FREE GUIDE · 2026



Zambia

Insurers, workers' compensation and your rights in Zambia

7 chapters · every source listed

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Insurers, workers' compensation and your rights in Zambia 2026

For employers, workers and policyholders in Zambia: the PIA's list of licensed insurers, checking a seller, workers' compensation with the WCFCB, your rights and how to complain.

This guide puts together 7 pages of Tulinde Zambia (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 14 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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Chapter 1

Licensed insurance companies in Zambia (PIA list 2026)

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

Short answer Checked 31 October 2026

The Pensions and Insurance Authority's **list of licensed insurance entities for 2026** (published 2 October 2026) names **24 general insurers** (motor, property, travel and other short-term cover), **9 long-term insurers** (life, funeral and health policies) and **5 reinsurers**. Only a licensed insurer may carry on insurance business in Zambia (Insurance Act No. 38 of 2021, section 6), and insuring Zambian assets with an unlicensed insurer is an offence (section 166). By premiums in 2025 the largest general insurer was Professional Insurance (27%) and the largest long-term insurer Prudential (28%).

How to check an insurer before you buy

1. Find the insurer named on your policy in the list below or in the PIA's Licensed Insurance Entities 2026.
2. Check the broker or agent on the same list: brokers are listed together, agents under the insurer they represent.
3. In doubt, ask the PIA before you pay: +260 211 251401, pia@pia.org.zm (PIA).

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

Market shares published by the PIA (2025)

Long-term insurer (as named by the PIA)	Share of long-term premiums, 2025
Prudential	28%
Sanlam Life	15%
Madison Life	12%
SES (Specialty Emergency Services)	11%
One Life	11%

General insurer (as named by the PIA)	Share of general insurance premiums, 2025
PICZ (Professional Insurance Corporation Zambia)	27%
ZSIC General	13%
NICO	11%
Hollard General	9%
Goldman	8%

Shares of gross written premium, January to December 2025, from the PIA's Insurance Industry Report Q4 2025: the five largest general insurers wrote 67% of general premiums, and the three largest long-term insurers 66% of long-term premiums. Size says nothing about how an insurer handles claims; Tulinde does not rank insurers.

General, long-term, reinsurer: what the lists mean

- **General insurers** sell motor, property, travel, liability and other short-term cover. A company licensed for general business cannot also hold a long-term licence (Insurance Act, section 9).
- **Long-term insurers** sell life, funeral and health policies. Health insurance made up 54% of long-term premiums in 2025 (PIA, Q4 2025).
- **Reinsurers** insure the insurers; they do not sell to the public.

Frequently asked questions

How many insurance companies are licensed in Zambia?

The PIA's list for 2026 names 24 general insurers, 9 long-term insurers and 5 reinsurers.

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

Look for it on the PIA's Licensed Insurance Entities 2026 on pia.org.zm, or ask the PIA on +260 211 251401 or pia@pia.org.zm.

Which is the biggest insurance company in Zambia?

By 2025 premiums, Professional Insurance Corporation Zambia among general insurers (27%) and Prudential among long-term insurers (28%), according to the PIA's Q4 2025 report. Tulinde does not rank insurers on service.

Is ZSIC a licensed insurer?

Yes. ZSIC General Insurance Limited and ZSIC Life Limited are both on the PIA's list for 2026.

Chapter 2

Check an insurer, broker or agent in Zambia

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

Short answer Checked 31 October 2026

Open the PIA's **Licensed Insurance Entities 2026**, published on 2 October 2026 for the year ending 31 December 2026. It names the **24 general insurers, 9 long-term insurers, 5 reinsurers, 20 reinsurance brokers and 95 insurance brokers**, every insurer's **insurance agents**, and the licensed underwriting agents, claims agents, assessors, loss adjusters and risk surveyors. A person who is not on it may not hold himself out as an insurer or intermediary (Insurance Act 2021, section 6): offence punishable by a fine of up to 200,000 penalty units, up to two years in prison, or both.

Step by step

1. Download the Licensed Insurance Entities 2026 from the PIA's licensed entities page.
2. Find the insurer named on your policy or receipt. General insurers sell motor, property and other short-term cover; long-term insurers sell life, funeral and health policies.
3. Find the person who sold you the policy: brokers are listed together; agents are listed under the insurer they work for. An agent should appear under the insurer named on your policy.
4. If the name is missing, do not pay. Ask the insurer to confirm in writing, and report the seller to the Registrar (pia@pia.org.zm).

What the 2026 list contains

Licence	Number on the 2026 list
General insurers	24
Long-term insurers	9
Reinsurers	5
Reinsurance brokers	20
Insurance brokers	95
Underwriting agents	5
Claims agents	5
Assessors	7
Loss adjusters	9
Risk surveyors	2
Insurance agents	Listed under each insurer

Counted from the PIA list. The register of licensees is also open for inspection at the PIA's offices (Insurance Act, section 168). The full list of insurers: licensed insurance companies.

Why it matters

Insurance on assets, liabilities and interests in Zambia must be placed with a licensed insurer (section 166), and an insurer that accepts business from an unlicensed person breaks the Act (section 18). A premium paid to the licensed broker who arranged your policy counts as paid to the insurer (section 26(4)) (Insurance Act 2021).

Frequently asked questions

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

Look for it on the PIA's Licensed Insurance Entities 2026, published on pia.org.zm on 2 October 2026, or ask the PIA (+260 211 251401, pia@pia.org.zm).

How many insurance brokers are licensed in Zambia?

95 insurance brokers and 20 reinsurance brokers are on the PIA's list for 2026.

Is it illegal to sell insurance without a licence in Zambia?

Yes. Section 6 of the Insurance Act 2021 makes it an offence to carry on insurance business or hold oneself out as an insurer or intermediary without a licence.

Chapter 3

The Pensions and Insurance Authority (PIA) and the Insurance Act 2021

Reviewed 31 October 2026 · online: https://tulinde.africa/zm/pia/

Short answer Checked 31 October 2026

The **Pensions and Insurance Authority (PIA)** regulates pensions and insurance in Zambia. It is established by the Pension Scheme Regulation Act 1996 and administers the **Insurance Act No. 38 of 2021**. It licenses insurers, reinsurers, brokers, agents and other intermediaries, supervises them and handles policyholders' complaints. In 2025 the insurers it supervises wrote **K10.46 billion** of gross premiums (+8.7%): **K6.84 billion** in general insurance and **K3.62 billion** in long-term insurance. Contact: Stand No. 4618, Lubwa Road, Rhodespark, Lusaka; +260 211 251401; pia@pia.org.zm.

What the PIA does

- Licenses insurance companies, reinsurers, reinsurance brokers, brokers, agents and other intermediaries, and pension scheme service providers.
- Registers occupational pension schemes.
- Prudential regulation and supervision of licensed entities, and standards of conduct.
- Protects the interests of pension scheme members and insurance policyholders.

Source: PIA functions. The Registrar of Pensions and Insurance keeps the register of licensees (Insurance Act, section 168).

The Insurance Act 2021 in ten rules

Rule	Section
No insurance business, and no acting as an intermediary, without a licence	6
Twelve licence types: insurance, reinsurance, microinsurance, brokering, agency, underwriting agency, claims agency, loss adjusting, assessing, risk surveying, microinsurance aggregation and agency	7
An insurer is either long-term or general, not both (except reinsurers and microinsurers)	8, 9
A broker must transmit premiums and keep a separate client account	21, 22
Policy forms lodged with the Registrar 30 days before use; terms printed legibly	23, 24
A general policy ceases if the premium is unpaid 30 days after the due date	26
Claims: settle within the prescribed period once liability is accepted; written reasons if rejected	28
30 days to cancel a new life policy	46
Complaints to the PIA within one year of exhausting the insurer's process	156, 157
Zambian assets insured with a licensed insurer	166

Text: Insurance Act No. 38 of 2021, which repealed the Insurance Act of 1997 (section 180).

The market in figures (2025)

Indicator, January to December 2025	Figure
Gross written premium, all insurers	K10,456 million (+8.7% on 2024)
General insurance	K6,839 million (65% of the total)
Long-term insurance	K3,618 million (35%)
Motor share of general insurance premiums	66%
Health share of long-term premiums	54%
Policyholder benefits and claims	K3,268.5 million (K2,695.5 million in 2024)
Total assets of insurers	K12,624.8 million (+13.2%)
Insurers in the report	24 general, 9 life

Source: PIA, Insurance Industry Report Q4 2025, unaudited quarterly returns. The PIA notes that the transition period for the new capital adequacy requirements ended on 31 December 2025.

Frequently asked questions

What is the PIA in Zambia?

The Pensions and Insurance Authority, the regulator of the pensions and insurance industries. It administers the Pension Scheme Regulation Act 1996 and the Insurance Act 2021.

Where is the PIA office?

Stand No. 4618, Lubwa Road, Rhodespark, Lusaka. Tel +260 211 251401 / 251405 / 251489, mobile 0950136662/3, pia@pia.org.zm.

How big is Zambia's insurance market?

K10.46 billion of gross written premium in 2025, of which K6.84 billion general and K3.62 billion long-term (PIA, Q4 2025 report).

Chapter 4

Business insurance in Zambia: what employers must have

Reviewed 31 October 2026 · online: https://tulinde.africa/zm/business-insurance/

Short answer Checked 31 October 2026

A business in Zambia has four insurance duties set by law: give the **Workers' Compensation Fund Control Board** the particulars of the business **within 14 days** of starting and pay its assessments (Workers' Compensation Act 1999, sections 110 and 134); **register each employee with NHIMA within 30 days** and pay 1% + 1% of basic salary (National Health Insurance Act 2018); hold **third-party insurance for every vehicle** (Road Traffic Act 2002); and insure **assets, liabilities and interests situated in Zambia with a PIA-licensed insurer** (Insurance Act 2021, section 166). Fire, theft, stock and liability cover beyond that is a choice.

The legal minimum

Duty	Deadline or rate	Law
Give the WCFCB Commissioner the particulars of the business	Within 14 days of commencing business	Workers' Compensation Act, s.134
Pay workers' compensation assessments	As assessed by the Commissioner	Workers' Compensation Act, s.110
Report a work accident or disease	Within 3 days of knowing	Workers' Compensation Act, s.88
Register employees with NHIMA	Within 30 days of the start of the contract	NHI Act, s.13(3)
Pay NHIMA	1% + 1% of basic salary, by the 10th of the following month	SI 63 of 2019
Third-party insurance for each vehicle	At all times on the road	Road Traffic Act, s.86
Insure Zambian assets with a licensed insurer	Unless the Registrar authorises a foreign policy	Insurance Act, s.166

Details: workers' compensation · NHIMA registration · motor insurance.

Insuring in Zambia

Section 166 of the Insurance Act 2021 requires assets, liabilities and interests situated in Zambia to be insured with an insurer licensed under the Act. The Registrar may authorise in writing a policy placed abroad when it is not available in Zambia. Breaking the rule is punishable by a fine of up to 200,000 penalty units, up to two years in prison, or both. The PIA repeats the warning on its licensed entities page.

Levy and brokers

A **3% levy** is charged on insurance premiums for all classes of insurance, and VAT is not payable on premiums (Insurance Premium Levy Act 2015, section 4).

A licensed broker must pass premiums to the insurer and keep clients' money in a separate account (Insurance Act, sections 21 and 22). The PIA's 2026 list names 95 insurance brokers (PIA list).

Frequently asked questions

Is workers' compensation compulsory in Zambia?

Yes. Every employer other than the State and exempted employers is liable to assessment by the Workers' Compensation Fund Control Board (Workers' Compensation Act 1999, section 110).

Can a Zambian company insure abroad?

Only with the Registrar's written authorisation, for a policy not available in Zambia (Insurance Act 2021, section 166).

Is VAT charged on insurance premiums in Zambia?

No. A 3% insurance premium levy is charged instead (Insurance Premium Levy Act 2015, section 4).

Chapter 5

Workers' compensation in Zambia (WCFCB): claims and employer duties

Reviewed 31 October 2026 · online: https://tulinde.africa/zm/workers-compensation/

Short answer Checked 31 October 2026

The **Workers' Compensation Fund Control Board (WCFCB)** compensates workers for accidents and diseases arising out of and in the course of employment, under the **Workers' Compensation Act No. 10 of 1999**. The worker gives notice to the employer as soon as possible; the **employer must report to the Commissioner within 3 days** (section 88), and that report counts as the worker's claim. A claim must be lodged **within 12 months** of the accident or disease, or of the death (section 87), although the Commissioner may accept a late claim for a reasonable cause. An accident on a **reasonably direct route between home and work** counts as a work accident (section 51(4)).

What is covered

- An accident or disease arising out of and in the course of employment, causing disablement or death: the worker, or the dependants, are entitled to compensation (section 51(1)).
- It still counts if the worker broke a rule or acted without instructions, as long as the act was for the employer's business (section 51(3)).
- Travel between home and work, in the employer's vehicle or otherwise, counts when the route was reasonably direct (section 51(4)).
- No compensation if the accident is attributable to the worker's serious and wilful misconduct, or for a death more than 12 months after the accident unless the accident caused it (section 51(2)).
- An employer may not contract out of the Act or deduct compensation costs from wages (sections 55 and 56).

Text: Workers' Compensation Act No. 10 of 1999.

Deadlines

Who	What	Deadline	Section
Worker or dependant	Notice of the accident or disease to the employer	As soon as reasonably possible	87(1)(a)
Employer	Report to the Commissioner, and forward any written notice	Within 3 days of knowing	88(1)
Worker or dependant	Lodge the claim with the Commissioner (or the exempted employer)	Within 12 months of the accident or disease; for a death, 12 months after the death	87(1)(b), 87(3)
Worker on periodical payments	Claim for permanent disablement	Within 12 months after the payments end	87(2)

A late or defective claim is not barred if the Fund is not seriously prejudiced, or if the delay was caused by a mistake, absence from Zambia or another reasonable cause (section 87(5)). The NHIMA benefit package excludes work injuries covered by the Workers' Compensation Fund (SI 63 of 2019).

Employer duties

- Give the Commissioner the prescribed particulars of each business within 14 days of starting, and report changes within 14 days (section 134).
- Pay the assessments set by the Board: every employer other than the State and exempted employers is liable (section 110).
- Provide and maintain first-aid appliances (section 99).
- Do not end the contract of a worker during disablement without the Commissioner's consent (section 62).

The Board's website: workers.com.zm, which describes the WCFCB as the Zambian social security scheme compensating workers for workplace accidents and diseases.

Frequently asked questions

How long do I have to claim workers' compensation in Zambia?

12 months from the accident or the start of the disease, or 12 months from the death (Workers' Compensation Act 1999, section 87). The Commissioner may accept a late claim for a reasonable cause.

Does an accident on the way to work count?

Yes, if you were travelling by a reasonably direct route and with reasonable dispatch, in the opinion of the Commissioner (section 51(4)).

How fast must my employer report an accident?

Within three days of knowing about it (section 88). The report counts as your claim.

Chapter 6

Your rights as a policyholder in Zambia

Reviewed 31 October 2026 · online: https://tulinde.africa/zm/policyholder-rights/

Short answer Checked 31 October 2026

The **Insurance Act No. 38 of 2021** gives policyholders in Zambia these rights: a policy **printed legibly** on a form **lodged with the Registrar** (sections 23–24); a claim **settled within the prescribed period** once the insurer accepts it, or **written reasons** for a refusal (section 28); **30 days to cancel** a new life policy (section 46); premiums paid to your **licensed broker count as paid** to the insurer (section 26); the right to **enforce the policy in court** (section 30) and to **complain to the PIA** (sections 156–157).

Your rights, section by section

Your right	Section
Policy terms in legible print and clear typeface	24
The insurer must lodge its policy and proposal forms with the Registrar 30 days before use; the Registrar can prohibit a form	23
The PIA may stop an insurer charging a premium below the pure risk premium	25
Premium paid to the licensed broker who arranged the policy counts as paid to the insurer	26(4)
If you do not pay, the insurer must cancel a general policy and tell you in writing	26(2)
Claims settled within the prescribed period once liability is accepted; written reasons for disclaiming liability	28
The policy is issued in Zambia and payable in Zambia	29
You may enforce your rights in court, whatever the policy says (arbitration clauses apply)	30
30 days to cancel a new life policy	46
Life cover protected from creditors when taken for spouse or children	35, 36
Complaint to the PIA, within one year of exhausting the insurer's process	156, 157

Text: Insurance Act No. 38 of 2021.

Using your rights

- Ask for every answer in writing, especially a refused or reduced claim: section 28 requires written reasons.
- Keep proof of every premium paid, to the insurer or to your broker.
- Check the seller on the PIA list before you pay: check an insurer, broker or agent.
- If the insurer does not answer, go to the PIA: complaints.

The PIA lists "a delay in settlement of a payable claim" among the complaints it handles (complaints procedure).

Frequently asked questions

Must an insurer explain why it rejected my claim in Zambia?

Yes. An insurer that does not accept liability must give the claimant a written statement of its reasons (Insurance Act 2021, section 28(2)).

I paid my broker but the insurer says I did not pay. Who is right?

Section 26(4) treats a premium paid to the licensed broker who arranged the policy as paid to the insurer.

Can I take my insurer to court in Zambia?

Yes. Section 30 lets a policyholder enforce the policy in court despite any contrary term; an arbitration clause is applied by the court.

Chapter 7

How to complain about an insurer in Zambia (PIA)

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

Short answer Checked 31 October 2026

Complain to the **insurer first** and use its internal complaints process to the end. Then write to the **Registrar of the Pensions and Insurance Authority (PIA)** by letter, e-mail (**pia@pia.org.zm**) or the **complaint form**, with your NRC number, the insurer's name, copies of your correspondence and the redress you want. The PIA handles unfair practices, disputes over liability or the amount offered, and **delays in paying a payable claim**. Under the Insurance Act 2021 (section 157), the PIA does not investigate a complaint made **more than one year** after you exhausted your rights with the insurer.

Step by step

1. Lodge the complaint with the insurance company. All insurers must have an in-house complaints process, and the PIA asks you to exhaust it first. Keep copies; if you only spoke to someone, note their name, title and the date (PIA complaints procedure).
2. Write to the Registrar by letter or e-mail, or fill in the insurance complaint form.
3. Give your full name, NRC number, contact details, the date and nature of the complaint and the insurer's name, plus what you have already done.
4. Attach copies of letters and e-mails with the insurer and other documents, and say what redress you are seeking.
5. The PIA acknowledges receipt, may ask for more information, and starts once it has all the documents. If it cannot take your case, it tells you in writing.

Contact: Pensions and Insurance Authority, Stand No. 4618, Lubwa Road, Rhodespark, Lusaka · +260 211 251401 / 251405 / 251489 · pia@pia.org.zm (PIA).

What the PIA handles, and what it does not

The PIA handles	The PIA does not investigate
Unfair practices by an insurer or another licensed entity	Complaints about individual employees of insurers
Disagreements about liability under a policy, or the amount offered	Disputes already in court
Delays in settling a payable claim	Complaints from lawyers, unless a judgment has been passed against a licensed entity
	Service-level disputes between insurers and intermediaries

Source: PIA Insurance Complaints Handling Procedure.

What the Insurance Act says

- The PIA may investigate on its own initiative or on a complaint, including an anonymous one or one made by an association for its members (section 156).
- It will not investigate a complaint made more than one year after you exhausted your rights, and must give you written reasons within 14 days if it refuses or stops an investigation (section 157).
- It can issue an enforcement notice to an insurer, reinsurer or intermediary (section 161).
- You may always enforce your rights under the policy in court; an arbitration clause in the policy is applied by the court (section 30).
- An insurer that accepts a claim must settle it within the prescribed period, and must give written reasons if it rejects it (section 28).

Text: Insurance Act No. 38 of 2021. NHIMA complaints go to NHIMA, not to the PIA: see NHIMA benefits and complaints.

Frequently asked questions

How do I complain to the PIA in Zambia?

After the insurer's own process, write to the Registrar (pia@pia.org.zm, Stand No. 4618, Lubwa Road, Rhodespark, Lusaka) or use the complaint form on pia.org.zm, with your NRC, the insurer's name, copies of correspondence and the redress you want.

Is there a time limit to complain to the PIA?

Yes: the PIA does not investigate a complaint made more than one year after you exhausted your rights with the insurer (Insurance Act 2021, section 157(2)).

Can the PIA force an insurer to pay?

The PIA can issue an enforcement notice directing an insurer to act (section 161). For money owed under the policy you can also go to court (section 30).

What is the PIA phone number?

+260 211 251401, 251405 or 251489; mobile 0950136662/3; e-mail pia@pia.org.zm.

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