



Alliance
INSURANCE

Ensuring your progress

“Where competitors seek stability,
Alliance defines growth.”

I. EXECUTIVE STATEMENT — “Setting the Standard for Insurance Excellence in Tanzania”

For over two decades, Alliance Insurance Corporation Limited has stood as the benchmark of performance, innovation, and integrity in Tanzania’s insurance industry. We are not simply a market participant — we are the market leader, shaping the direction of the entire sector.

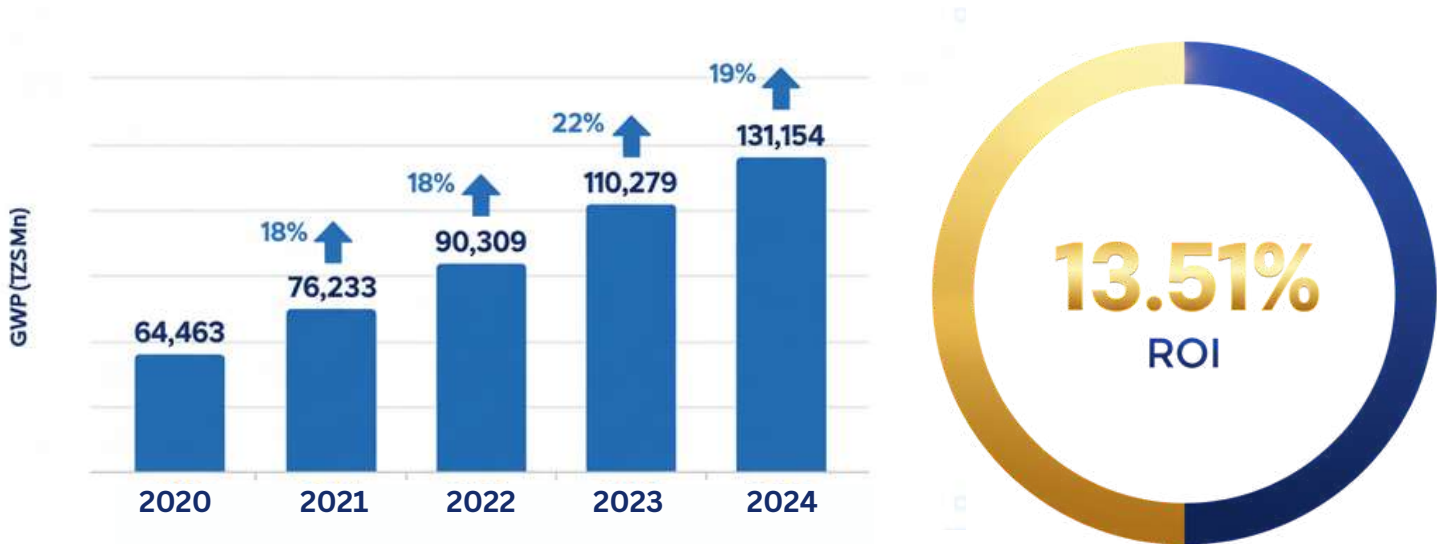
As of 2024, Alliance commands the No. 1 position in the Tanzanian general insurance market, holding a 12% national market share, recognized by the Tanzania Insurance Regulatory Authority (TIRA). For 15 consecutive years, Alliance has set the gold standard for underwriting excellence, profitability, and customer trust

Where others follow trends, Alliance creates them.
Where competitors seek stability, Alliance defines growth.
Where the market looks for leadership, Alliance leads from the front.

II. BUSINESS PERFORMANCE — “Dominating the Market with Consistent, Profitable Growth”

Alliance’s growth trajectory is unmatched in the financial services sector:

Fastest Growing Insurer in Tanzania — 19% CAGR vs. Industry 10–11%



Results that speak for themselves:

- **Fastest Growing Insurer in Tanzania:** Averaging **19% annual growth** over five years — nearly double the industry average.
- **Highest Return on Investment:** ROI increased **41% YoY**, surpassing every peer in operational efficiency.
- **Dominant Corporate Portfolio:** Chosen insurer for the country's largest infrastructure, energy, and logistics projects — from **Taifa Group, SGR, Songas, CRJE Rotana, Kilombero Sugar, DART PPP, and Adani East Africa Gateway Terminal.**

→ **Our edge:** Every major multinational and local conglomerate in Tanzania trusts Alliance — because we deliver reliability, expertise, and rapid claims service unmatched by any competitor.

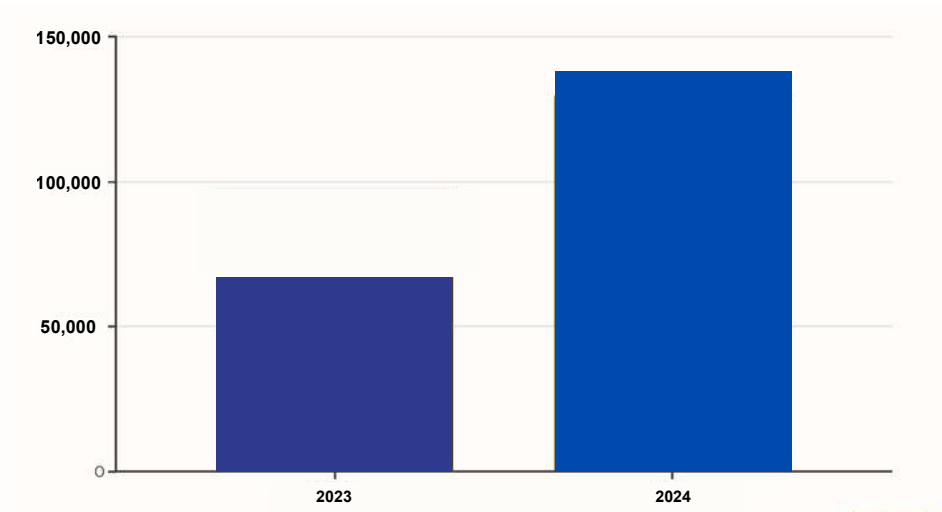
III. TECHNOLOGICAL LEADERSHIP — “Digitally Empowering Nation.”

Alliance is the **pioneer of insurance digitalization in Tanzania.** We did not wait for the future — we built it.

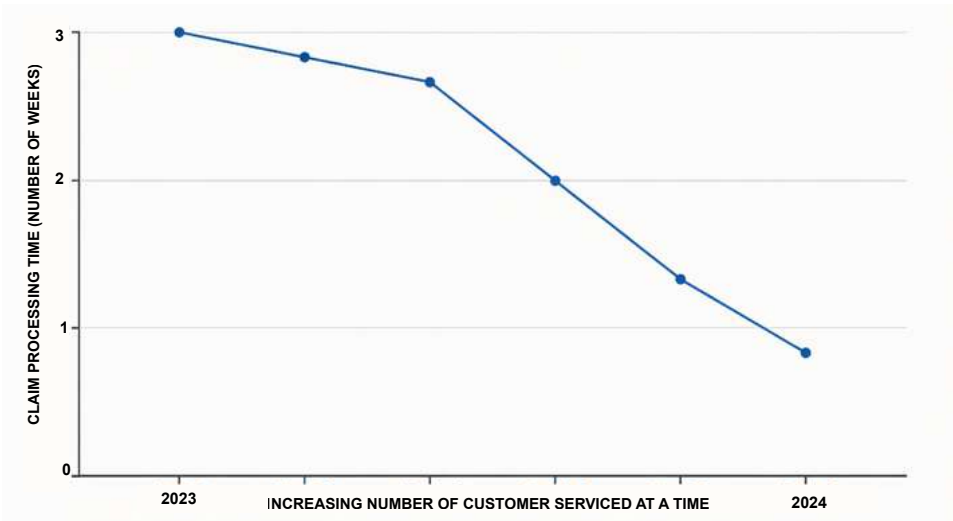
Breakthrough Innovations:



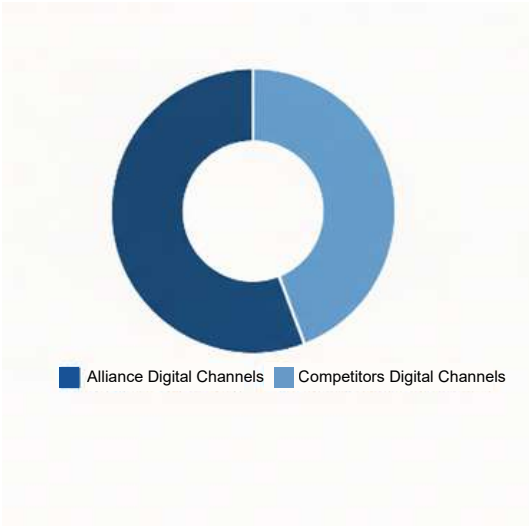
Customer Increase (35%)



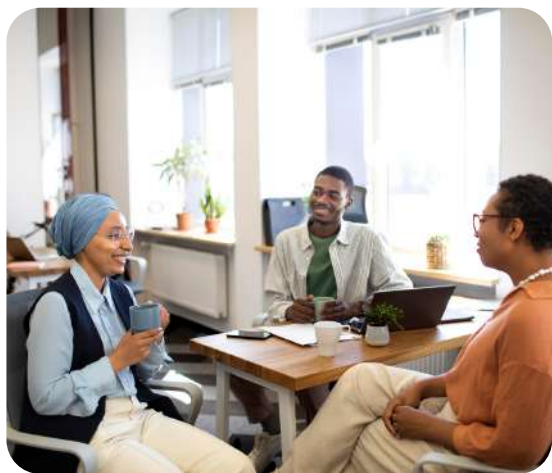
70% reduction in claim turnaround time



1.7 billion TZS generated from digital platforms in 2024 and projecting 3.5b in 2025 — highest in the sector



IV. HUMAN CAPITAL EXCELLENCE — “Developing Tanzanian Talent for Global-Standard Insurance”



**98% Tanzanian Workforce
109 Employees — 9% Increase in Women
90+ Staff Trained in 2023–24**

— “ —
“We don’t just build a company;
we build an industry.”

V. CSR & COMMUNITY DEVELOPMENT — “Corporate Citizenship That Creates Tangible Change”

Alliance’s CSR philosophy is not symbolic — it is transformational. We invest in people, communities, and the planet with measurable, lasting results.



Health



Education



Environment



13

Schools & Sanitation



4,000+

Students



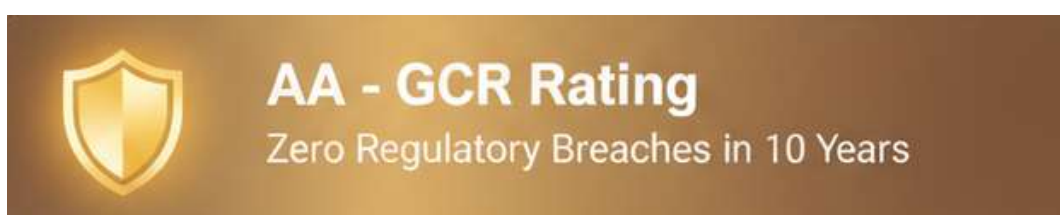
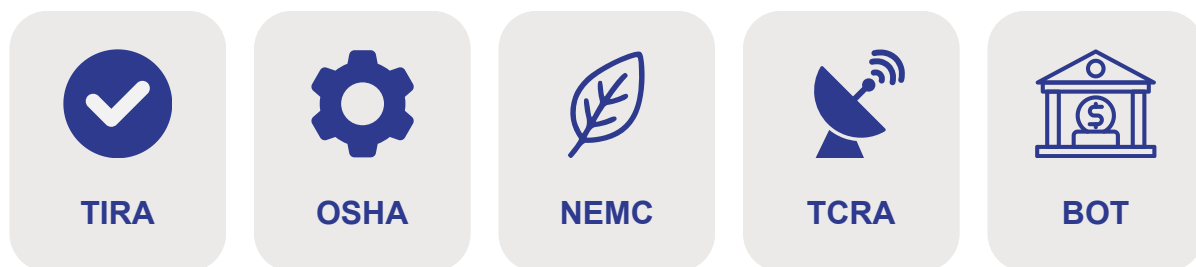
2,000+

Trees Planted

PLANTED THE FOLLOWING NO OF TREES:

Ukonga school 35, Juhudi school 25, Ukonga JICA 15, Sinza Magabe 15, Buguruni sch 32
Mikumi sch 17, Darajani sch 30, Mwananyamala sch 10, Kinondoni sch 10, Mwongozo sch 10
Tandale sch 15, Buza sch 20, Amani sch 20

VI. COMPLIANCE, STANDARDS, AND CREDIBILITY — “Governance Beyond Regulation”



→ Our edge: Alliance is the only insurer in Tanzania consistently rated “AA-” in operations and compliance — the industry’s governance benchmark.

VII. ENERGY EFFICIENCY & SUSTAINABILITY — “Efficiency as a Culture”



→ Our edge: Alliance is the only Tanzanian insurer with a fully digitized policy ecosystem — leading to measurable carbon footprint reduction.

VIII. WHY ALLIANCE IS THE BEST — “The Undisputed Leader of Insurance Excellence in Tanzania”

Dimension		Alliance Insurance	Industry Average	Distinction
	Market Share	12% 	9%	Highest in Tanzania
	Growth Rate	19% CAGR 	10-11%	Fastest Growing
	ROI	13.51% 	9%	Most Profitable
	Export Revenue	USD 15.7M 	USD 5M	Top Exporter
	CSR Reach	13 schools, 2,000+ Citizens	More than 3 schools	Largest Impact
	GCR Rating		B or Below	Highest Credit Quality

“The Industry Competes with Alliance — Not the Other Way Around.”

**“Alliance Insurance Corporation Limited — The
Benchmark of Tanzanian Excellence”**

