

**RADIANT INSURANCE COMPANY**

# Company Profile



**RADIANT**  
INSURANCE COMPANY

**ISEZERANO NI ISEZERANO**



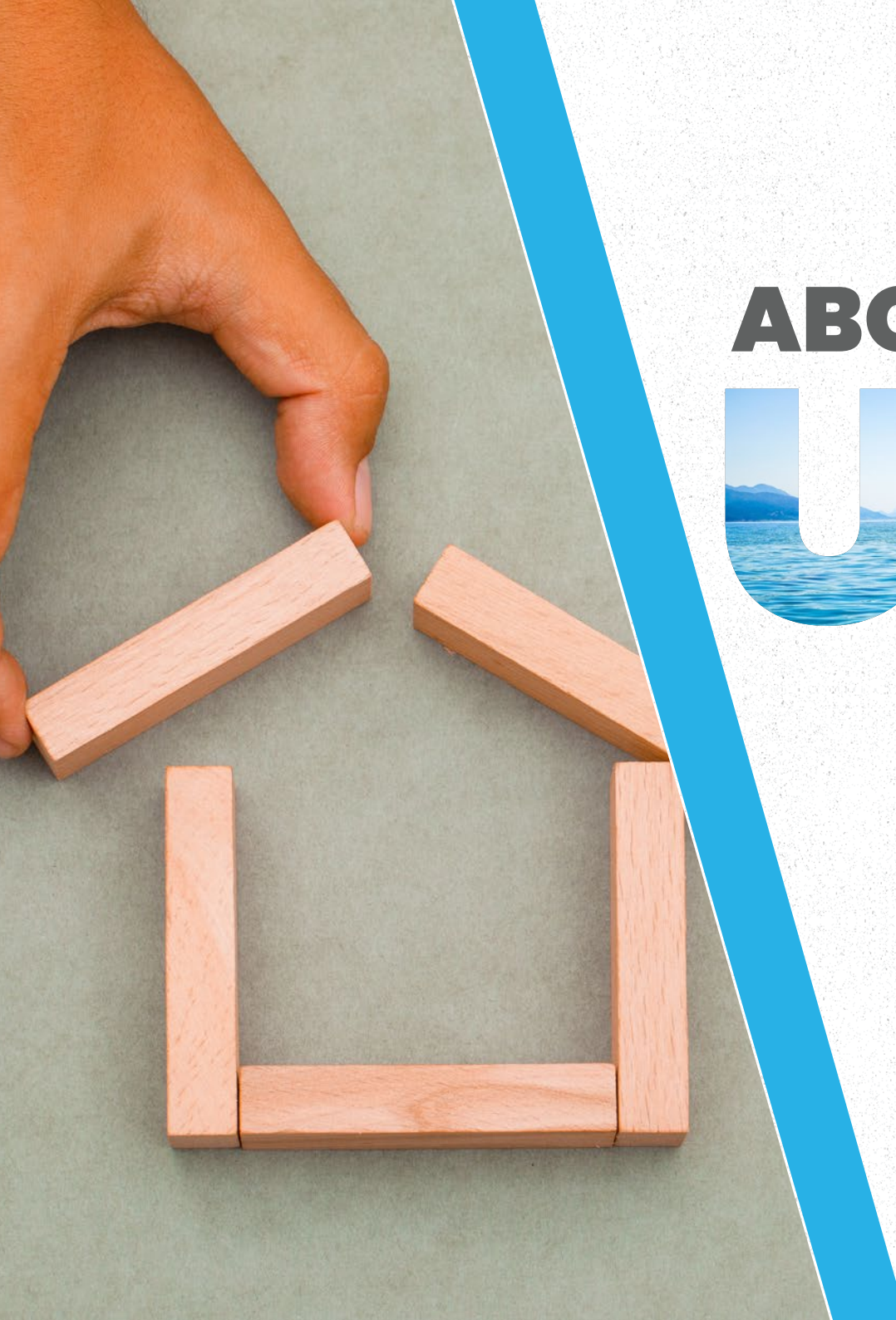


**A PROMISE IS  
A PROMISE**

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# ABOUT

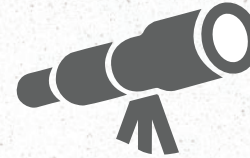


RADIANT Insurance Company Ltd (RADIANT) was registered on 11 September 2012 and it was licensed by the National Bank of Rwanda (BNR) on 3rd January 2013 to carry out non-life insurance businesses. The company operates from its Head Office located at CHIC Building in Kigali City, Nyarugenge District and in over 50 branches across the country. RADIANT's share Capital is FRW 4,000,000,000 fully paid up by local investors.

As a homegrown insurer, our good knowledge of the business environment, the regulatory framework, the community culture coupled with the technical expertise of our staff enables us to design tailor made products that suit our customers' needs and expectations better than any other insurer on the Rwandan market.



# CORPORATE PHILOSOPHIES



## OUR VISION

To be the Insurer of choice in Rwanda, offering quality insurance services



## OUR MISSION

To provide quality insurance services that are customer focused and innovative.



## OUR CORE VALUES

- Satisfaction of our clients,
- Professionalism
- Integrity
- Teamwork
- Innovation
- Objectivity



As a testimony of our customer centricity approach, RADIANT's Motto reads **"A PROMISE IS A PROMISE"**. This is evidenced by our underwriting quality service, and our insurance claims settlement policy which focuses on amicable negotiations with the claimants to ensure a timely and fair compensation should the insured risk occur.





# OUR BOARD OF **DIRECTORS**



**Mr. KABAKA François Régis**  
Board Chairperson



**Mrs. NYIRANEZA Joyce**  
Board Vice-Chairperson



**Mrs. MUKANEZA Sandra**  
Board Director



**Mrs. NIYONKURU Clémentine**  
Board Member



**Mr. Karangwa Fidèle**  
Board Member



**Mr. RUGIRAMAZA Gilbert**  
Board Member



**Mr. MUZIGA Jean Léonard**  
Board Member



# SENIOR MANAGEMENT TEAM



**Mr. Marc RUGENERA**  
Chief Executive Officer



**Mrs. Sarah KASINE**  
Technical Director



**Mrs. Angélique UWERA**  
Medical Insurance Director



**Mrs. Solange MUTETERI**  
Claims Director



**Mr. Yassin HAKIZIMANA**  
Finance and Administration  
Director



**Emmanuel SEKABUGA**  
Technical Advisor



**Mr. Pierre Claver NKULIKIYINKA**  
Head of Reinsurance  
Department



**Mr. Jean Damascène ABIZEYE**  
Chief Risk Officer



# AWARD

## RECOGNITION

RADIANT is the only rated insurance company in Rwanda since November 2019. As 31 August 2022, GCR Ratings (“Global Credit Ratings”) has affirmed Radiant Insurance Company Limited’s national scale financial strength rating of BB+(RW), with Stable Outlook.





Due to its sound operational processes and procedures and in recognition of its quality management system that comply with ISO Standard, RADIANT was awarded the ISO 9001:2008 Certificate in September 2014 only 4 years after its inception. Later in October 2017, the company has been re-certified for the new Standard ISO 9001:2015 until to date.



## Certificate of Registration

This certificate has been awarded to

### RADIANT INSURANCE COMPANY

CHIC Building, KN 2 Avenue, P. O. Box 1861 Kigali, TIN: 102781991,  
Rwanda, 102781991, Rwanda

in recognition of the organization's Quality Management System which complies with

### ISO 9001:2015

The scope of activities covered by this certificate is defined below

### Provision of Non- Life Insurance Services

Certificate Number:	Date of Issue: (Original)	Date of Issue:
64200/A/0001/UK/En	20 September 2014	20 September 2020
Issue No:	Expiry Date:	
3	19 September 2023	<i>Saad</i>

Issued by:  On behalf of the Schemes Manager



If there is any doubt as to the authenticity of this certificate, please do not hesitate to contact URS Head Office (UK) at the Group or relevant certification office.  
URS is a member of United Registrar of Systems (URS) Ltd, United Kingdom, a United Group (Scheme No. 001) Ltd, UK Company Registration no. 5238488

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RADIANT Insurance Company Ltd deals with general insurance business and offers the following insurance products and covers:



**Motor  
Insurance**



**Medical/  
Health  
Insurance**



**Fire and  
allied perils  
Insurance**



**Engineering  
Insurance**



**Liability  
Insurance**



**Bond  
Insurance**



**Travel  
Insurance**



**Marine  
Insurance**

# Our **PRODUCTS**





**Money  
Insurance**



**Fidelity  
Guarantee**



**Accidents  
Insurance**



**Workmen's  
Compensation**



**Burglary**



**Political Violence  
and Terrorism**



**Bankers  
Blanket Bond**

Our business model is client focused since our clients are placed in the heart of our attention because they are the backbone of our business philosophy. We strive to foster long term relationships with our clients and we are continuously aware of their expectations from us.



# Our **REINSURANCE TREATIES**

1. Non-Marine Proportional Treaty/Surplus –
  - Fire: FRW 19,500,000,000
  - Engineering: FRW 15,600,000,000
  - Miscellaneous Accidents: FRW 6,600,000,000
2. Bonds Quota Share Treaty: FRW 1,000,000,000
3. RCTG (Regional Customs Transit Guarantee): USD 1,000,000
4. Fire and Engineering, Political Violence and Terrorism (PVT) Treaty Quota Share: FRW 5,000,000,000
5. Fire and Engineering Autofac Treaty:
  - Fire: FRW 7,185,307,907
  - Engineering: FRW 7,185,307,907
6. Motor, Personal Accident and Liability Excess of Loss Treaty: FRW 10,000,000,000
7. Whole Accounts Excess of Loss Treaty–Fire–Engineering–Miscellaneous Accidents–Marine: FRW 3,000,000,000
8. Bonds Excess of Loss Treaty: FRW 600,000,000
9. Fire and Engineering Excess of Loss Treaty– Political Violence and Terrorism: FRW 600,000,000



# Our **NETWORK**

RADIANT has strong distribution channels through franchised branches, agents, partnerships with banks and micro finance institutions, mobile network operators, farmers' cooperatives, etc. Also, synergies with RADIANT YACU, its subsidiary which deals composite microinsurance businesses is another competitive advantage.





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@radiant.rw



CHIC BUILDING,KN 2 Avenue



Website: [www.radiant.rw](http://www.radiant.rw)