FREE GUIDE



Botswana

Insurance companies in Botswana 2026: the NBFIRA list

6 chapters · every source listed



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Insurance companies in Botswana 2026: the NBFIRA list

For anyone in Botswana buying a policy: the insurers and medical aid funds NBFIRA licenses, how to check an insurer, agent or broker, and how to complain.

This guide puts together 6 pages of Tulinde Botswana (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 13 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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> Tulinde is an information and introduction service run by Takat AI. It is not an insurer, a broker or an agent, and it does not sell, price, rank or rate policies. Always read the policy wording before you buy.

Chapter 1

Licensed insurance companies in Botswana (2026 list)

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/insurance-companies/

Short answer Checked 31 October 2026

NBFIRA's list (Annual Report 2023) counts **9 life insurers** (life, funeral, savings), **11 general insurers** (car, home, business cover), **6 reinsurers** and **5 medical aid funds**. Its website list of January 2025 adds four general insurers. Only a licensed insurer may carry on insurance business in Botswana (Insurance Industry Act, section 4), and only licensed agents may sell and service policies. NBFIRA's website did not open on 31 October 2026: confirm a licence by phone (+267 310 2595 / 368 6100).

How to check an insurer before you buy

1. Find the insurer named on your policy schedule in the lists below.
2. Check the agent or broker too: "Only licensed insurance agents are allowed to sell and service insurance policies" (NBFIRA).
3. In doubt, call NBFIRA on +267 310 2595 / 368 6100 before you pay (consumer education).

Step by step: check an insurer, agent or broker.

Life, general, medical aid: what the lists mean

- **Life insurers** sell life, funeral, disability, savings and retirement policies.
- **General insurers** sell car, home, business, travel and liability cover; the list includes the Export Credit Insurance & Guarantee Company.
- **Medical aid funds** pay members' healthcare costs: medical aid in Botswana.

Sources: NBFIRA Annual Report 2023, Appendices 9B and 9C; NBFIRA website list, January 2025; the current NBFIRA table could not be read (it loads from the NBFIRA server, which did not answer on 31 October 2026).

Frequently asked questions

How many insurance companies are licensed in Botswana?

NBFIRA's Annual Report 2023 lists 9 life insurers, 11 general insurers, 6 reinsurers and 5 medical aid funds; its website list of January 2025 names four more general insurers.

What are the biggest insurance companies in Botswana?

Tulinde does not rank insurers. NBFIRA's Annual Report 2023 publishes each insurer's premium and accounts (Appendices 6 and 7) if you want to read them.

How do I know if an insurance company is licensed in Botswana?

Find the company named on your policy schedule on NBFIRA's list, or call NBFIRA on +267 310 2595 / 368 6100.

Chapter 2

How to check an insurer, agent or broker in Botswana

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/check-insurer/

Short answer Checked 31 October 2026

Before you pay, find the **insurer named on your policy** and the **agent or broker** who sells it on **NBFIRA's lists of licensed entities**. NBFIRA's advice: "Never enter into any business transaction with insurance companies, brokers or agents that are not licensed" — "If you are unsure, call NBFIRA to verify licensing of the entity or individual" (+267 310 2595 / 368 6100). Only licensed insurance agents may sell and service insurance policies.

Step by step

1. Read the policy schedule: the insurer is the company named on it, not the shop, bank or funeral parlour that sold it.
2. Find that company on insurance companies in Botswana (NBFIRA's list).
3. Find the agent or broker on NBFIRA's list of licensed brokers and agents (NBFIRA list).
4. In doubt, call NBFIRA on +267 310 2595 / 368 6100 or write to info@nbfira.org.bw before you pay.

Quotes: NBFIRA consumer education; NBFIRA, insurance agents.

Why it matters

The Insurance Industry Act requires insurers to be licensed (section 4, "Licensing of insurer") and brokers and agents too (section 76, "Licensing of insurance broker and insurance agent"), and governs their representatives (sections 85 to 89) (arrangement of sections). Medical aid funds are on a separate NBFIRA list: medical aid in Botswana.

NBFIRA's website did not open on 31 October 2026, and the latest list we could read in full is NBFIRA's Annual Report 2023 (insurers and medical aid funds) and its website list of January 2025 (agents and brokers). A licence can be granted or cancelled since: confirm with NBFIRA by phone.

Frequently asked questions

How do I know if an insurance company is licensed in Botswana?

Find the company named on your policy on NBFIRA's list of licensed insurers, or call NBFIRA on +267 310 2595 / 368 6100.

Do insurance agents need a licence in Botswana?

Yes. NBFIRA: only licensed insurance agents are allowed to sell and service insurance policies. Section 76 of the Insurance Industry Act covers the licensing of brokers and agents.

Chapter 3

NBFIRA: Botswana's insurance and medical aid regulator

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/nbfira/

Short answer Checked 31 October 2026

NBFIRA, the **Non-Bank Financial Institutions Regulatory Authority**, licenses and supervises Botswana's non-bank financial institutions: **insurers, reinsurers, insurance agents and brokers, medical aid funds**, retirement funds, capital markets and lending activities such as micro lenders. For insurance it applies the **NBFIRA Act**, the **Insurance Industry Act** and the **International Insurance Act**. It counted **823 licensed non-bank financial institutions in 2023**, of which 242 in insurance. Contact: info@nbfira.org.bw, **+267 310 2595 / 368 6100**.

What NBFIRA does

"The Non Bank Financial Institutions Regulatory Authority Act and the Insurance Industry Act and the International Insurance Act regulate the establishment, licensing and operation of short-term insurers in Botswana" (NBFIRA). The current law establishing the authority is the NBFIRA Act, 2023.

The Insurance Industry Act (Cap. 46:01) — Act 10 of 2015, in force since 17 May 2019 — provides "for the licensing, governance and regulation of all insurers, insurance brokers, insurance agents and representatives operating in Botswana".

Medical aid funds are regulated and supervised by NBFIRA under the NBFIRA Act (NBFIRA).

NBFIRA's sector in figures

The number of licensed NBFIs rose from 799 in 2022 to 823 in 2023, while insurance entities fell from 250 to 242 (NBFIRA Annual Report 2023). In Table 15 of that report, insurance counts 9 life insurers, 11 general insurers, 6 reinsurers and 5 medical aid funds.

Indicator (2022)	Figure
Gross premium written, all insurers	P6,239 million
Life insurers: gross premium written / claims	P4,507 million / P2,702 million (9 insurers)
General insurers: gross premium written / claims	P1,732 million / P482 million (11 insurers)
Medical aid funds: contributions / claims	P2,266 million / P2,161 million (5 funds)
Assets: life insurers / general insurers / medical aid funds	P19,052 million / P2,552 million / P1,504 million

Source: NBFIRA Annual Report 2023, Table 15 and Appendix 4.

Contacts and complaints

Private Bag 00314, 3rd floor, Exponential Building, Plot 54351, New CBD, off PG Matante Road, Gaborone · +267 310 2595 / 368 6100 · info@nbfira.org.bw · Monday to Friday, 08:00 to 17:00 (NBFIRA).

Complaints reach NBFIRA only after the insurer's own procedure: how to complain. Check a licence: check an insurer, agent or broker.

Frequently asked questions

What does NBFIRA stand for?

Non-Bank Financial Institutions Regulatory Authority, the regulator of insurers, medical aid funds, retirement funds, capital markets and lenders other than banks in Botswana.

What is NBFIRA's phone number?

+267 310 2595 / 368 6100; e-mail info@nbfira.org.bw.

Which law governs insurance in Botswana?

The Insurance Industry Act (Cap. 46:01), Act 10 of 2015, in force since 17 May 2019, together with the NBFIRA Act and the International Insurance Act.

Chapter 4

Life insurance in Botswana: the 9 licensed life insurers and your rights

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/life-insurance/

Short answer Checked 31 October 2026

Life cover in Botswana is sold by **life insurers licensed by NBFIRA**: **nine** on its list — Absa Life Botswana, Afritec Life, Bona Life, Botswana Life, Hollard Life, Liberty Life Botswana, Metropolitan Life of Botswana, Old Mutual Life and Westlife. They wrote **P4,507 million** of gross premium in 2022 and paid **P2,702 million** of claims. NBFIRA's main warning: **policies lapse if you stop paying**, and you may not get your money back.

The licensed life insurers

Full names and the general insurers are on insurance companies in Botswana. Profiles: Botswana Life, Hollard, Liberty, Metropolitan, Old Mutual.

Indicator (2022)	Figure
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Medical aid funds: contributions / claims	P2,266 million / P2,161 million (5 funds)
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Source: NBFIRA Annual Report 2023, Table 15 and Appendix 4.

Lapses, grace period and cooling-off

- "Policies will lapse if you stop paying your monthly premiums, and, depending on the type of policy that you have, you may not get your money back."
- There is usually a grace period for late premiums; after it, you are no longer covered.
- Some policies may be cancelled within **30 days** after you receive the summary of the policy, without losing the premium paid (the cooling-off period).
- Disclose your health and history truthfully: a claim may not be paid on false or incomplete information.

Quoted from NBFIRA consumer education. The Insurance Industry Act has sections headed "Grace period for payment of premiums" (56), "Failure to pay premiums for long term policy" (58), "Paid-up policies" (59), "Surrender of policies" (60) and "Commission disclosure" (71) (arrangement of sections): ask your insurer how each applies to your policy.

Funeral policies have their own page: funeral cover.

Frequently asked questions

How many life insurance companies are there in Botswana?

Nine on NBFIRA's list (Annual Report 2023, Appendix 9B): Absa Life Botswana, Afritec Life Insurance, Bona Life Insurance, Botswana Life Insurance, Hollard Life Insurance, Liberty Life Botswana, Metropolitan Life of Botswana, Old Mutual Life Insurance Company (Botswana) and Westlife Insurance Botswana.

What happens if I miss a life insurance premium?

There is usually a grace period; if you do not pay within it, NBFIRA says you are no longer covered and the policy lapses.

Which life insurer is the best in Botswana?

Tulinde does not rank insurers. Compare the benefits, exclusions, waiting periods and premium of at least two licensed insurers, and check the agent's licence.

Chapter 5

Funeral cover in Botswana: who may sell it and what to check

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/funeral-cover/

Short answer Checked 31 October 2026

In Botswana a funeral policy is issued by a **life insurer licensed by NBFIRA** and is often sold through an **insurance agent** — NBFIRA's list of agents includes funeral businesses, burial societies, furniture retailers, banks and lenders. "Only licensed insurance agents are allowed to sell and service insurance policies", says NBFIRA. Check the insurer named on your policy, keep paying to avoid a lapse, and know that after a **road death** the MVA Fund pays funeral expenses up to **P7,500**.

Who issues and who sells funeral cover

The policy itself comes from one of the nine licensed life insurers (list). The seller is often an agent: NBFIRA's list of insurance agents of January 2025 includes, among many others, "Apostolic Burial Fund", "Central Coffins Botswana (Pty) Ltd", "Furniture Mart (Pty) Ltd" and "Letshego Financial Services (Pty) Ltd" (NBFIRA list). NBFIRA reminds buyers that "you are insured by the Insurance Company"; brokers and agents are intermediaries (consumer education).

Insurers publish their own funeral plans: Botswana Life, for example, lists Monkgogi, Boikanyo, Mmoloki, Mosako, Lore Master, Motlamedi Premier and Masika Otlhe Extended Family Cover on its website (seen on 31 October 2026; Botswana Life). Tulinde does not rank them.

What to check before you sign

1. The insurer named on the policy is on NBFIRA's list, and the person selling it is a licensed agent or broker (check an insurer).
2. Ask for the summary and the policy document, and who counts as a covered family member.
3. Ask for the waiting period before a natural death is covered, the grace period for a late premium and what happens if you stop paying: NBFIRA warns that policies lapse (consumer education).

After a road death: the MVA Fund

The MVA Fund pays funeral expenses of a person killed in a road crash in Botswana up to **P7,500**, against the claim form, the police report, the death certificate, the post-mortem report and proof of the funeral expenses; it processes such claims within 8 working hours (check list). More: the MVA Fund.

Frequently asked questions

Can a funeral parlour sell funeral cover in Botswana?

Only as a licensed insurance agent of a licensed insurer: NBFIRA says only licensed insurance agents may sell and service insurance policies, and its list of agents includes several funeral businesses.

How much does the MVA Fund pay for a funeral?

Up to P7,500 for a person killed in a road crash in Botswana.

What happens if I stop paying my funeral policy?

It lapses after the grace period and, depending on the policy, you may not get your money back (NBFIRA).

Chapter 6

How to complain about an insurer or medical aid in Botswana (NBFIRA)

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/complaints/

Short answer Checked 31 October 2026

To complain about an insurer, medical aid, agent or broker in Botswana, **first complain in writing to the entity** and follow its procedure, then ask for a meeting with its **Principal Officer**. If it does not acknowledge your complaint **within 10 working days**, or you are still not satisfied, escalate to **NBFIRA** (info@nbfira.org.bw, +267 310 2595 / 368 6100) with proof of your earlier complaint. After NBFIRA, you may go to the **Non-Bank Financial Institutions Tribunal**.

The four steps

1. Ask the insurer, fund or intermediary for its complaints procedure, then complain in writing, explain the problem, say what you want, and ask for a written answer within its timeline.
2. If it is not resolved, ask for a meeting with the entity's **Principal Officer**, and again ask for a written answer.
3. If the entity does not acknowledge your complaint **within 10 working days**, or you are still not satisfied, escalate to **NBFIRA** with a detailed statement, your details, the history with the entity and proof of your earlier complaint.
4. NBFIRA acknowledges the complaint with an expected timeframe and keeps you updated. If you are still not satisfied, you may go to the **Non-Bank Financial Institutions Tribunal (NBFIT)**.

Source: NBFIRA, complaints. NBFIRA "will only attend to complaints after all attempts to settle complaints with the regulated entity have been made" (same page).

NBFIRA contacts

info@nbfira.org.bw · +267 310 2595 / 368 6100 · Private Bag 00314, 3rd floor, Exponential Building, Plot 54351, New CBD, off PG Matante Road, Gaborone · Monday to Friday, 08:00 to 17:00 (NBFIRA). The NBFIRA website did not open on 31 October 2026; if it does not open for you, call or write.

What to keep

- Your policy or membership number and the policy summary.
- Every letter and e-mail, with dates, and the written answers you asked for.
- The name of the agent or broker who sold you the cover.

NBFIRA asks for "a detailed statement, personal information, history with the entity, and proof of your previous complaint submission" (complaints). For an MVA Fund claim, the Fund has its own queries and complaints process: see the MVA Fund.

Frequently asked questions

How do I lodge a complaint with NBFIRA?

After complaining to the entity and its Principal Officer, send NBFIRA a detailed statement, your details, the history with the entity and proof of your earlier complaint, through its website or by calling +267 310 2595 / 368 6100.

How long must I wait before going to NBFIRA?

If the entity does not acknowledge your complaint within 10 working days, or you are not satisfied after following its procedure, you may escalate to NBFIRA.

What if I disagree with NBFIRA?

You may escalate the matter to the Non-Bank Financial Institutions Tribunal (NBFIT).

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About this guide

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