



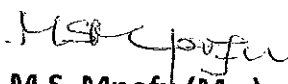
Circular No. 3 of 2016

22 June 2016

**INSURANCE COUNCIL OF ZIMBABWE (ICZ)
LIFE OFFICES ASSOCIATION (LOA)
ZIMBABWE ASSOCIATION OF FUNERAL ASSURERS (ZAFSA)
ZIMBABWE INSURANCE BROKERS ASSOCIATION (ZIBA)**

LICENCING MANUAL FOR ENTITIES IN THE INSURANCE SECTOR

1. The Insurance and Pensions Commission (IPEC) has produced the attached licencing manual.
2. IPEC's intention is to use the manual over and above statutory provisions so as to make it clearer to both the regulated and prospective candidates for registration what IPEC's registration requirements are.
3. We would therefore be appreciative if we could receive your comments, if any by 31st July 2016.



M.S. Mpofu (Mrs)

COMMISSIONER OF INSURANCE, PENSION AND PROVIDENT FUNDS