, Akarere ka Gatsibo, mu Ntara y'Iburasirazuba, uboneka kuri telephone No. 0788851419;

Yasabye uburenganzira bwo guhindura amazina asanganywe, KANYUNDO Dancille agasimbuza izina KANYUNDO izina **MUNEZERO** no gukosora izina Dancille rikandikwa **Dancilla** akitwa **MUNEZERO Dancilla** mu Irangamimerere;

Impamvu itanga ni uko izina KANYUNDO ryitiranwa n'inyundo rikaba rimutera ipfunwe;

Naho izina Dancille akaba yifuza ko ryandikwa **Dancilla** kuko ari yo myandikire yaryo. Akaba

asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina rye KANYUNDO akarisimbuza izina **MUNEZERO** ndetse n'izina Dancille rikandikwa neza **Dancilla** mu mazina asanganywe, KANYUNDO Dancille bityo akitwa **MUNEZERO Dancilla** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA KANYANDEKWE Elisabeth RUSABA
GUHINDURA IZINA**

Uwitwa KANYANDEKWE Elisabeth mwene KANYANDEKWE Innocent na MUKAMUNANA Epiphane, utuye mu Mudugudu wa Nyabihanga, Akagari ka Nyamagana, Umurenge wa Ruhango, Akarere ka Ruhango, mu Ntara y'Amajyepfo, uboneka kuri telephone 0782430037;

Yasabye uburenganzira bwo guhindura izina rye KANYANDEKWE akarisimbuza izina **MUSAFIRI** mu mazina asanganywe KANYANDEKWE Elisabeth akitwa **MUSAFIRI Elisabeth** mu Irangamimerere;

Impamvu atanga ni uko izina **MUSAFIRI** ari izina rikomoka ku mugabo we, MUSAFIRI RUHAKANA, bashyingiranywe mu buryo bwemewe n'amategeko, mu Gihugu cya Leta Zunze Ubumwe z'Amarika, ahabwa iri zina nk'izina ry'umuryango wabo nk'uko biteganywa n'amategeko y'icyo Gihugu;

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina KANYANDEKWE akarisimbuza izina **MUSAFIRI** mu mazina asanganywe KANYANDEKWE Elisabeth bityo akitwa **MUSAFIRI Elisabeth** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA NIBAGWIRE Donatha RUSABA
GUHINDURA IZINA**

Uwitwa NIBAGWIRE Donatha mwene NSEKANABO Faustin na MUKANDEKEZI Libérée, utuye mu Mudugudu w'Urukundo, Akagari ka Gacyamo, Umurenge wa Gitega, Akarere ka Nyarugenge, mu Mujyi wa Kigali, uboneka kuri telephone N° 0787921673/0785237744;

Yasabye uburenganzira bwo gusimbuza izina Donatha izina **Donatilla** ku mazina asanganywe NIBAGWIRE Donatha bityo akitwa **NIBAGWIRE Donatilla** mu Irangamimerere;

Impamvu atanga ni uko izina **Donatilla** ari izina yabatijwe mu Idini y'Abanyagaturika.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina Donatha izina **Donatilla** ku mazina asanganywe NIBAGWIRE Donatha akitwa **NIBAGWIRE Donatilla** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUGOYI Kevin Prince RUSABA GUHINDURA IZINA

Uwitwa MUGOYI Kevin Prince mwene NSABAYEZU Theophile na FURAHA Esperance, utuye mu Mudugudu wa Buhoro, Akagari ka Kabuguru II, Umurenge wa Rwezamenyo, Akarere ka Nyarugenge, mu Muji wa Kigali, uboneka kuri telephone N° 0788592029/0788835343;

Yasabye uburenganzira bwo kongera izina **NSABAYEZU** ku mazina asanganywe MUGOYI Kevin Prince bityo akitwa **NSABAYEZU MUGOYI Kevin Prince** mu Irangamimerere;

Impamvu atanga ni uko izina NSABAYEZU ari izina rya se ashaka kwitwa nk'izina ry'umuryango.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **NSABAYEZU** ku mazina asanganywe MUGOYI Kevin Prince bityo akitwa **NSABAYEZU MUGOYI Kevin Prince** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA NGENDA BUGANDA LAMBERT RUSABA GUHINDURA IZINA

Uwitwa NGENDA BUGANDA Lambert mwene NGENDAHAYO Abdon na MUKANGWIJE Marie Goretti, utuye mu Mudugudu wa Gaseke, Akagari ka Niboye, Umurenge wa Niboye, Akarere ka Kicukiro, mu Muji wa Kigali, uboneka kuri telephone 0788302779;

Yasabye uburenganzira bwo guhindura amazina asanganywe NGENDA BUGANDA Lambert agasimbuza izina NGENDA izina **NGENDAHAYO** agakuramo izina BUGANDA akitwa **NGENDAHAYO Lambert** mu Irangamimerere;

Impamvu atanga ni uko avuka ababyeyi be bamwise NGENDAHAYO Lambert biza kuba ngombwa ko ajya kwiga mu Gihugu cya Repubulika Iharanira Demokarasi ya Congo/DRC aho yasabwe kwitwa amazina abiri y'amanyarwanda, agahina NGENDAHAYO abonye ko amazina ye yaba maremare cyane.

Akaba yari yarahinnye izina NGENDAHAYO rigahinduka NGENDA ku mpamvu y'uko yari yagize amazina menshi ashaka kurihina kugira ngo ataba maremare cyane.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura amazina yari asanganywe NGENDA BUGANDA Lambert, agasimbuza izina NGENDA izina **NGENDAHAYO** nk'uko yari asanzwe yararyiswe n'ababyeyi be akivuka ndetse n'izina BUGANDA rikava muri aya mazina yari asanganywe kuko ryanditswe nabi bakandika BUGANDA mu mwanya wa RUCANDA, bityo akitwa **NGENDAHAYO Lambert** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUNYARUGENDO RUSABA GUHINDURA IZINA

Uwitwa MUNYARUGENDO mwene GAKUSI na NYIRABUSHISHIRA MUSHIRARUNGU, utuye mu Mudugudu wa Murambi, Akagari ka Gihira, Umurenge wa Ruhango, Akarere ka Rutsiro, mu Ntara y'Iburengerazuba, uboneka kuri telephone N° 0782864117;

Yasabye uburenganzira bwo kongera izina **Steven** ku izina asanganywe, MUNYARUGENDO bityo akitwa **MUNYARUGENDO Steven** mu Irangamimerere;

Impamvu atanga ni uko izina **Steven** ari izina yabatijwe mu Itorero ry'Abadivantisiti.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Steven** ku izina asanganywe, MUNYARUGENDO bityo akitwa **MUNYARUGENDO Steven** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA KAYUMBA NSENGIYUMVA RUSABA GUHINDURA IZINA

Uwitwa KAYUMBA NSENGIYUMVA mwene MUKANKUNDIYE Antoinette utuye mu Mudugudu wa Kageyo, Akagari ka Kibagabaga, Umurenge wa Kimironko, Akarere ka Gasabo, mu Mujyi wa Kigali, uboneka kuri telephone N° 0783034499;

Yasabye uburenganzira bwo gusimbuza izina NSENGIYUMVA izina **Flavien** ku mazina asanganywe, KAYUMBA NSENGIYUMVA bityo akitwa **KAYUMBA Flavien** mu Irangamimerere;

Impamvu atanga ni uko ashaka kugira izina yabatijwe muri Kiriziya Gaturika ari ryo **Flavien**.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina NSENGIYUMVA izina **Flavien** ku mazina asanganywe, KAYUMBA NSENGIYUMVA bityo akitwa **KAYUMBA Flavien** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA UMUTONIWASE Zainabu RUSABA
GUHINDURA IZINA**

Uwitwa UMUTONIWASE Zainabu mwene RWEMA Braza na MUKANDEKEZI Claudine utuye mu Mudugudu w'Itetero, Akagari ka Kamatamu, Umurenge wa Kacyiru, Akarere ka Gasabo, Umujyi wa Kigali, uboneka kuri telephone N° 0789849938;

Yasabye uburenganzira bwo gusimbuza izina Zainabu izina **Darlène** ku mazina asanganywe, UMUTONIWASE Zainabu bityo akitwa **UMUTONIWASE Darlène** mu Irangamimerere;

Impamvu atanga ni uko izina **Darlène** ari izina yabatijwe mu Idini Gaturika.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina Zainabu izina **Darlène** mu mazina asanganywe, UMUTONIWASE Zainabu bityo akitwa **UMUTONIWASE Darlène** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA HABYARIMANA Philbert RUSABA
GUHINDURA IZINA**

Uwitwa HABYARIMANA Philbert mwene SEBAGABO Ildephonse na MUSANIWABO Consolée utuye mu Mudugudu wa Kinunga, Akagari ka Kinunga, Umurenge wa Gikondo, Akarere ka Kicukiro, mu Mujyi wa Kigali, uboneka kuri telephone N° 0788304308;

Yasabye uburenganzira bwo guhindura amazina asanganywe, HABYARIMANA Philbert, agasimbuza izina HABYARIMANA izina **SEBAGABO** akitwa **SEBAGABO Philbert** mu Irangamimerere;

Impamvu atanga ni uko izina HABYARIMANA ari izina rifite amateka amutera agahinda kubera ko ari izina ry'uwahoze ari Perezida w'u Rwanda wanabaye ku isonga ryo gutegura jenoside yakorewe Abatutsi muri 1994 aho ababyeyi n'abavandimwe be benshi bishwe bityo kwivuga no kwitaba iryo zina bimutera agahinda n'ipfunwe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina HABYARIMANA akarisimbuza izina **SEBAGABO** mu mazina asanganywe HABYARIMANA Philbert, bityo akitwa **SEBAGABO Philbert** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA NAKURE Colombe RUSABA
GUHINDURA IZINA**

Uwitwa NAKURE Colombe mwene GASHANGABUYE Mathieu na NYIRAHABIMANA Marie utuye mu Mudugudu wa Nkongi, Akagari ka Kangamba, Umurenge wa Karege, Akarere ka Rwamagana, mu Ntara y'Iburasirazuba, uboneka kuri telephone N° 0788426731/0786790150;

Yasabye uburenganzira bwo guhindura amazina asanganywe, NAKURE Colombe, agasimbuza izina Colombe, amazina **KRISTAKUZWE Philo Callixte** mu amazina asanganywe NAKURE Colombe, akitwa **KRISTAKUZWE NAKURE Philo Callixte** mu Irangamimerere;

Impamvu atanga ni uko yabatijwe amazina **KRISTAKUZWE Philo Callixte**, yiswe n'ababyeyi bamwakiriye akiri muto, bamukuye mu Kigo cyareraga imfubyi, "Croix Rouge de Belgique" aho yavuye yitwa NAKURE Colombe, amazina yiswe n'ababyeyi bamubyara ariko nyuma akabatizwa amazina **KRISTAKUZWE Philo Callixte**, amazina yiswe n'ababyeyi bamureze nyuma yo kubura ababyeyi be.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura amazina yari asanganywe, NAKURE Colombe, agasimbuza izina Colombe, amazina **KRISTAKUZWE Philo Callixte**, bityo akitwa **KRISTAKUZWE NAKURE Philo Callixte** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA SAGAHUTU Emile RUSABA
GUHINDURA IZINA**

Uwitwa SAGAHUTU Emile mwene KAMUHANGIRE Julius na MUTETERI Vicia, utuye mu Mudugudu wa Kirehe, Akagari ka Kirehe, Umurenge wa Kirehe, Akarere ka Kirehe, mu Ntara y'Iburasirazuba;

Yasabye uburenganzira bwo gusimbuza izina SAGAHUTU izina **RWEMA** ku mazina asanganywe, SAGAHUTU Emile akitwa **RWEMA Emile**;

Impamvu atanga ni uko izina SAGAHUTU rimutera ipfunwe muri bagenzi be;

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbzira izina SAGAHUTU izina **RWEMA** mu mazina asanganywe, SAGAHUTU Emile akitwa **RWEMA Emile** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA KAVUTSE Otto RUSABA
GUHINDURA IZINA**

Uwitwa KAVUTSE Otto mwene KAVUTSE Mathias na NYIRAMPOZAYO Alivera, utuye mu Mudugudu wa Rindiro, Akagari ka Kibagabaga, Umurenge wa Kimironko, Akarere ka Gasabo, mu Mujyi wa Kigali, uboneka kuri telephone: 0783373262;

Yasabye uburenganzira bwo kongera izina **NIRAGIRE** mu mazina asanganywe, KAVUTSE Otto akitwa **KAVUTSE NIRAGIRE Otto** mu Irangamimerere;

Impamvu atanga ni uko izina **NIRAGIRE** yaryiswe n'ababyeyi be kuva kera bityo akaba yifuza kuryongeramo.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **NIRAGIRE** mu mazina asanganywe, KAVUTSE Otto bityo akitwa **KAVUTSE NIRAGIRE Otto** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA MUNYANA Jolie RUSABA
GUHINDURA IZINA**

Uwitwa MUNYANA Jolie mwene MURANGIRA Felicien na BAYIZERE Joselyne, utuye mu Mudugudu wa Kabeza, Akagari ka Gataraga, Umurenge wa Masaka, Akarere ka Kicukiro, Umujyi wa Kigali, uboneka kuri telephone N^o 0783158185/0738129803;

Yasabye uburenganzira bwo kongera izina **Ange** ku mazina asanganywe, MUNYANA Jolie bityo akitwa **MUNYANA Jolie Ange** mu Irangamimerere.

Impamvu atanga ni uko izina **Ange** ari izina yabatijwe mu Itorero ry'Abanyagatulika.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **Ange** ku mazina asanganywe, MUNYANA Jolie bityo akitwa **MUNYANA Jolie Ange** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUKADANA Juliette RUSABA GUHINDURA IZINA

Uwitwa MUKADANA Juliette mwene RWIYAMWA Silas na NYIRAMUTANGWA Joyce Peruth, utuye mu Mudugudu wa Rugunga, Akagari ka Gatare, Umurenge wa Kicukiro, Akarere ka Kicukiro, mu Mujyi wa Kigali, uboneka kuri telephone N^o 0785572070;

Yasabye uburenganzira bwo gusimbuza izina MUKADANA izina **ISIMBI**, no kugumana igice kimwe cy'izina rye ari cyo **DANA**, mu mazina asanganywe, MUKADANA Juliette akitwa **ISIMBI DANA Juliette** mu Irangamimerere.

Impamvu atanga ni uko izina MUKADANA rimutera ipfunwe mu bandi bana kuko nta gisobanuro rifite mu Kinyarwanda;

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina MUKADANA, no kongera agace kamwe k'izina rye ka **DANA**, mu mazina asanganywe, MUKADANA Juliette bityo akitwa **ISIMBI DANA Juliette** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA ZITONI François RUSABA GUHINDURA IZINA

Uwitwa ZITONI François mwene SEBERA Aminadabou na KAMASHERA Madeleine, utuye mu Mudugudu wa Muhoza, Akagari ka Kabuguru I, Umurenge wa Rwezamenyo, Akarere ka Nyarugenge, mu Mujyi wa Kigali, uboneka kuri telephone N^o 0788501147;

Yasabye uburenganzira bwo gusimbuza izina François izina **Francis** mu mazina asanganywe, ZITONI François akitwa **ZITONI Francis** mu gitabo cy'Irangamimerere;

Impamvu atanga ni uko izina **Francis** ari izina yakoresheje yiga mu gihugu cy'Ubugande;

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina François izina **Francis** mu mazina asanganywe, ZITONI François bityo akitwa **ZITONI Francis** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA GITONGANA Jean Bosco RUSABA GUHINDURA IZINA

Uwitwa GITONGANA Jean Bosco mwene NGARAMBE Jean na NYIRAKANANI Julienne, utuye mu Mudugudu wa Rugabano, Akagari ka Gisiza, Umurenge wa Rugabano, Akarere ka Karongi, mu Ntara y'Iburengerazuba, uboneka kuri telephone N° 0780174871;

Yasabye uburenganzira bwo guhindura izina rye GITONGANA akarisimbuza izina **MUTANGANA** mu mazina asanganywe, GITONGANA Jean Bosco akitwa **MUTANGANA Jean Bosco** mu gitabo cy'Irangamimerere;

Impamvu atanga ni uko izina GITONGANA ari izina avuga ko rimubangamiye muri sosiyete kuko rifite igisobanuro kibi (gutongana cyangwa kuvuga nabi) bikaba bibangamira umuco nyarwanda;

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina GITONGANA akarisimbuza izina **MUTANGANA** mu mazina asanganywe, GITONGANA Jean Bosco akitwa **MUTANGANA Jean Bosco** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA UWIMANA Veneranda RUSABA GUHINDURA IZINA

Uwitwa UWIMANA Veneranda mwene MUTAGANDA Vianney na NYIRAHABIMANA Valérie, utuye mu Mudugudu wa Ntungamo, Akagari ka Gahama, Umurenge wa Kirehe, Akarere ka Kirehe, Intara y'Iburasirazuba;

Yasabye uburenganzira bwo gusimbuza izina Veneranda izina **Yvette** mu mazina asanganywe, UWIMANA Veneranda akitwa **UWIMANA Yvette** mu Irangamimerere;

Impamvu atanga ni uko izina **Yvette** ari izina yabatijwe akaba ashaka kuryitwa mu buryo bwemewe n'amategeko.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina Veneranda izina **Yvette** mu mazina asanganywe, UWIMANA Veneranda akitwa **UWIMANA Yvette** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA HABYARIMANA GARANTI Robert
RUSABA GUHINDURA IZINA**

Uwitwa HABYARIMANA GARANTI Robert mwene GARANTI Pierre Claver na AMINA Claire, utuye mu Mudugudu w'Isangano, Akagari k'Ubumwe, Umurenge wa Muhima, Akarere ka Nyarugenge, mu Mujyi wa Kigali, uboneka kuri telefone n° 0784271201;

Yasabye uburenganzira bwo guhindura amazina asanganywe, HABYARIMANA Garanti Robert, agakura izina HABYARIMANA mu mazina asanganywe akitwa **GARANTI Robert** mu Irangamimerere;

Impamvu atanga ni uko izina HABYARIMANA ari izina yise iritirano kubera ko barimwise kugira ngo abone amahirwe yo kwiga kubera ivangura ryariho mbere y'uko haba jenocide yakorewe Abatutsi muri 1994, rikaba rimutesha agaciro ndetse rikamutera ipfunwe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gukura izina HABYARIMANA mu mazina asanganywe HABYARIMANA GARANTI Robert, bityo akitwa **GARANTI Robert** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA NYIRANSEKANABO Vestine
RUSABA GUHINDURA IZINA**

Uwitwa NYIRANSEKANABO Vestine mwene NSENGUMUREMYI Apian na KANGORE Venantie, utuye mu Mudugudu wa Mpazi, Akagari ka Kora, Umurenge wa Gitega, Akarere ka Nyarugenge, mu Mujyi wa Kigali, uboneka kuri telefone n° 0784042860;

Yasabye uburenganzira bwo guhindura amazina asanganywe, NYIRANSEKANABO Vestine, agasimbuza izina NYIRANSEKANABO, izina **UWIMANA** akitwa **UWIMANA Vestine** mu Irangamimerere;

Impamvu atanga ni uko izina NYIRANSEKANABO ari izina ry'irigenurano, ababyeyi bamwise kubera ibihe bari barimo.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina NYIRANSEKANABO akarisimbuza izina **UWIMANA** mu mazina asanganywe NYIRANSEKANABO Vestine, bityo akitwa **UWIMANA Vestine** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA NGOGA Ghislain RUSABA
GUHINDURA IZINA**

Uwitwa NGOGA Ghislain mwene SEZIBERA Vincent na BAHATI Claire, utuye mu Mudugudu w'Impuhwe, Akagari ka Rango B, Umurenge wa Tumba, Akarere ka Huye, mu Ntara y'Amajyepfo, uboneka kuri telephone N° 0786618393;

Yasabye uburenganzira bwo kongera izina **SEZIBERA** ku mazina asanganywe, NGOGA Ghislain akitwa **NGOGA SEZIBERA Ghislain** mu Irangamimerere;

Impamvu atanga ni uko izina SEZIBERA ari izina rya se ashaka kwitwa.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kongera izina **SEZIBERA** mu mazina asanganywe, NGOGA Ghislain bityo akitwa **NGOGA SEZIBERA Ghislain** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA MUNGUIKO Nelly RUSABA
GUHINDURA IZINA**

Uwitwa MUNGUIKO Nelly mwene SAFARI MUNYARUGENDO Prosper na MUGABO Antoinette, utuye mu Mudugudu w'Ubutabazi, Akagari ka Kivumu, Umurenge wa Gisenyi, Akarere ka Rubavu, mu Ntara y'Iburengerazuba, uboneka kuri telephone N° 0783089851/0783515481;

Yasabye uburenganzira bwo gusimbuza izina MUNGUIKO izina **USANASE** ku mazina asanganywe, MUNGUIKO Nelly akitwa **USANASE Nelly** mu Irangamimerere;

Impamvu atanga ni uko izina MUNGUIKO rimutera ipfunwe muri bagenzi be.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina MUNGUIKO izina **USANASE** ku mazina asanganywe, MUNGUIKO Nelly bityo akitwa **USANASE Nelly** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA NZABANDORA Raymond RUSABA
GUHINDURA IZINA**

Uwitwa NZABANDORA Raymond mwene NZABANDORA Tharcisse na KABARERE Jeanne d'Arc, utuye mu Mudugudu wa Burunga, Akagari ka Burunga, Umurenge wa Gihundwe, Akarere ka Rusizi, mu Ntara y'Iburengerazuba, uboneka kuri telephone N° 0788722484;

Yasabye uburenganzira bwo gusimbuza izina NZABANDORA izina **MUGISHA** mu mazina asanganywe, NZABANDORA Raymond akitwa **MUGISHA Raymond** mu Irangamimerere;

Impamvu atanga ni uko izina NZABANDORA ari izina ry'irigenurano kandi rimutera ipfunwe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina NZABANDORA akarisimbuza izina **MUGISHA** mu mazina asanganywe, NZABANDORA Raymond bityo akitwa **MUGISHA Raymond** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA BUSHI George RUSABA
GUHINDURA IZINA**

Uwitwa BUSHI George mwene RUZINDANA John na BONABANA Juliet utuye mu Mudugudu wa Nyasine, Akagari ka Gishuro, Umurenge wa Tabagwe, Akarere ka Nyagatare, mu Ntara y'Iburasirazuba, uboneka kuri telephone: 0784126704/0725708847;

Yasabye uburenganzira bwo guhindura izina BUSHI izina **RUZINDANA** mu mazina asanganywe, BUSHI George akitwa **RUZINDANA George**;

Impamvu atanga ni uko izina BUSHI ari izina rimutera ipfunwe muri bagenzi be ndetse n'abarimu usanga baciraho umugani bati so ntakwanga akwita nabi, bityo bikamutera ipfunwe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhindura izina BUSHI izina **RUZINDANA** mu mazina asanganywe, BUSHI George bityo akitwa **RUZINDANA George** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUSHAMA BIGIRIMANA MURURA Alexis RUSABA GUHINDURA IZINA

Uwitwa MUSHAMA BIGIRIMANA MURURA Alexis mwene SHARAMAGWE na NATORE utuye mu Mudugudu wa Kagara, Akagari ka Nyabisindu, Umurenge wa Remera, Akarere ka Gasabo, mu Mujyi wa Kigali, uboneka kuri telephone: 00250788306455, ubarizwa mu gihugu cy'Ubwongereza kuri Aderesi zikurikira: 5 Nelson Street. Weaste, Salford, Manchester United Kingdom. M5 5WQ;

Yasabye uburenganzira bwo gusimbuza izina MUSHAMA izina **SHAMA** no gukura izina BIGIRIMANA mu mazina asanganywe, MUSHAMA BIGIRIMANA MURURA Alexis akitwa **Alexis MURURA SHAMA** mu Irangamimerere.

Impamvu atanga ni uko aya mazina Alexis MURURA SHAMA ari yo akoresha mu gihugu cy'Ubwongereza.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina MUSHAMA izina **SHAMA** no gukura izina BIGIRIMANA mu mazina asanganywe, MUSHAMA BIGIRIMANA Murura Alexis bityo akitwa **Alexis MURURA SHAMA** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

INGINGO Z'INGENZI Z'URWANDIKO RWA MUZAMUZI Désiré RUSABA GUHINDURA IZINA

Uwitwa MUZAMUZI Désiré mwene NSEKARIJE Aloys na NANYONGA Béatrice, utuye mu Mudugudu wa Taba, Akagari ka Rugando, Umurenge wa Kimihurura, Akarere ka Gasabo, mu Mujyi wa Kigali, uboneka kuri telephone N° 0788695617/0783055794.

Yasabye uburenganzira bwo gusimbuza izina MUZAMUZI izina Kimenyi ku mazina asanganywe MUZAMUZI Désiré bityo akitwa **KIMENYI Désiré** mu Irangamimerere.

Impamvu atanga ni uko izina KIMENYI ari izina yakoresheje ashaka ubuzima mu gihugu cy'Ubwongereza anafitiye ubwenegihugu.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, gusimbuza izina MUZAMUZI izina **KIMENYI** ku mazina asanganywe MUZAMUZI Désiré bityo akitwa **KIMENYI Désiré** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA NYIRANZABANITA Clémentine
RUSABA GUHINDURA IZINA**

Uwitwa NYIRANZABANITA Clémentine mwene NTIHABOSE Donath na MUKASANO Immaculée, utuye mu Mudugudu wa Rwikiniro, Akagari ka Busunzu, Umurenge wa Rwimbogo, Akarere ka Gatsibo, mu Ntara y'Iburasirazuba, uboneka kuri telephone N° 0783808557/0784474954.

Yasabye uburenganzira bwo guhidura amazina asanganywe NYIRANZABANITA Clémentine agasimbuza izina NYIRANZABANITA, izina ISHIMWE, akitwa **ISHIMWE Clémentine** mu Irangamimerere.

Impamvu atanga ni uko izina NYIRANZABANITA ababyeyi barimwise kubera ko bari bamaze gupfusha abana batandatu bakivuka bamubyaye bamwita iryo zina kubera ko bari bazi ko atazabaho bityo iri zina rikaba rimutera ipfunwe.

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, guhidura izina NYIRANZABANITA akarisimbuza izina **ISHIMWE** mu mazina asanganywe, NYIRANZABANITA Clémentine, bityo akitwa **ISHIMWE Clémentine** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.

**INGINGO Z'INGENZI Z'URWANDIKO RWA NIYONZIMA NIYONGABO François
Xavier RUSABA GUHINDURA IZINA**

Uwitwa NIYONZIMA NIYONGABO François Xavier mwene BUHIRIKE Antoine na NIRAKAMENYERO Elena, utuye mu Mudugudu wa I Buhoro, Akagari ka Kibagabaga, Umurenge wa Kimironko, Akarere ka Gasabo, Umujyi wa Kigali, uboneka kuri telephone N° 0788536610;

Yasabye uburenganzira bwo kuvana izina rye Xavier mu mazina asanganywe NIYONZIMA NIYONGABO François Xavier akitwa **NIYONZIMA NIYONGABO François** mu Irangamimerere.

Impamvu atanga ni uko afite amazina menshi bituma izina Xavier ribura aho rijya ku buryo hari ibyangombwa bye ritagaragara;

Akaba asaba kwemererwa, binyuze mu nzira zemewe n'amategeko, kuvana izina rye **Xavier** mu mazina asanganywe NIYONZIMA NIYONGABO François Xavier akitwa **NIYONZIMA NIYONGABO François** mu gitabo cy'Irangamimerere kirimo Inyandiko ye y'Ivuka.