



# INSURANCE REGULATORY AUTHORITY

*“Bima bora kwa Taifa”*

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## Safeguarding the Rights of Consumers of Insurance Services

It is common to hear conflicting statements made about insurance whenever you engage an insurance consumer in a discussion. These statements do represent, in equal measure, both positive and negative experiences people have had with insurance practice. These statements may not vary significantly whether you are engaging an individual, a household, a business person, an investor or even a government agency.

They all have one thing in common, seeking to insure life and assets against losses and get compensated whenever the losses occur. A key question that comes to mind is, “Are consumers actually protected by insurance policies and are there measures that have been put in place by the government to ensure consumers of insurance services are actually protected?”

For purposes of general information, it is important to note that consumers of insurance services just as consumers of any other goods and services on

offer in the market in Kenya today are protected as set out in various laws of Kenya. Key among these laws is the supreme law which is the Constitution of Kenya as promulgated in August 2010, the Consumer Protection Act of 2012 and the Insurance Act CAP 487 of the laws of Kenya among others. Of significance in the Insurance Act is the establishment of the Insurance Regulatory Authority (IRA) as a government agency with a key mandate of protecting and promoting the interests of policyholders and insurance beneficiaries.

In seeking to protect consumers, the Authority has over time continued to receive and address complaints from consumers of insurance services. On the whole, these complaints call for a broad based framework for ensuring consumers of insurance services are protected and a number of measures have been put in place by the Authority and these include:

- i. Enforcement of the Insurance Act which has various provisions for protecting the consumer of

insurance services

- ii. Issuance of guidelines to the industry and enforcing compliance
- iii. Establishment of Consumer Protection Department to broadly handle consumer issues arising from an insurance contract. The department receives and handles complaints lodged by members of the public against all members of the insurance industry including insurance companies, Agents, Brokers and Medical Insurance Providers and all other service providers. If you are a policyholder and you are dissatisfied with a decision of your insurance company, then you can report to IRA for redress.
- iv. Public Education: Recognizing that there is generally a serious lack of understanding of insurance services, the Authority embarked on a rigorous program of educating consumers of insurance services on the need and benefits of insurance. The campaign coordinated mainly through the consumer

education Department targets all cadres of insurance consumers from individuals, businesses and corporate.

- v. Establishment of an Insurance Fraud Investigations Unit in collaboration with the Kenya Police Service. The Unit investigates all forms of fraud in the Insurance industry and as a policyholder, you are encouraged to report any suspected cases of insurance fraud to the Unit.

The Unit can be reached on the following numbers: **0707598455**, **0786598455** or email **ifiu@ira.go.ke**

You are encouraged to collaborate with the Authority by sharing ideas and concerns


about the insurance industry using our contacts listed below and through visiting our website in order for us to serve your interests better.



### INSURANCE REGULATORY AUTHORITY (IRA)

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