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Zimbabwe

Insurance companies & IPEC guide

7 chapters · every source listed

Tulinde

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Insurance companies & IPEC guide 2026

For anyone in Zimbabwe buying insurance or running a business: IPEC's list of insurers, how to check an insurer or broker, IPEC's powers since 2026, complaints, and NSSA for employers.

This guide puts together 7 pages of Tulinde Zimbabwe (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 18 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

Insurance companies in Zimbabwe (IPEC list, 2026)

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

Short answer Checked 31 October 2026

IPEC's list of regulated entities, retrieved on 31 October 2026, names **20 short-term insurers** (motor, property, business cover), **12 life assurers** and **10 funeral assurers**, **16 microinsurers** and the reinsurers. Two of them were cancelled by IPEC in 2026 and are left out of our list: **Heritage Life** (5 May) and **Orchid Funeral Assurance** (1 June). Only a registered insurer may carry on insurance business in Zimbabwe (Insurance Act [Chapter 24:07], section 7).

How to check an insurer before you buy

1. Find the insurer named on your policy in the lists below or on IPEC's regulated entities page, which also gives each company's address, email and phone.
2. Check the broker or agent on the same page: insurance brokers, multiple agents and loss assessors are listed there.
3. Look for an IPEC cancellation notice, and ask IPEC in doubt (enquiry@ipec.co.zw, WhatsApp +263 772 154 281).

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

What the lists mean

- **Short-term insurers** sell motor, property, business and travel cover. In 2025 they wrote ZWG 8,153.69 million of insurance revenue.
- **Life assurers** sell life, funeral and savings policies (ZWG 7,565.45 million in 2025). Some, such as Nyaradzo Life and Doves Life, are known for funeral plans.
- **Funeral assurers** sell funeral policies only (ZWG 286.36 million in 2025).
- **Microinsurers** sell small, simple policies under IPEC's microinsurance framework (ZWG 279.22 million in 2025).

Figures: IPEC 2025 Annual Report, which counted 21 short-term insurers, 12 life assurers and 7 funeral assurers at 31 December 2025. Medical aid societies are not on this list: see medical aid societies.

Frequently asked questions

How many insurance companies are registered in Zimbabwe?

IPEC's list retrieved on 31 October 2026 names 20 short-term insurers, 12 life assurers (11 active after Heritage Life's cancellation), 10 funeral assurers (9 active after Orchid's cancellation) and 16 microinsurers, plus reinsurers.

Is Old Mutual registered in Zimbabwe?

Yes: Old Mutual Insurance Company is on IPEC's list of short-term insurers and Old Mutual Life Assurance Company on its list of life assurers. See Old Mutual in Zimbabwe.

Which insurer is the best in Zimbabwe?

Tulinde does not rank insurers. Compare the policy wording, the exclusions and the excess of at least two registered insurers, and check how complaints are handled.

Chapter 2

How to check an insurer, broker or agent in Zimbabwe

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

Short answer Checked 31 October 2026

Check the **insurer** and the **broker or agent** on **IPEC's list of regulated entities** before you pay, and look for an IPEC cancellation notice. Carrying on insurance business without registration (Insurance Act [Chapter 24:07], s 7), acting as an insurance broker without registration (s 35) and holding oneself out as an insurer or broker without being registered (s 88) are offences punishable by a fine up to level fourteen or up to **five years** in prison.

Three checks

1. Find the company named on your policy on IPEC's list: life assurers, short-term insurers, funeral assurers, microinsurers, reinsurers, insurance brokers, multiple agents and loss assessors, each with an address, email and phone.
2. Check that it has not been cancelled: in 2026 IPEC published cancellations of Heritage Life (5 May) and Orchid Funeral Assurance (1 June), while both names were still on the list on 31 October 2026.
3. In doubt, ask IPEC: enquiry@ipec.co.zw, WhatsApp +263 772 154 281 (contact).

Our copy of the insurers: insurance companies in Zimbabwe.

What the Insurance Act says

- An **insurance agent** acts on behalf of a registered insurer: it initiates insurance business or receives proposals, issues policies or collects premiums. An **insurance broker** negotiates insurance with insurers on behalf of someone else (s 3).
- Carrying on insurance business without registration: offence, fine up to level fourteen, up to five years in prison (s 7(1)). The same for carrying on business as a broker without registration (s 35(1)).

- Causing someone to enter into insurance with an unregistered insurer is an offence (s 85), and only registered persons may use words such as "insurance", "assurance" or "broker" in their business name without IPEC's consent (s 86).

Text: [Insurance Act [Chapter 24:07]](https://ipec.co.zw/wp-content/uploads/2023/06/Insurance-Act_2.pdf). IPEC's registration requirements for agents: licensing requirements.

Frequently asked questions

How do I know if an insurance company is registered in Zimbabwe?
Look for it on IPEC's list of regulated entities and check that IPEC has not published a cancellation notice, or ask IPEC on enquiry@ipec.co.zw or WhatsApp +263 772 154 281.

Is it an offence to sell insurance without IPEC registration?
Yes. Carrying on insurance business or the business of an insurance broker without registration is an offence under sections 7 and 35 of the Insurance Act, punishable by a fine up to level fourteen or up to five years in prison.

Chapter 3

IPEC: the Insurance and Pensions Commission of Zimbabwe

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/ipec/

Short answer Checked 31 October 2026

IPEC, the **Insurance and Pensions Commission**, registers and supervises insurers, insurance brokers and pension funds in Zimbabwe under the **Insurance and Pensions Commission Act [Chapter 24:21]**, the **Insurance Act [Chapter 24:07]** and the pensions law, and reports to the Ministry of Finance. The **Amendment Act of 2026**, in effect from **24 April 2026**, adds the registration of **medical aid societies** and **NSSA**, creates a **policyholder protection fund** and lets you appeal a Commission decision to the Minister **within 14 days**. Insurance revenue reached **ZWG 16.28 billion** in 2025.

What IPEC does

IPEC's functions include registering insurers, mutual insurance societies and insurance brokers and regulating their business, monitoring their compliance, and informing the public about insurance and pensions (IPEC FAQs). Its complaints units handle complaints against insurers, brokers, agents and pension funds, free of charge (complaints procedure).

The 2026 Amendment Act

- In effect from 24 April 2026 (IPEC Circular 13 of 2026).
- IPEC now registers "insurers, mutual insurance societies, insurance brokers, medical aid societies and pension and provident funds and the National Social Security Authority" (new section 4(1)(a)).
- A Policyholder and Pensions and Provident Fund Members Protection Fund (sections 23E to 23T) pays compensation when a contributor becomes insolvent.
- Appeals against a decision of the Commission go to the Minister within fourteen days (new section 32C).

Text: Insurance and Pensions Commission Amendment Act, 2026.

The insurance sector in 2025

Insurance revenue written by direct underwriters	2025 (ZWG million)	2024 restated (ZWG million)	Change
Short-term insurers	8,153.69	6,798.30	+20%
Life assurers	7,565.45	4,655.28	+63%
Funeral assurers	286.36	215.47	+33%
Microinsurers	279.22	342.10	-18%
Total	16,284.72	12,011.15	+36%

Registered at 31 December 2025	Number
Short-term insurance companies	21
Life assurers	12
Funeral assurers	7
Microinsurance companies	16
Reinsurance companies / life reinsurers	10 / 5
Insurance brokers	29
Life assurance agents	1,757
All registered entities and persons	2,686

Source: IPEC 2025 Annual Report. Total insurance assets were ZWG 34.98 billion, and insurance penetration "remained around 2%".

Contact IPEC

IPEC head office: 160 Rhodesville Avenue, Greendale, Harare; enquiry@ipec.co.zw; WhatsApp +263 772 154 281. Complaints handling offices: Kingstons House, corner Kwame Nkrumah Avenue

and Leopold Takawira Street, Harare (+263 242 749491/94), and Office 18, Bulawayo Centre, corner Joshua Nkomo Street and 9th Avenue, Bulawayo (+263 292 261822) (IPEC FAQs, contact).

Frequently asked questions

What does IPEC stand for?

Insurance and Pensions Commission, the regulator of insurers, insurance brokers and pension funds in Zimbabwe, reporting to the Ministry of Finance.

Does IPEC regulate medical aid societies?

Since 24 April 2026 the Insurance and Pensions Commission Amendment Act gives IPEC the power to register and supervise medical aid societies. IPEC says it is working on the transition.

How do I contact IPEC?

160 Rhodesville Avenue, Greendale, Harare; enquiry@ipec.co.zw; WhatsApp +263 772 154 281. Complaints: complaints@ipec.co.zw or the complaints offices in Harare and Bulawayo.

Chapter 4

How to complain about an insurer in Zimbabwe (IPEC)

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

Short answer Checked 31 October 2026

Complain **in writing to the insurer or fund first**. If you are not satisfied, complain to **IPEC**, free of charge: by **WhatsApp +263 772 154 281**, **complaints@ipec.co.zw**, IPEC's online form, post, or in person at its complaints offices in **Harare** and **Bulawayo**. If you are not satisfied with IPEC's resolution you may **appeal to the Minister of Finance**. In 2025 IPEC received **318 insurance complaints** and resolved 311 of the 341 it handled.

Step by step

1. Write to the insurance company, broker or fund administrator, with copies of all relevant documents. Keep copies of everything and note names and dates; do not send originals unless asked.
2. If the answer does not satisfy you, complain to IPEC: WhatsApp +263 772 154 281, complaints@ipec.co.zw, the online form, the chatbot on IPEC's website, social media, post, or in person.
3. If you are not satisfied with IPEC's resolution, appeal to the Minister of Finance and Economic Development.

All from IPEC's consumer complaints procedure. IPEC does not handle complaints about the National Social Security Authority or the Public Service Pension Scheme.

Where to go in person

IPEC head office: 160 Rhodesville Avenue, Greendale, Harare; enquiry@ipec.co.zw; WhatsApp +263 772 154 281. Complaints handling offices: Kingstons House, corner Kwame Nkrumah Avenue and Leopold Takawira Street, Harare (+263 242 749491/94), and Office 18, Bulawayo Centre, corner Joshua Nkomo Street and 9th Avenue, Bulawayo (+263 292 261822) (IPEC FAQs, contact).

Complaints in 2025

Complaints to IPEC about insurance, 2025	Number
Received in 2025	318 (plus 23 brought forward from 2024)
Against short-term insurers	151 (47%)
Against life assurers	108 (34%)
Against funeral assurers	54 (17%)
Against insurance brokers	3 (1%)
Against the Insurance Council of Zimbabwe	2 (1%)
Resolved, of the 341 handled	311

Source: IPEC 2025 Annual Report. Unresolved complaints carried into 2026: 14 against short-term insurers, 14 against life assurers, 2 against funeral assurers.

Frequently asked questions

Where do I report an insurance company in Zimbabwe?

To IPEC, after writing to the company first: complaints@ipec.co.zw, WhatsApp +263 772 154 281, online, or at its complaints offices in Harare (Kingstons House) and Bulawayo (Bulawayo Centre).

Does IPEC charge to handle a complaint?

No. IPEC says its complaints handling process is offered freely.

What if I disagree with IPEC's decision?

IPEC says complainants may appeal to the Minister of Finance and Economic Development.

Chapter 5

Business insurance in Zimbabwe: NSSA work-injury cover and private policies

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

Short answer Checked 31 October 2026

Almost every employer in Zimbabwe must contribute to **NSSA's Accident Prevention and Workers Compensation Scheme** (SI 68 of 1990), which is **funded by employers only**, and deduct and pay **NSSA pension contributions** of **4.5% from the employee and 4.5% from the employer** on insurable earnings capped at **US$700 a month**. Public service vehicles must also carry no-fault passenger accident cover. Property, liability and other business risks are covered by private policies from the **20 short-term insurers** on IPEC's list.

What NSSA requires

Scheme	Who pays	Rule
Accident Prevention and Workers Compensation (APWCS), SI 68 of 1990	Employer only	All employers except the Government, employers of domestic workers and informal-sector employers; premium set with a risk factor by industry; insurance year 1 January–31 December
Pension and Other Benefits (POBS), SI 393 of 1993	Employee 4.5% + employer 4.5%	Workers aged 16 to 65; paid to NSSA before the 1st of each month; insurable earnings capped at US$700 from 1 June 2024

From NSSA schemes and the schedule of insurable earnings. Details: NSSA workers' compensation · NSSA contribution calculator.

Transport businesses

Every vehicle needs statutory third-party cover (Road Traffic Act, s 22). The Insurance Council of Zimbabwe adds that public service vehicles "are required to take out insurance to provide no-fault personal accident cover for passengers", issued by member insurers for the Special Risk Insurance Consortium (ICZ). Security companies, brokers and assessors buy professional indemnity through the same consortium.

Private business policies

Property, liability and other business covers are sold by the short-term insurers on IPEC's list, directly or through the registered brokers on the same list. Check them first: check an insurer, agent or broker.

Frequently asked questions

Do employees contribute to NSSA workers' compensation?

No. NSSA says the Accident Prevention and Workers Compensation Scheme is employer-funded; employees do not contribute.

What is the NSSA contribution rate?

For the Pension and Other Benefits Scheme, 4.5% of insurable earnings from the employee and 4.5% from the employer, 9% in total, on earnings capped at US$700 a month since 1 June 2024.

Must a kombi carry passenger insurance?

The Insurance Council of Zimbabwe says public service vehicles are required to take out no-fault personal accident cover for passengers, on top of third-party cover.

Chapter 6

NSSA workers' compensation in Zimbabwe (APWCS): who is covered and how to claim

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

Short answer Checked 31 October 2026

The **Accident Prevention and Workers Compensation Scheme (APWCS)** run by **NSSA** under **Statutory Instrument 68 of 1990** provides financial relief to employees and their families when a worker is **injured or killed in a work accident** or suffers a **work-related disease**, plus rehabilitation. It is **funded by employers only**. It covers all workers formally employed who are **over 16**; **civil servants, domestic workers and informal workers** are excluded.

The scheme in NSSA's words

- Objectives: financial relief to employees and their families after a work-related accident or disease; awareness of health and safety; factory and machinery inspection; rehabilitation of disabled employees.
- Contributions: "The Scheme is employer funded, employees do not contribute." All employers must contribute except the Government, employers of domestic employees and informal-sector employers.
- Registration: a new employer registers at the nearest NSSA office with the estimated earnings of its employees; the minimum premium is calculated with a risk factor for the industry; the insurance year runs from 1 January to 31 December.
- Coverage: all workers formally employed in a profession, trade or occupation above the age of 16. Exempted: civil servants, domestic workers, informal workers.

All from NSSA, schemes.

After a work accident

1. Give first aid and get medical treatment for the worker.

2. The employer reports the accident to NSSA on the forms it publishes, including the FG2 "Report of Accident" and the WCIF forms (NSSA forms).
3. Keep medical reports: NSSA publishes a Medical Report Certificate form on the same page.

NSSA is not regulated by IPEC for complaints (IPEC's complaints procedure excludes NSSA), so take a dispute to NSSA itself.

Frequently asked questions

Who pays for NSSA workers' compensation?

Employers only. NSSA says employees do not contribute to the Accident Prevention and Workers Compensation Scheme.

Are domestic workers covered by NSSA workers' compensation?

No. NSSA lists civil servants, domestic workers and informal workers as exempted from the scheme.

Can I complain to IPEC about NSSA?

No. IPEC's complaints procedure excludes the National Social Security Authority and the Public Service Pension Scheme.

Chapter 7

NSSA pension contribution calculator (Zimbabwe)

Reviewed 31 October 2026 · online: https://tulinde.africa/zw/nssa-contribution-calculator/

Short answer Checked 31 October 2026

The **NSSA Pension and Other Benefits Scheme** is financed by **4.5% of insurable earnings from the employee and 4.5% from the employer** (9% in total), paid to NSSA before the 1st of each month. Since **1 June 2024** insurable earnings are capped at **US$700 a month**, so the most each side pays is **US$31.50** (US$63 in total). Workers aged 16 to 65 are covered; domestic and informal workers are not.

The figures the calculator uses

Rule	Figure
Employee contribution	4.5% of insurable earnings
Employer contribution	4.5% of insurable earnings
Insurable earnings ceiling from 1 June 2024	US$700 a month
Who is covered	Employees aged 16 to under 65 in permanent, seasonal, contract or temporary employment; not domestic or informal workers

From NSSA, schemes and the schedule of insurable earnings. The work-injury scheme (APWCS) is a separate premium paid by the employer alone: NSSA workers' compensation.

Frequently asked questions

What is the maximum NSSA contribution?

US$31.50 a month from the employee and US$31.50 from the employer: 4.5% each of the US$700 ceiling in force since 1 June 2024.

Do I still pay NSSA after 65?

No. NSSA says deductions stop once the employee reaches 65, even if he or she keeps working.

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Chapter 5: Business insurance in Zimbabwe: NSSA work-injury cover and private policies

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Chapter 6: NSSA workers' compensation in Zimbabwe (APWCS): who is covered and how to claim

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Written and checked by the Tulinde editorial team. How we check facts: https://tulinde.africa/editorial-policy/. Read and share it online: https://tulinde.africa/zw/free-guides/insurance-companies-ipec-guide-2026/.

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