NATIONAL INSURANCE CORPORATION OF TANZANIA LIMITED



INSURANCE THIRD PARTY INTEGRATION API

Table of Contents

1.	DOCUMENT DESCRIPTION	2
1.1.	Request header	2
2.	BILL PROCESS FLOW	2
2.1.	Bill submission request - billsubreq	3
2.2.	The end-point for submitting billing data	4
2.3.	Acknowledgement response format	4
2.4.	Bill submission response – billsubresp	5
	Payment information posting response	
3.	COVER-NOTE SUBMISSION	6
3.1.	Cover note for motor insurance	6
3.2.	Covernote for non-motor insurance	12
3.3.	The end-point for submitting cover-note data for motor and non motor	16
4.	POLICY INFORMATIONS POSTING	16
5.	MOTOR INSURANCE COVER TYPES	18

1. DOCUMENT DESCRIPTION

The document is a technical document for the third-party integration with NIC insurance system. The document will enable the technical team to analyze the customization required for the required integration.

Document Name	NIC INSURANCE THIRD PARTY INTGRATION	
	API DOCUMENT	
Owner	NIC	
Document version	1.00	

1.1. Request header

The web service requires following parameters to be included in the HTTP header for authorization.

Key	Value	Description
Content-Type	application/json	Content Type
Timestamp	2021-01-01 09:29:38	Current request time in the following format yyyy-MM-dd hh:mm:ss
Digest	d3a052b6c7d5d5304d411	This value will be generated on the basis of a specific formula which is as below. SHA1 (PRIVATE KEY + MD5 (PUBLIC KEY)) Both the keys will be provided at the time of integration.

2. BILL PROCESS FLOW

- I. Integrating institution system composes bill submission request as per bill submission request BillSubReq json format and submit (single bill or multiple bills at once) to NIC.
- II. NIC receive the bill, immediately send back the acknowledgement as per response json format to the billing system and post the bill to its incoming bill queue for processing.
- III. NIC process the bill, publish the bill response to outgoing bill queue. The NIC billing system respond to a billing request with acknowledgement with control number. NIC receive the acknowledgement and remove the bill from the queue.

NOTE: Incase the NIC does not receive the acknowledgement in step III, it will keep on retrying to send the control number until when the message expires. Afterwards,

in order to get the message; the institution will be required to resubmit the same request.

2.1. Bill submission request - billsubreq

```
{
    "data":[
     "api_token":"",
     "api_user":"",
     "control_number_callback":"",
     "payment_notification_callback":"",
     "salesPointCode": "SP638",
     "quoteNo":"20178898",
     "policyType":"PRIVATE",
      "policyCurrency":"TZS",
     "motorPolicy":"True/False",
     "brokerCode":"2017",
     "brokerName": "Tanzania Commercial Bank",
     "clientType":"INDIVIDUAL",
     "clientName":"Omari Marwa Masaigana",
     "clientMobile":"+255656508107",
     "totalPremiumAmount":"413000.0000",
     "vatRate":"18.0",
     "vatAmount":"18000.0000",
     "clientIdNb":"19530101624290000222"
 ]
```

Data definition to be submitted.

Data key	Data type	Key description	Mandatory
api_key	String	API encryption Key	No
api_user	String	API Encryption User	No
control_number_callback	String	A URL link for acknowledging the control number when successfully Retrieved from GEPG	Yes
payment_notification_callback	String	A URL link for acknowledging, if the payment was retrieved successfully	Yes
salesPointCode	String	A TIRA sales point code. And it must be provided to NIC and being configured with respective Operating Branch for further validation of VAT Rate	Yes

		during submission of Billing Data	
quoteNo	String	A Unique Key for referencing the quotation submitted.	Yes
policyCurrency	String	The currency of the total Bill Amount Submitted. i.e. TZS, USD	Yes
MotorPolicy String A Boolean Value (True/False) indicating if the payload submitted is for Motor Business or Non Motor Business 1. Motor Business (True) 2. Non Motor Business (False)		Yes	
brokerCode	String	A Unique Intermediary Code(Registration Number) i.e. Provided by TIRA	Yes
brokerName	String	Name of Intermediary	Yes
clientName	String	Name of the Client	Yes
clientMobile	String	Client Mobile Phone Number (Valid Phone Number)	Yes
totalPremiumAmount	Number/Flo at	Total Premium Amount including VAT	Yes
vatRate	Number/Flo at	VAT Rate 1. 18.0 (Tanzania Mainland) 2. 15.0 (Zanzibar)	Yes
vatAmount	Number/Flo at	VAT Amount	Yes
clientIdType	String	Client Identity Type	No
clientIdNb	String	Client Identity Number	Yes

2.2. The end-point for submitting billing data

- 1. http://41.59.88.233/uat/mware/sm_bill/ (For UAT)
 2. http://41.59.88.233/production/mware/sm_bill/ (for Production)

2.3. Acknowledgement response format

```
"status":"True/False",
```

```
"message":"Success Message/Error Message"
```

Note: "message" will always be very descriptive, defining exactly what is needed to be corrected in case of the Errors.

```
2.4. Bill submission response – billsubresp
{
    "serviceMsgType":"20001",
    "quoteNo":"789888",
    "control_number":"99771014898"
}
```

Data definition

Data key	Data type	Key description	Mandatory
serviceMsgType	String	Service message type	Yes
quoteNo	String	Quote number submitted during bill submission	Yes
control_number	String	Acknowledging the control number successfully Retrieved from GEPG	Yes

Note: Control number will be sent to callback URL submitted during billing request

2.5. Payment information posting response

After payment made through control number, the following will be submitted through payment callback submitted during bill submission request.

```
{
    "serviceMsgType":"20004",
    "quoteNo":"789888",
    "control_number":"99771014898",
    "receipt_number":"EC34654544444"
}
```

Data definition

Data key	Data type	Key description	Mandatory
serviceMsgType	String	Service message type	Yes
quoteNo	String	Quote number submitted during bill submission	Yes
control_number	String	Acknowledging the control number successfully Retrieved from GEPG	Yes
receipt_number	String	Payment Receipt issued by payment service provider	Yes

Payment Information posting Acknowledgement

```
{
    "status":"True/False",
    "message":"Success Message/Error Message"
}
```

3. COVER-NOTE SUBMISSION

NIC accepts the cover-note details for motor and non-motor to be submitted to TIRA by third party, after success response from TIRA, the third-party institution will acknowledge the cover note details to NIC through provided callback with the following parameters.

3.1. Cover note for motor insurance

Definition of all data to be submitted during cover note submission for motor insurance

Data Key	Data Type	Description		Mandatory
api_token	String	API Encrypte	ed Token	No
api_user	String	API User		No
policy_informations_callback	String	A URL for acknowledging Policy Information (i.e. Policy Document, Cover- note Document e.t.c)		Yes
salesPointCode	String	TIRA Sales po	oint Code	Yes
quoteNo	String	A Unique Ide the Submitte Quotation.		Yes
transSource	String	Code to identify whether broker or Agent e.g. "BROKER" or "AGENT"		Yes
policyFromDate	String	Policy Start Date (dd/MON/yyyy format)		Yes
policyExpiryDate	String	Policy Expiry Date (dd/MON/yyyy format)		Yes
policyType	String	The Section Policy Type will explain various policy types available.		Yes
policyCurrency	, ,			Yes
			escription Inzanian	

			shillings	Ī
		USD	US Dollars	
policyNumber	String	Policy number issued by insurer		No
brokerpoLicyNumber	String			No
insurancepolicyNumber	String			No
debitstatus	String			No
brokerCode	String	Interme fier	diary Identi-	Yes
brokerName	String	Interme	diary Name	Yes
brokerAddress	String	Interme	diary Address	No
brokerPhone	String	Interme No	diary Phone	No
brokerEmail	String	Interme	diary Email	No
brokerTIN	String	,		No
brokerVRN	String	Intermediary Value Added Tax Registra- tion Number		No
clientCode	String	Client co	de	Yes
clientType	String	Individu	al, Corporate	Yes
clientName	String	Client N	ame	Yes
clientAddress	String	Client A	ddress	No
clientOccupation	String	Client C	ccupation	No
clientPhysicalAddress	String	Client A	ddress	No
clientMobile	String	Client M ber	Nobile Num-	Yes
clientEmail	String	Client E	mail	No
clientTIN	String	Client To tion Nur	ax Identifica- nber	No
clientVRN	String	Client Value Added Tax Regis- tration Number		No
totalPremiumAmount	Number/Floa t	Total Premium Amount		Yes
receiptNumber	String			No
receiptMode	String			No
receiptReference	String			No
receiptAmount	Number/Floa t			No
vehiclesCount	Number/Inte ger		of vehicles ehicle sub e.	Yes

institution	String	Client's date of birth	No
tiraProductCode	String	Tira Product Code	Yes
clientIdType	String	ID type	Yes
		1. National Id	
		2. Voter Id	
clientIdNb	String	ID number	Yes
vehicles	List Vehicles Object	The below Vehicles Object will have either single or multiple data of vehicles in case of fleet	Yes

Data for Vehicle Object

Data Key	Data Type	Description	Mandatory
coverDateFrom	String	Policy Start Date (dd/MON/yyyy format)	Yes
coverDateTo	String	Policy Expiry Date (dd/MON/yyyy format)	Yes
coverNoteReferenceNumber	String	Broker Risk Note Number	Yes
stickerNumber	String	Regulatory Docu- ment Number	Yes
riskNoteNo	String	Broker Risk Note Number	Yes
registrationNo	String	Vehicle Registration Number	Yes
vehicleMake	String	Vehicle Make & Model i.e. Toyota Land Cruiser	Yes
vehicleModel	String	Vehicle Model	Yes
vehicleCoverType	String	Policy Cover Type. See Motor insurance cover types	Yes
vehicleUse	String	Vehicle use	Yes
vehicleType	String	Vehicle Type i.e. Saloon or Station Wagon	Yes
vehicleColor	String	Vehicle Color	Yes
vehicleEngineNo	String	Vehicle Engine Num- ber	Yes

vehicleChassisNo	String	Vehicle Chassis Number	Yes
quoteNo	String	Quote number	No
vehicleEntertainmentsystemVa lue	Number/Floa t		No
vehicleStickerNo	String	Regulatory Document Number	No
vehicleManYear	Number/Inte ger	Vehicle Manufactur- ing Year	Yes
vehicleCC	Number/Floa t	Vehicle CC	Yes
vehiclePassangers	Number/Inte ger	Number of Passen- gers	Yes
vehicleValue	Number/Floa t	Vehicle Value	Yes
vehicleWindScreen	Boolean (0 or 1)	Vehicle Wind Screen Value	No
vehicleWindScreenPremium	Number/Floa t	Vehicle Wind Screen Premium	No
vehicleWindScreenValue	Number/Floa t	Vehicle Wind Screen Sum Assured	No
vehicleRadio	String		No
vehiclePLL	String		No
vehiclePremiumRate	Number/Floa t	Premium Rate	Yes
vehicleOverridePremiumRate	Number/Floa t	Override Premium Rate	No
vehiclePremium	Number/Floa t	Vehicle total Premium	Yes
vatAmount	Number/Floa t	Vat Amount	Yes
grossPremium	Number/Floa t	Gross Premium	Yes
tiraRiskCode	String	Risk code	Yes
vehicleGrossWeight	Number/Floa t	Vehicle gross weight	Yes
vehicleTareWeight	Number/Floa t	Vehicle tare weight	Yes
vehicleNoOfAxles	Number/Inte ger	Vehicle number of ax- les	Yes
vehicleAxleDistance	Number/Floa t	Vehicle axle distance	Yes
vehicleOwnerCategory	String	Vehicle owner cate- gory	Yes
vehicleMotorUsage	String	Vehicle motor usage	Yes

vehicleMotorCategory	String	Vehicle motor cate- gory	Yes
vehiclefuelUsed	String	Fuel used	Yes
vehicleModelNumber	String	Vehicle model num- ber	Yes

```
Payload data for motor cover note submission
 "data":[
     "api_token":'",
     "api_user":"",
     "policy_informations_callback":"http://192.32.15.248:90/insurance_callback",
     "salesPointCode": "SP389",
     "quoteNo":"20132022026330",
     "transSource": "BROKER",
     "policyFromDate":"08-Jul-2022",
     "policyExpiryDate":"07-Jul-2023",
     "policyType":"PRIVATE",
     "policyCurrency":"TZS",
     "policyNumber":"",
     "brokerpoLicyNumber": "2022026330",
     "insurancepolicyNumber":"",
     "debitstatus":"NEW",
     "brokerCode":"2013",
     "brokerName":"CRDB Bank PLC",
     "brokerAddress":"Dar es salaam, Tanzania",
     "brokerPhone":"",
     "brokerEmail": "info.insurance@crdbbank.co.tz",
     "brokerTIN":"130-024-173",
     "brokerVRN":"40-024392-V",
     "clientCode":"201352151",
     "clientType":"INDIVIDUAL",
     "clientName":"FATMA ALLY JUMA",
     "clientAddress": "FUONI JUMBI ZANZIBAR",
     "clientOccupation":"BO",
     "clientPhysicalAddress": "FUONI JUMBI ZANZIBAR",
     "clientMobile":"+255779983399",
     "clientEmail":"".
     "clientTIN":"".
     "clientVRN":"",
     "totalPremiumAmount":"115000.0000",
     "receiptNumber":"",
     "receiptMode":"",
     "receiptReference":"",
     "receiptAmount":"",
     "vehiclesCount":"1",
     "institution":"0015",
```

```
"tiraProductCode":"SP014001000000",
    "clientIdType":"ZAN_ID",
    "clientIdNb":"520279131",
    "vehicles":[
     {
       "coverDateFrom":"08-Jul-2022",
       "coverDateTo":"07-Jul-2023",
       "riskNoteNo":"",
       "registrationNo":"Z988HR",
       "vehicleMake":"TOYOTA",
       "vehicleModel":"Starlet",
       "vehicleCoverType":"TPO",
       "vehicleUse":"1",
       "vehicleType": "SALOON",
       "vehicleColor": "SILVER",
       "vehicleEngineNo":"1331",
       "vehicleChassisNo":"EP91-0456671",
       "vehicleEntertainmentSystemPremuim":"0",
       "vehicleEntertainmentsystemValue":"0",
       "vehicleStickerNo":"",
       "vehicleManYear":"1998",
       "vehicleCC":"1331",
       "vehiclePassangers":"4",
       "vehicleValue":"0.0000",
       "vehicleWindScreen":"0",
       "vehicleWindScreenPremuim":"0.0000",
       "vehicleWindScreenValue":"0.0000",
       "vehicleRadio":"0",
       "vehiclePLL":"0",
       "vehiclePremiumRate":"0.0000",
       "vehicleOverridePremiumRate":"0.0000",
       "vehiclePremium":"100000.0000",
       "vatAmount":"15000.0000",
       "grossPremium":"115000.0000",
       "tiraRiskCode": "SP014001000004",
       "vehicleGrossWeight":"000",
       "vehicleTareWeight":"00",
       "vehicleNoOfAxles":"000",
       "vehicleAxleDistance":"000",
       "vehicleOwnerCategory":"Sole Propriator",
       "vehicleMotorUsage":"Private",
       "vehicleMotorCategory":"Motor Vehicle",
       "vehiclefuelUsed":"Petrol",
       "vehicleModelNumber":"000"
     }
  ]
 }
]
```

3.2. Covernote for non-motor insurance

Definition of all data to be submitted

Data Key	Data Type	Description	Mandatory
CoverNoteHdr	CoverNoteHdr Object		Yes
CoverNoteDtl	CoverNoteDtl Object		Yes

Definition for CoverNoteHdr Object

Data Key	Data Type	Description	Mandatory
RiskNoteNb	String	Policy Risk Note Number	Yes
CompanyCode	String	Policy Broker Company Code	Yes
InsurerCompanyCode	String	Policy Insurance Company Code	Yes
PolicyInformationsCallback	String	A URL for acknowledging Policy Information (i.e. Policy Document, Cover-note Document e.t.c)	Yes

Definition for CoverNoteDtl Object

Data Key	Data Type	Description	Mandatory
CoverNoteReferenceNum	String	Cover Note Number	Yes
ber			
StickerNumber	String		No
CoverNoteNumber	String		Yes
PrevCoverNoteReference	String		No
Number			
SalePointCode	String	TIRA Sales point Code	Yes
CoverNoteStartDate	String	Policy Start Date	Yes
CoverNoteEndDate	String	Policy End Date	Yes
CoverNoteDesc	String	Cover Description	Yes
OperativeClause	String	Operative Clause	Yes
PaymentMode	String	Mode of Payment. The val-	No

		ues of the same are as below.	
CurrencyCode	String	Currency Code	Yes
ExchangeRate	Number/Float	Exchange Rate	Yes
TotalPremiumExcludingTax	Number/Float	Total Gross Premium	Yes
TotalPremiumIncludingTax	Number/Float	Total Net Premium	Yes
CommissionPaid	Number/Float	Broker Commission	Yes
CommissionRate	Number/Float	Commission Rate	Yes
OfficerName	String	Name of the Underwriter	Yes
OfficerTitle	String	Title of the Underwriter	Yes
ProductCode	String	Policy Insurance Type	Yes
RisksCovered	[RisksCovered] I.e. List of RisksCovered Object		Yes
SubjectMattersCovered	[Yes
PolicyHolders	[PolicyHolders] i.e. List of PolicyHolders Object		Yes

Definition of **RisksCovered** Object

Data Key	Data Type	Description	Mandatory
RiskCode	String	Policy Insurance Class	Yes
SumInsured	Number/Float	Sum Insured	Yes
SumInsuredEquivalent	Number/Float	Sum Insured Equivalent	Yes
PremiumRate	Number/Float	Premium Rate	Yes
PremiumBeforeDiscount	Number/Float	Premium Before Discount	Yes
PremiumDiscount	Number/Float	Premium Discount	Yes
DiscountType	String	Type of Discount Provided	No
PremiumAfterDiscount	Number/Float	Premium after Discount	Yes
PremiumExcludingTAxEquiv alent	Number/Float	Premium Excluding Tax Equivalent	Yes
PremiumIncludingTax	Number/Float	Premium Including Tax	Yes
TaxesCharged	List of TaxesCharged Object		Yes (If Applicable)

Definition of **TaxesCharged** Object

Data Key	Data Type	Description	Mandatory
TaxCode	String	Tax Code	Yes

TaxRate	Number/Float	Tax Rate	Yes
TaxAmount	Number/Float	Tax Amount	Yes

Definition of **SubjectMattersCovered** Object

Data Key	Data Type	Description	Mandatory
SubjectMatterReference	String		Yes
SubjectMatterDesc	String		Yes

Definition of **PolicyHolders** Object

Data Key	Data Type	Description	Mandatory
PolicyHolderName	String	Policy Holder Name	Yes
PolicyHolderBirthDate	String (Date String)	Date of Birth	Yes
PolicyHolderldType	String	Policy Holder Type	Yes
		Value Description	
		1 Individual	
		2 Corporate	
PolicyHolderldNumber	String	Policy Holder Id Number	Yes
		Value Description	
		National Identification Number (NIN)	
		Voters registration number	
		3 Passport num- ber	
Gender	String	Gender	Yes
CountryCode	String	Country Code	Yes
Region	String	Region	Yes
District	String	District	Yes
Street	String	Street	Yes
PolicyHolderPhoneNumber	String	Phone Number	Yes
PolicyHolderFax	[String] i.e. list of Faxes	Fax	No
PostalAddress	String	Postal Address	No
EmailAddress	String	Email Address	No

The Structure of the Payload for Non-Motor Cover-note Submission: -

"CoverNoteHdr":{
 "RiskNoteNb":"27828",
 "quoteNo":"0042220202421",

```
"CompanyCode":"ICC103",
 "InsurerCompanyCode":"ICC101",
 "PolicyInformationsCallback": "http://192.168.1.20/insurance_callback"
},
"CoverNoteDtl":{
 "CoverNoteReferenceNumber":"42220202421",
 "StickerNumber": "STR220202421".
 "CoverNoteNumber":"42220202421",
 "PrevCoverNoteReferenceNumber":"",
 "SalePointCode": "SC005",
 "CoverNoteStartDate":"29-Jul-2022",
 "CoverNoteEndDate": "28-Jul-2023",
 "CoverNoteDesc": "Contractors All Risks - Sum Insured up to 1 billion",
 "OperativeClause": "Auditoriums, Movie Theatres, Multi Purpose Halls",
 "PaymentMode":"GEPG",
 "CurrencyCode":"TZS",
 "ExchangeRate":"1.00",
 "TotalPremiumExcludingTax":"60000.00",
 "TotalPremiumIncludingTax":"70800.00",
 "CommisionPaid":"12000.00",
 "CommisionRate":"20.00",
 "OfficerName":"MILLIE",
 "OfficerTitle":"Manager Profile",
 "ProductCode": "SP003002000000",
 "RisksCovered":{
   "RiskCovered":{
     "RiskCode":"",
     "SumInsured":"30000000.00",
    "SumInsuredEquivalent": "30000000.00",
    "PremiumRate":"0.20",
    "PremiumBeforeDiscount":"60000.00",
    "PremiumDiscount":"0.00",
    "DiscountType":"",
    "PremiumAfterDiscount":"60000.00",
    "PremiumExcludingTaxEquivalent":"60000.00",
    "PremiumIncludingTax":"70800.00",
    "TaxesCharged":{
      "TaxCharged":{
        "TaxCode":"VAT-MAINLAND",
        "TaxRate":"0.18",
        "TaxAmount":"10800.00"
      }
    }
   }
 "SubjectMattersCovered":{
   "SubjectMatter":{
     "SubjectMatterReference": "NONVEHICLE-CONTRACTORS-27828",
     "SubjectMatterDesc":"Non Motor"
   }
 },
```

```
"PolicyHolders":{
    "PolicyHolder":{
      "PolicyHolderName": "Millie Msuya",
      "PolicyHolderBirthDate": "05-Feb-2000",
      "PolicyHolderType":"1",
      "PolicyHolderldNumber":"471258963",
      "PolicyHolderIdType":"1",
      "Gender": "Female",
      "CountryCode":"TZA",
      "Region":"",
"District":"",
      "Street":"",
      "PolicyHolderPhoneNumber":"+255746464819",
      "PolicyHolderFax":[
      ],
      "PostalAddress":"TEST",
      "EmailAddress":"kijotimillie@gmail.com"
 }
}
```

3.3. The end-point for submitting cover-note data for motor and non motor

```
    http://41.59.88.233/uat/mware/sm_policy/ (For UAT)
    http://41.59.88.233/production/mware/sm_policy/ (for Production)
    Response Format:

            "status":"True/False",
            "message":"Success Message/Error Message"
```

Note: "message" will always be very descriptive, defining exactly what is needed to be corrected in case of the Errors.

4. POLICY INFORMATIONS POSTING

After received cover note details, NIC will acknowledge policy information details as defined below.

Definition of all data to be submitted

Data Key	Data Type	Description	Mandatory
cover_note_reference_numb	String		Yes
er			
cover_note_number	String		Yes

registrationNo	String	Subject matter reference number	Yes
serviceMsgType	String	Service message type default '20002'	Yes
institution	String		Yes
quoteNo	String	A Unique Key for referencing the quotation submitted.	Yes
riskNoteNo	String		Yes
brokerCode	String		Yes
brokerCode	String		Yes
taxInvoiceDate	date	Invoice date	Yes
returnCode	String	Success code '0000'	Yes
returnMessage		Success message	Yes
policy_number	String	Policy number issued by NIC	Yes
Document object			
policy_document	String	Policy document URL for retrieving policy document	Yes
proposal_document	String	proposal document URL for retrieving document	Yes
covernote_document	String	Covernote document URL for retrieving document	Yes
receipt_voucher_document	String	Receipt document URL for retrieving document	Yes
tax_invoice_document	String	Invoice document URL for retrieving document	Yes

Policy information posting payload

```
{
"cover_note_reference_number": "",
"cover_note_number": "",
"registrationNo": "",
"serviceMsgType": "20002",
"institution": "",
"quoteNo": "",
"riskNoteNo": "",
"taxInvoiceNo": "",
"taxInvoiceDate": "",
"tiraStickerNo": "",
"returnCode": "0000",
"returnMessage": "Success",
"policy_number": "",
```

```
"documents": {
  "policy_document": "",
  "proposal_document": "",
  "covernote_document": "",
  "receipt_voucher_document": "",
  "tax_invoice_document": "";
},
  "errors": [
  { "insured_item": "",
  "error_code": "",
  "error_message": ""
}
]
}
```

5. MOTOR INSURANCE COVER TYPES

The below are the Insurance Types supported for motor batch interface.

Value	Name	Class
PMI017	Private Motor Insurance	Bima Flex Comprehensive
PMI018	Private Motor Insurance	Bima Flex Third Party Only
PMI06	Commercial Motor Insurance	Comprehensive
PMI15	Motorcycle Insurance	Comprehensive
PMI09	Passenger Carrying Vehicle	Comprehensive
PMI03	Private Motor Insurance	Comprehensive
PMI12	Special Type Vehicle	Comprehensive
PRMI07	Private Motor Insurance	Extra Accessories
PRMI02	Private Motor Insurance	Extra Towing Charges
MVM01	Private Motor Insurance	Mortgage
PMI16	Motor Trade Insurance	Motor Trade Insurance
PRMI01	Private Motor Insurance	Special Cover for wind screen
PRMI05	Private Motor Insurance	Strike, Riot and Civil Commotion
PMI05	Commercial Motor Insurance	Third Party Fire and Theft
PMI14	Motorcycle Insurance	Third Party Fire and Theft
PMI08	Passenger Carrying Vehicle	Third Party Fire and Theft
PMI02	Private Motor Insurance	Third Party Fire and Theft
PMI11	Special Type Vehicle	Third Party Fire and Theft
PMI04	Commercial Motor Insurance	Third Party Only
PMI13	Motorcycle Insurance	Third Party Only
PMI07	Passenger Carrying Vehicle	Third Party Only
PMI01	Private Motor Insurance	Third Party Only
PMI10	Special Type Vehicle	Third Party Only
PRMI04	Private Motor Insurance	Third Party Property Damage be- yond Tshs. 50 Million
PRMI06	Private Motor Insurance	Use of the motor vehicle beyond geographical area (Tanzania)