



Insurance and Pensions Symposium

**Designing Inclusive Insurance That Works:
Insights from Rwanda's Award-Winning
Radiant Yacu Model**

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RADIANT YACU Microinsurance company



ABOUT US

- RADIANT YACU is the first & only **Dedicated & Composite** Microinsurance Company in Rwanda
- It was Licensed by the National Bank of Rwanda in 2019, one year after the Microinsurance Regulation was published.
- The company is Licensed to do composite products i.e both Life & / Non-Life Microinsurance products.
- It's a subsidiary of RADIANT Insurance company .
- **Member of the Microinsurance Network since 2019.**



WHY RADIANT YACU IN MICROINSURANCE?



High vulnerability

Traditional insurance barriers

Lack of Financial Literacy

- Climate Risks
- Death, Total Disability and Illness,
- Crop failure,
- livestock Loss,

- Product loss view
- High cost of Acquisition
- No suitable Products(Solutions)
- Lack of affordability

- Trust Issue
- Poor Awareness





OUR TARGET SEGMENT



Smallholder farmers

Agriculture Cooperatives

Low Income Households



Affordable Microinsurance Products

Digital Mobile Access
(Enrollment and Claims Settlement)

Strong partnership with Saving and Credit cooperatives, MFIs, Agriculture cooperatives Farmers



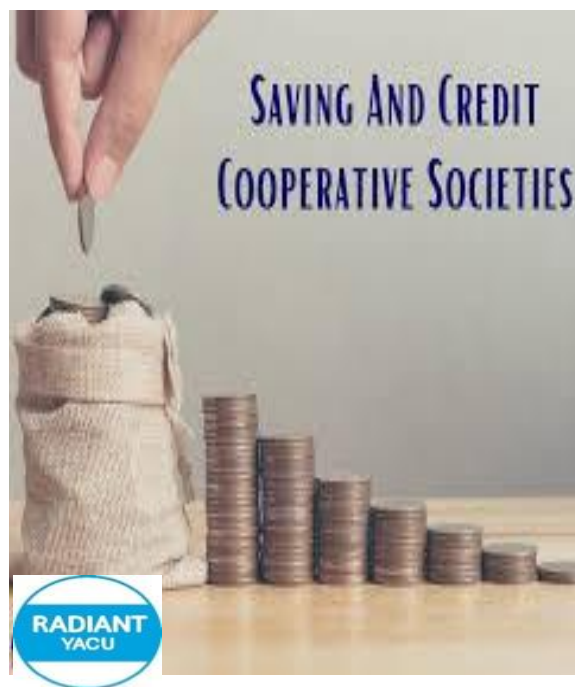
Agri Cooperatives



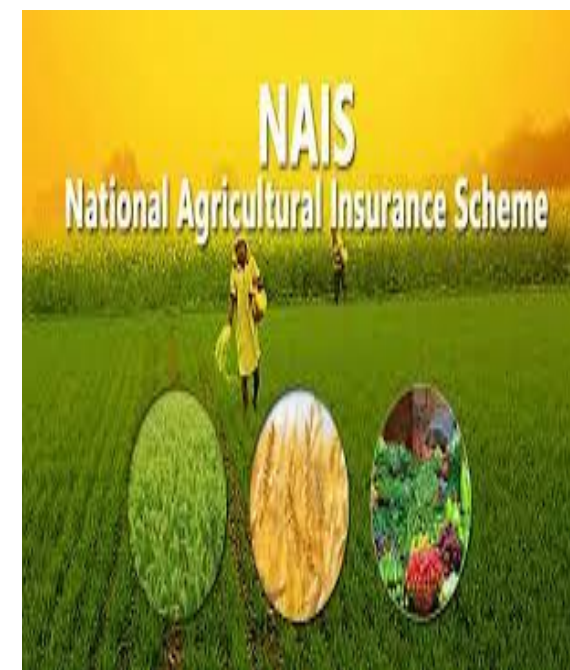
Microfinance Institutions



Saving and Credit Cooperatives



Government of Rwanda



TELECOMUNICATIONS COMPANIES FOR ENROLLMENT AND CLAIMS PAYMENT USING MOMO

Access to Insurance

Improved Resilience and Awareness

Strengthened Value Chains in Agriculture



We are currently serving more than 1.25M CLIENTS

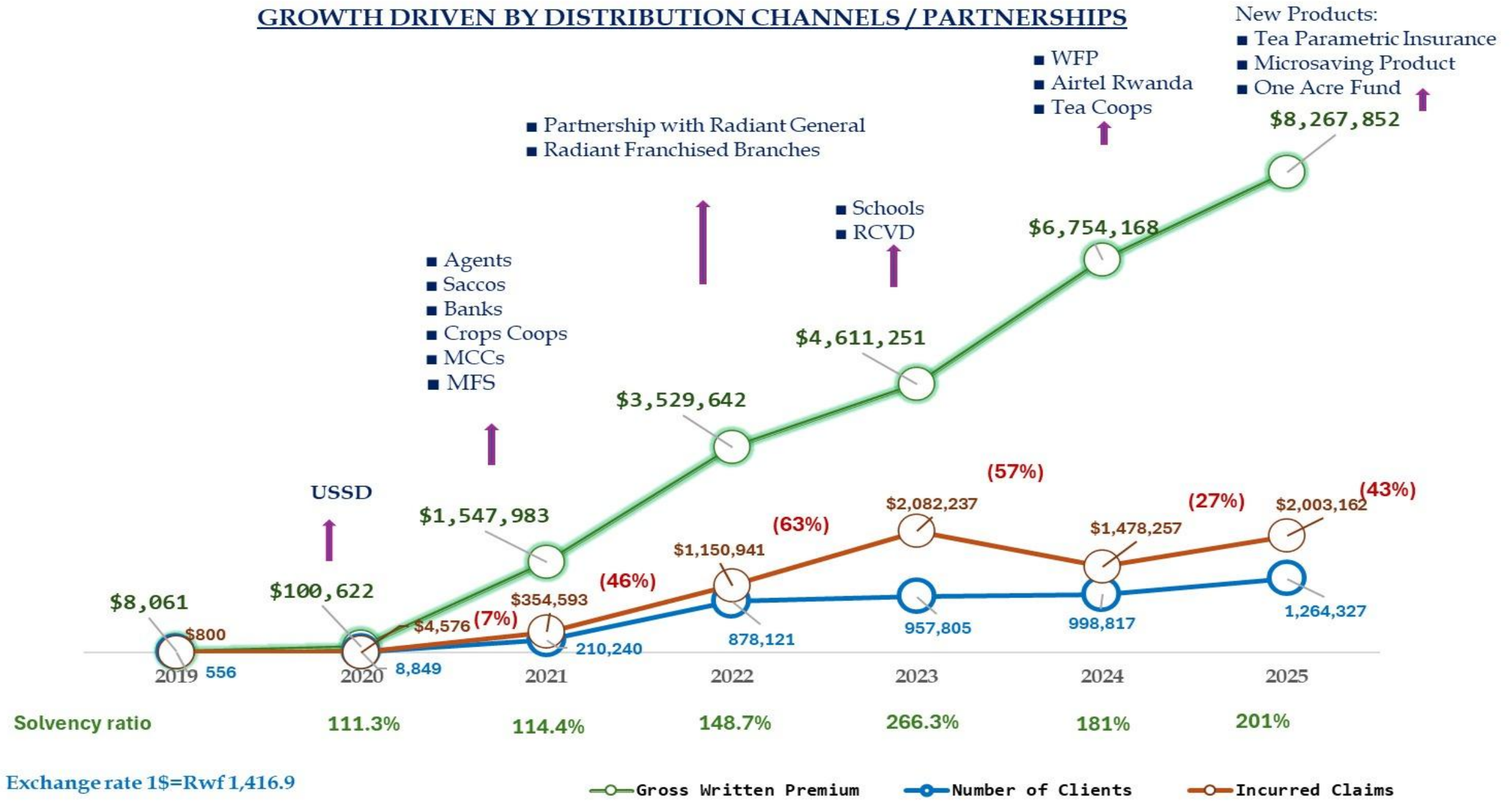




REVENUE AND GROWTH



GROWTH DRIVEN BY DISTRIBUTION CHANNELS / PARTNERSHIPS





VIDEO

Thank You

