



MICROINSURANCE COMPANY

# Company Profile





# ISEZERANO NI ISEZERANO

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# ABOUT



**RADIANT YACU Ltd** is a Dedicated Microinsurance Company motivated by the drive to help the people of Rwanda secure better lives and future by helping them mitigate the impact of financial losses that arise from insurable risks that confront them.

**RADIANT YACU Ltd** helps to mitigate the impact of financial losses that arise from insurable risks that confront beneficiaries. RADIANT YACU Ltd focuses on clients' well-being is core in our business and we do this by investing in understanding our clients' needs before any investments in product design and delivery. We offer our clients the product with high value proposition and hence the tag line "Affordable insurance for better life".

# CORPORATE PHILOSOPHIES

## OUR VISION



To be a market leader in the provision of inclusive micro-insurance solutions in Rwanda

## OUR MISSION



To improve our clients' lives through provision of innovative and customer centric micro inclusive insurance products.

## VALUES



- Excellence
- Integrity
- Respect
- Teamwork
- Customer centricity

## OUR GOAL



To be the preferred microinsurer by Various market segments in Rwanda.

## STRATEGIC OBJECTIVES



- Achieve high standards of professionalism and systems in the company
- Build strong partnerships
- Grow shareholders' value and wealth
- Enhanced image and reputation of insurance
- Embrace and implement a customer centric DNA



SENIOR MANAGEMENT  
**TEAM**



**Ovia K. Tuhairwe**

CEO

Ovia K. Tuhairwe is the Chief Executive Officer of RADIANT YACU Microinsurance Company. In 2022, Ovia was ranked among the Top 50 Strong Women in Insurance in Africa by African Insurance Organization.

She has got 15 years' experience in Insurance industry with 6 years in Microinsurance space. She holds a Master's Degree in Business Administration from Kampala International University and a Bachelor's Degree in Education from Makerere University, Kampala, Uganda. Ovia attended Microinsurance Master Leadership program in the Philippines and she is now a Microinsurance Master in the Country.

Ovia is also a Certified Inclusive Insurance Trainer, by ILO under Impact Insurance initiative. She completed several trainings in InsurTec, Inclusive insurance Product design & Development, Human Center Design & Customer Centricity to mention but a few, from different Countries.

Ovia has been instrumental in the design & implementation of various inclusive insurance products & models in Rwanda & also participated in the design and implementation of Rwanda National Agriculture Scheme under Livestock & Crop insurance. She is passionate about serving the underserved and unserved market segments of the Population with client centric inclusive insurance solutions.



**Mr James GAKURU**

Senior Sales and Marketing  
Manager

Mr James GAKURU, is the Senior Sales and Marketing Manager of RADIANT YACU LTD. James has a strong experience of more than 6 years in microinsurance space and 10 years in local government. James, served as Deputy head of marketing, Head of agribusiness insurance department in RADIANT INSURANCE COMPANY. From 2007 up to 2017 also he occupied various managerial level positions in Ministry of local government as Executive Secretary of Nyagatare, Rwempasha and Mukama sectors. James was also a Board member of the mutual de sante at District level.

Mr James GAKURU, Holds a bachelor's Degree in Finance from University of Rwanda. He also has a Masters' Degree in Development Studies from the Kigali Independent University. He has also a certificate of Foundation course in Insurance from Kenya College of Insurance while pursuing Diploma 2 Course in Insurance at the same College.

James has undergone in various trainings and Courses in the Insurance and Development he holds a Certificate in Humana Centred Design, Certificate in Introduction to inclusive Insurance, Certificate in Market Research for Emerging Consumer Insights into improved results, Certificate in Managing Inclusive Insurance Distribution, certificate in Leadership and good governance,

Certificate in technique of urban planning and land management. Certificate in Leading for results with values and ethics and Certificate in public policy formulation and implementation. James has been instrumental in the design & implementation of various inclusive insurance products & models in Rwanda & also participated in the design and implementation of Rwanda National Agriculture Scheme under Livestock & Crop insurance.



**SEBUHINJA Jean Pierre**

Finance Manager

SEBUHINJA Jean Pierre, is the Finance Manager of RADIANT YACU LTD since September 2020. He has a vast experience in the Finance field. He worked for 5 years in “Banque Populaire du Rwanda” (BPR) where he occupied various positions including: Accountant, Operations officer.

He occupied also, various positions (Finance Officer, head of Section in Finance) in RADIANT INSURANCE COMPANY Ltd since 2013. He hold a Bachelor’s Degree in Accounting from University of Rwanda





**Emmanuel NZANANA**

Operations Manager

Emmanuel NZANANA is the Operations Manager of RADIANT YACU LTD since December 2020. Prior to that, he occupied various positions (Sales Manager, corporate Underwriter, and claims Analyst) in SANLAM Vie Plc since 2012. He has benefited from several international insurance trainings and seminars, and is skilled in life insurance, Microinsurance product business with a strong command in customer-centricity.

He holds a bachelor's degree in Applied Statistics, University of Rwanda. Currently is pursuing Professional course in Insurance at Kenya College of Insurance and master's degree in business administration (Accounting and Finance).



**Laetitia MAHORO**

Agriculture department Manager

Laetitia MAHORO is the agriculture department Manager of RADIANT YACU LTD She holds a bachelor's degree in Agriculture sciences, and she is pursuing a master's degree in project management.

She has over 12 years' experience in agriculture sector especially 5 years in Agriculture insurance industry. And, she has been among the team that piloted NAIS in Ministry of Agriculture and Animal Resources in partnership with AFR.

She took training courses in insurance namely, foundation course in insurance delivered by Kenya College of Insurance, agriculture Insurance Webinar organized by Kenya Re, Reinsurance, principles, technical Accounting, and contract wording organized by Africa Re and Pricing for inclusive insurance developed by the ILO's Microinsurance.



Our  
**PRODUCTS**

RADIANT YACU LTD deals with microinsurance products and offers the following insurance products and covers:



### **Credit life Microinsurance Product**

It has been revealed that Financial Institutions (Banks, MFIs, SACCOs and Non- U-SACCOS) provide Loans to its customers and Sometimes customers are required to take out insurance, such as credit insurance (Loan Protection) of the applicant or representative of the company applying for the loan, this cover is against Death, Total Permanent Disability, Retrenchment, critical illness, and it is cover for all beneficiaries of loans facilities.



### **Accidents Insurance**

The group or personal accident insurance covers compensation for death, total permanent disability, and medical expenses because of accident.



### **Student liability**

Personal accident and public liability insurance covers compensation for accidental death, permanent disability, and medical fee. While public liability compensation for bodily damage and material damage.

## Crop Insurance Product.

Crop Insurance covers compensation for adverse seasonal weather conditions.

Losses due to non-preventable risks eg drought, dry spells, floods, inundation, pests and disease, landslides, natural fire and lightening, storms hailstorm and cyclone. Crop insured are the following: Rice, maize, Irish potatoes, French beans, Chili, Cassava, Soya beans, Beans.

RADIANT YACU is implementing the agriculture product under the public -private partnership. Government is contributing 40% of the premium as subsidy to reduce the overall cost of insurance and farmers contribute 60%.



≡  
**Rice**



≡  
**Irish potatoes**



≡  
**French Beans**



≡  
**Maize**



≡  
**CHIA SEEDS**



≡  
**Coffee**



≡  
**Chili**



≡  
**Beans**



≡  
**Soya beans**



≡  
**Cassava**



≡  
**Tea**

## Livestock Insurance product

RADIANT YACU LTD indemnify the insured subject to the limit of indemnity in respect to the insured's livestock during the period of insurance due to the because of: Accident (lightning, internal and external injuries, snake bites, flooding, and landslide. Emergency slaughter on advice of a qualified veterinary surgeon /practitioner, Epidemics, The policy cover: indigenous, cross bred and exotic cattle, pigs, and Chicken.



**Milking Cattle & Heifers**



**Piggery**



**Poultry**

## Turikumwe Microinsurance Product

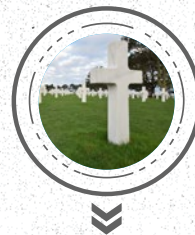
This product is tailor made to cover low-income segment against losses arising –of accidental death, funeral benefit in case of natural death, and a hospital cash in case of hospitalization due to illness or by an accident during the term of cover.



**Turikumwe Life Product**



**Hospital Cash**



**Accidental Death**



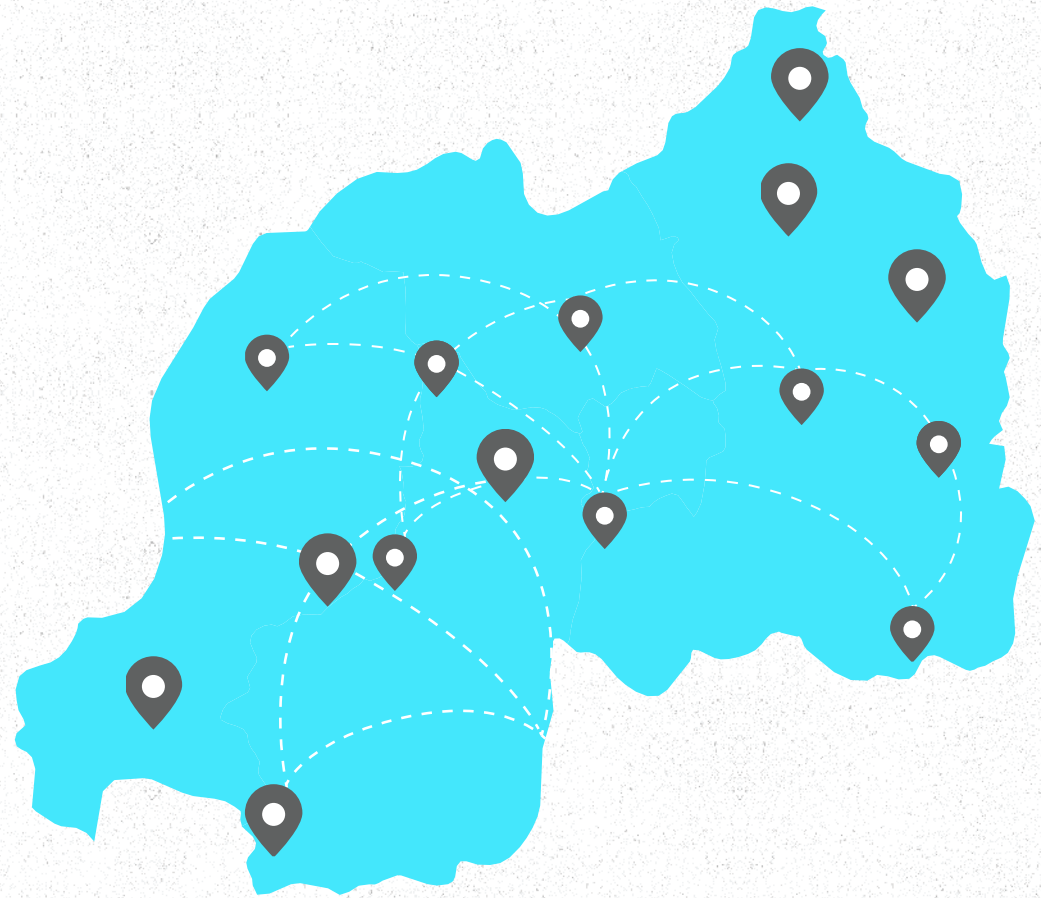
**Natural Death**

# Our **Reinsurer**

- GLOBUS RE
- AFRICA RE
- KENYA RE
- CICA RE
- ZEP RE

# Our **NETWORK**

RADIANT YACU LTD has strong distribution channels through franchised branches, agents, partnerships with banks and micro finance institutions, mobile network operators, farmers' cooperatives, etc.





# Our **BRANCHES**

	BRANCHES/AGENCES	TELEPHONE
1	REMERA STADE BRANCH	0788879824
2	MAGERWA BRANCH	0788523182
3	GICUMBI BRANCH	0788863135
4	KABARONDO BRANCH	0783351808
5	LA BONNE ADRESSE BRANCH	0788355246
6	GATSIBO BRANCH	0788807534
7	KABUGA BRANCH	0788288655
8	CYANIKA BRANCH	0784111295
9	MUHIMA BRANCH	0788650140

BRANCHES/AGENCES		TELEPHONE
10	KICUKIRO BRANCH	0788305237
11	KARENGE BRANCH	0787787523
12	RUYENZI BRANCH	0788407449
13	GATSATA BRANCH	0783124675
14	NYANZA BRANCH	0782469662
15	NYAMAGABE BRANCH	0788586206
16	NGOMA BRANCH	0788845312
17	KAYONZA BRANCH	0788306496
18	NYAMATA BRANCH	0788479803

BRANCHES/AGENCES		TELEPHONE
19	KINAMBA A BRANCH	0788505575
20	RUBAVU BRANCH	0788400415
21	KICUKIRO CENTRE BRANCH	0788865786
22	GISOZI BRANCH	0788620003
23	MUHANGA BRANCH	0786932469
24	NYAMIRAMBO BRANCH	0788566881
25	GIPOROSO CYAMITSINGI BRANCH	0788614774
26	KIMIRONKO B BRANCH	0786773402
27	BASE BRANCH	0788574501

BRANCHES/AGENCES		TELEPHONE
28	RWAMAGANA BRANCH	0788676666
29	TOWN BRANCH	0788695580
30	REMERA GIPOROSO BRANCH	0788610254
31	NYAKARAMBI BRANCH	0788410006
32	MULINDI BRANCH	0783311650
33	HUYE BRANCH	0788535728
34	RUSIZI BRANCH	0788845038
35	GIKONDO BRANCH	0788633163
36	GIKONDO SEGEM BRANCH	0788666024

BRANCHES/AGENCES		TELEPHONE
37	KANOMBE BRANCH	0788793022
38	NYACYONGA BRANCH	0782744172
39	SAKE BRANCH	0783846679
40	BUGARAMA BRANCH	0783303021
41	KIBEHO BRANCH	0782888790
42	RUHUHA BRANCH	0787626509
43	KIMISAGARA BRANCH	0788305710
44	NYARUTARAMA BRANCH	0788678800
45	GATENGA BRANCH	0788937716

BRANCHES/AGENCES		TELEPHONE
46	MULINDI MARKET BRANCH	0788304408
47	KABEZA MARKET BRANCH	0789713300
48	ZINDIRO BRANCH	113455853
49	KIMIRONKO A BRANCH	0788352744
50	KINAMBA BRANCH	0788743557
51	TYAZO BRANCH	0788591181
52	MUSANZE BRANCH	0788308774
53	NYAMIRAMBO COSMOS BRANCH	0788566881
54	RUSUMO BRANCH	0788645740
54	KINAMBA BRANCH	0788678800

# Our **Contracts**



+250 788 381 093



info@radiantyacurw



CHIC BUILDING,KN 2 Avenue



Website: [www.radiantyacurw](http://www.radiantyacurw)