



A DEDICATED MICROINSURANCE COMPANY



ABOUT US

- RADIANT YACU is the first & only Dedicated & Composite Microinsurance Company in Rwanda.
- We were Licensed by the National Bank of Rwanda in 2019, one year after the Microinsurance Regulation was published.
- Licensed to underwrite both Life & / Non-Life Microinsurance products.
- We focus on Unserved & Underserved market segments of our population.
- ***RADIANT YACU is a subsidiary of RADIANT Insurance company .***

OUR PRODUCTS



1. TURIKUMWE



3. LIVESTOCK



2. CREDIT LIFE



6. ACCIDENT



4. CROP



7. MICROSAVINGS



5. STUDENTS INSURANCE



8. INGOBOKA CASH



WOMEN SMALLHOLDER FARMERS

❖ Women smaller holder farmers are particularly vulnerable to climate shocks because they normally have less access to the following;

- Credit due to lack of collateral
- Limited ownership of land

OUR SUPPORT TO WOMEN SMALLHOLDER FARMERS

- ✓ We co-design our products with farming cooperatives and women groups, ensuring that the insurance addresses real risks & make the products simple , easily accessible & affordable for women smallholder farmers. **E.g. Irish Potatoes & Tea**



- We make sure payouts are delivered quickly via mobile money, helping women recover without falling into debts.



Rice drying sheets to women smallholder farmers !



WHAT'S WORKING !

❖ Partnerships & Simplicity

➤ 68% of our Agents in Agric. insurance are women

RADIANT ACTIVE LADIES





➤ We focus on employing more Female Youth Agents

Motorcycle handover to Women District Coordinators



➤ Women in Agric. as District coordinators



- Reduced motor insurance premium for women owned motorcycles in Agriculture cooperatives so they're able to pay Agric. insurance premiums
- ❖ These approaches have not only increased the uptake of agricultural insurance but have also strengthened women smallholder farmers' trust in insurance as a vital tool for building resilience