

### MICRO INSURANCE COMPANY

Share capital 1,000,000,000 Rwf Headquaters Kn 2 Av. Chic Building | TIN 108505784 Email: info@radiantyacu.rw | Website: www.radiantyacu.rw P.O. Box 1861 Kigali/Rwanda

# Non-audited Financial Statements of Radiant Yacu Ltd

# For Quarter I 2024 (31 March 2024)

#### A. STATEMENT OF COMPREHENSIVE INCOME AS AT 31 MARCH 2024

Figures in RWF"000"	31/03/2024	31/12/2023			
Gross written premiums (1)	1,094,139	4,611,251			
Change in unearned premium (2)	80,586	(127,250)			
Gross earned premium	1,174,725	4,484,001			
Less premium ceded to reinsurers (3)	(262,678)	(1,139,139)			
Net premium revenue	912,047	3,344,862			
Add: commission earned					
less: commission paid					
Net Earned premium Revenue	912,047	3,344,862			
Gross claims paid (4)	(274,288)	(1,295,601)			
Less: Amount recoverable from re-insu	130,931	(99,916)			
Change in outstanding claims (6)	(124,270)	786,636			
Change in Reserve for Incurred But Not	Reported claims (IBNR) (267,627) (608,883				
Net insurance claims incurred	(267,627)	(608,881)			
Commission expenses (7)	(92,674)	(383,386)			
Commission Income (8)	63,714	278,833			
Management expenses (9)	(248,965)	(771,696)			
Net Underwriting profit/loss	366,495	1,859,732			
Investment income (10)	142,714	302,352			
Other operating income (11)	6,714	25,585			
Interest income					
Other income					
Total operating income	149,428	327,937			
Operating expenses other than manage	ement				
Interest expenses/finance costs	(1,791)	(4,433)			
Other expenses					
Profit before income tax	514,132	2,183,236			
Income tax expense/(charge)	(154,240)	(657,021)			
Net Profit or loss for the year	359,892	1,526,215			
Other comprehensive income( Specify)					
Total Comprehensive income for the ye	359,892	1,526,215			

Chief Executive Officer

Date 20th May 2024



Chairman of the Board of Directors

#### B. STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2024

B. STATEMENT OF FINANCIAL POSITION AS		
Figures in RWF"000"	31/03/2024	31/12/2023
ASSETS		
Non -Current Assets:		
Property and equipment (12)	30,880	27,550
Intangible assets	63,382	76,964
Investment in properties		
Investment in associates		
Investment in unquoted shares	800,000	800,000
Held to maturity investment	2,767,000	2,927,000
Investment in quoted shares		
Financial assets- at amortized cost		328
Financial assets- at FVPL		
Right of use asset		7-0
Total non- current assets	3,661,262	3,831,514
Current Assets:		
Premium Receivables	641,597	693,164
Reinsurance Receivables (13)	158,921	656,134
Coinsurance Receivables (14)	110,929	351,645
Reinsurance share in insurance contracts liabilities (15)	902,890	868,560
Other receivables (16)	420,580	200,882
Deferred tax assets	11,719	11,719
Current Assets:	2,092	2,092
Deferred acquisition costs		
Income tax recoverable		
Financial assets - Term deposits	706,000	606,000
Cash and bank balances (17)	873,767	210,960
Total current assets	3,828,495	3,601,156
Total assets	7,489,757	7,432,670
Total assets	7,405,757	7,432,070
EQUITY AND LIABILITIES		
Equity		
Share capital	1,000,000	1,000,000
Share holders'funds	1,000,000	1,000,000
Property revaluation reserve Fair value reserve		
Other reserves	1 525 245	
	1,526,215	4 525 245
Profit/loss for the year	359,893	1,526,215
Retained earnings/Accumulated losses	2 225 122	2 525 245
Total equity	2,886,108	2,526,215
Liabilities		
Technical provisions:		
Outstanding claims / claims payable	681,172	669,495
Provision for Incurred But Not Reported claims (IBNR) xxx xxx	347,252	238,281
Provision for unearned premium	1,735,940	1,789,373
Unexpired Risks Reserve (URR)		
Total technical provision	2,764,364	2,697,149
Other liabilities:		
Reinsurance payable (18)	555,435	1,001,616
Coinsurance payable (19)	200,235	383,212
Commission payable		
Lease liability	-	-
Due to related parties		
Deferred income tax payable		
Current income tax payable	806,313	426,732
Other payables and accruals (20)	277,302	397,746
Total liabilities	1,839,285	2,209,306
Total equity and liabilities	7,489,757	7,432,670



## **MICRO INSURANCE COMPANY**

Share capital 1,000,000,000 Rwf Headquaters Kn 2 Av. Chic Building | TIN 108505784 Email: info@radiantyacu.rw | Website: www.radiantyacu.rw P.O. Box 1861 Kigali/Rwanda

### C. STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2024

Figures in RWF"000"	Share capital	Revaluation reserve	pending allotment	Retained earnings	Fair value reserve	Total Equity
	Frw "000"			Frw "000	)"	Frw "000"
As at 1 January 2023	600,000			450,28	6	1,050,286
Recepts of Share Capital	382,742			(450,28	6)	(67,544)
Addition	17,258			-		17,258
Profit for the year (31/12/2023)				1,526,21	5	1,526,215
As at 31 December 2023	1,000,000			1,526,21	5	2,526,215
As at 1 January 2024	1,000,000			1,526,21	5	2,526,215
Recepts of Share Capital	-			-		-
Addition	-					-
Profit for the year (31/03/2024)				359,89	3	359,893
As at 31 March 2024	1,000,000			1,886,10	3	2,886,108

Joins

Chief Executive Officer Date 20th May 2024 RADIANT

Chairman of the Board of Directors



## **MICRO INSURANCE COMPANY**

Share capital 1,000,000,000 Rwf Headquaters Kn 2 Av. Chic Building | TIN 108505784 Email: info@radiantyacu.rw | Website: www.radiantyacu.rw P.O. Box 1861 Kigali/Rwanda

#### D. DISCLOSURES AS AT 31 MARCH 2024

A. Solvency coverage  a. Solvency required  b. Admitted assets  c. Admitted liabilities  d. Solvency available e.  e. Solvency coverage ratio  B.Capital Strength  a. TAC (Total Available Capital)  b. RCR (Risk Based Capital Required)  c. CAR (Capital Adequacy ratio)  C. Earnings risk  Claims Ratio  Management Expenses Ratio  J. INVESTMENT EXPOSURE  a. Investment Exposure (s)/Government bonds  b. Earning assets ratio  c. Investment Exposure (s)/Government bonds  b. Earning assets ratio  c. Liquidity Risk  a. Liquidity Risk  a. Liquidity Ratio (LCR)  b. Liquidity stress test ratio  c. Loans to Directors and senior management  c. Loans to Subsidiaries and affiliates  d. Loans to shareholders/ holding company  e. Investments in related parties  d. Number and types of frauds and their corresponding amount  H. Business composition  d. Number of policholders per branch  Juvestock Microinsurance  Credit Life Microinsurance  Crop Microinsurance  Cro	520,879 5,980,240 4,880,087 1,100,153 579,274 211% 1,100,153 520,879 211% 34% 30%	300,000 7,429,68: 5,974,29: 798,12: 498,12: 266 798,12: 300,00
A. Solvency coverage  D. Admitted assets  D. Admitted liabilities  D. Solvency surplus (gap)  D. Solvency surplus (gap)  D. Solvency surplus (gap)  D. RCR (Risk Based Capital Required)  D. RCR (Salvency coverage ratio)  C. Earnings risk  Claims Ratio  Management Expenses Ratio  Junderwriting expenses ratio  Combined Ratio  D. INVESTMENT EXPOSURE  D. INVESTMENT EXPOSURE  D. Investment Exposure (s)/Government bonds  D. Earning assets ratio  D. Liquidity Risk  D. Liquidity stress test ratio  D. Loans to Directors and senior management  D. Loans to Subsidiaries and affiliates  D. Number of policyholders per branch  H. Business composition  D. Number of policinsurance  Dersonal Accident and Group Personal accident Microinsura Student liability Microinsurance  Dersonal Accident and Group Personal accident Microinsura Student liability Microinsurance  Dersonal Accident and Group Personal accident Microinsura Student Liability Microinsurance  Dersonal Accident and Group Personal accident Microinsurance  De	520,879 5,980,240 4,880,087 1,100,153 579,274 211% 1,100,153 520,879 211%	300,000 7,429,68: 5,974,29: 798,12: 498,12: 266 798,12: 300,00
a. Solvency required b. Admitted assets c. Admitted liabilities d. Solvency available e. e. Solvency available e. e. Solvency coverage ratio B. Capital Strength a. TAC (Total Available Capital) b. RCR (Risk Based Capital Required) c. CAR (Capital Adequacy ratio) C. Earnings risk Claims Ratio Management Expenses Ratio Junderwriting expenses ratio Combined Ratio D. INVESTMENT EXPOSURE a. Investment Exposure (s)/Government bonds b. Earning assets ratio c. Investment property ratio d. Equities assets ratio c. Liquidity Ratio (LCR) b. Liquidity Ratio (LCR) b. Liquidity stress test ratio F. Exposures to related parties a. Loans to Directors and senior management b. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition b. Number of policyholders per branch Juestock Microinsurance Credit Life Microinsurance Credi	5,980,240 4,880,087 1,100,153 579,274 211% 1,100,153 520,879 211%	7,429,68: 5,974,29: 798,12: 498,12: 266 798,12: 300,00
c. Admitted assets c. Admitted liabilities d. Solvency available e. e. Solvency surplus (gap) d. Solvency coverage ratio  B.Capital Strength d. TAC (Total Available Capital) d. C. Earnings risk Claims Ratio  C. Earnings risk Claims Ratio  Management Expenses Ratio Juderwriting expenses ratio Combined Ratio D. INVESTMENT EXPOSURE d. Investment Exposure (s)/Government bonds d. Earning assets ratio d. Investment property ratio d. Equities assets ratio E. Liquidity Risk d. Liquidity Ratio (LCR) d. Liquidity stress test ratio F. Exposures to related parties d. Loans to Directors and senior management d. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Number of policyholders per branch d. Number of policyholders per branch d. Number of policyholders per branch d. Vestock Microinsurance Credit Life Microinsurance Cred	5,980,240 4,880,087 1,100,153 579,274 211% 1,100,153 520,879 211%	7,429,68: 5,974,29: 798,12: 498,12: 266 798,12: 300,00
Admitted liabilities  3. Solvency available e.  5. Solvency surplus (gap)  5. Solvency surplus (gap)  5. Solvency coverage ratio  B. Capital Strength  5. CAR (Cotal Available Capital)  6. CAR (Capital Adequacy ratio)  C. Earnings risk  Claims Ratio  Management Expenses Ratio  Junderwriting expenses ratio  Combined Ratio  D. INVESTMENT EXPOSURE  5. Linvestment Exposure (s)/Government bonds  5. Earning assets ratio  C. Investment property ratio  d. Equities assets ratio  F. Exposures to related parties  6. Liquidity Ratio (LCR)  9. Liquidity Ratio (LCR)  9. Liquidity stress test ratio  F. Exposures to related parties  10. Loans to subsidiaries and affiliates  11. Loans to subsidiaries and affiliates  12. Loans to subsidiaries and affiliates  13. Loans to subsidiaries and affiliates  14. Loans to subsidiaries and affiliates  15. Loans to related parties  16. Loans to management  17. Livestments in related parties  18. Loans to Accident and Group Personal accident Microinsura content and types of frauds and their corresponding amount  18. H. Business composition  19. Number of policyholders per branch  10. Livestock Microinsurance  10. Personal Accident and Group Personal accident Microinsura content is business and afficiant and composition and content and Group Personal accident Microinsura content is business and accident and Group Personal accident Microinsura content is business and force per branch  10. Livestock Microinsurance  10. Number of policides in force per branch  10. Livestock Microinsurance  10. Livestock Microinsurance  10. Number of policides in force per branch  10. Livestock Microinsurance  10. Number of policyholders  10. Number of Board members (Independent and non-independent)  10. Number of Board committees  10. Number of Board committees  11. Management and Board Composition  12. Number of Board committees  13. Staff  14. Total Number of non-management staff by gender  15. Number of policyholders  16. Number of non-management staff by gender	4,880,087 1,100,153 579,274 211% 1,100,153 520,879 211% 34%	5,974,29 798,12 498,12 266 798,12 300,00
d. Solvency available e. d. Solvency surplus (gap) d. Solvency coverage ratio  B.Capital Strength d. TAC (Total Available Capital) d. RCR (Risk Based Capital Required) d. CAR (Capital Adequacy ratio)  C. Earnings risk Claims Ratio  Management Expenses Ratio Junderwriting expenses ratio Combined Ratio  D. INVESTMENT EXPOSURE d. Investment Exposure (s)/Government bonds d. Earning assets ratio d. Liquidity Ratio (LCR) d. Liquidity Ratio (LCR) d. Liquidity Ratio (LCR) d. Liquidity Ratio (LCR) d. Loans to Directors and senior management d. Loans to subsidiaries and affiliates d. Loans to the mployees/ staff d. Loans to management d. H. Business composition h. Number and types of frauds and their corresponding amount H. Business composition h. Viewstock Microinsurance deresonal Accident and Group Personal accident Microinsura corrective for the force of	1,100,153 579,274 211% 1,100,153 520,879 211% 34%	798,12 498,12 266 798,12 300,00
E. Solvency surplus (gap)  Solvency coverage ratio  B.Capital Strength  D. TAC (Total Available Capital)  C. CAR (Risk Based Capital Required)  C. CAR (Capital Adequacy ratio)  C. Earnings risk  Claims Ratio  Management Expenses Ratio  Junderwriting expenses ratio  Combined Ratio  D. INVESTMENT EXPOSURE  D. Investment Exposure (s)/Government bonds  D. Earning assets ratio  E. Liquidity Ratio E. Liquidity Risk  D. Liquidity Ratio (LCR)  D. Liquidity Ratio (LCR)  D. Liquidity stress test ratio  F. Exposures to related parties  D. Loans to Directors and senior management  D. Loans to subsidiaries and affiliates  J. Loans to shareholders/ holding company  E. Investments in related parties  G. Operational Risk  D. Number of policyholders per branch  Juestock Microinsurance  Personal Accident and Group Personal accident Microinsural  RukluMWE Microinsurance  Personal Accident and Group Personal accident Microinsural  RukluMWE Microinsurance  Personal Accident and Group Personal accident Microinsural  RukluMWE Microinsurance  Personal Accident and Group Personal accident Microinsural  RukluMWE Microinsurance  Personal Accident and Group Personal accident Microinsural  Ruklumber of policies in force per branch  Juestock Microinsurance  Personal Accident and Group Personal accident Microinsural  Ruklumber of policies in force per branch  Juestock Microinsurance  Personal Accident and Group Personal accident Microinsural  Ruklumber of policies in force per branch  Juestock Microinsurance  Personal Accident and Group Personal accident Microinsural  Ruklumber of policies in force per branch  Juestock Microinsurance  Personal Accident and Group Personal accident Microinsural  Ruklumber of policies in force per branch  Juestock Microinsurance  Personal Accident and Group Personal accident Microinsural  Ruklumber of Board members (Independent and non-independent)  Juestock Microinsurance  Ruklumber of Board committees  Lumber of Board committees  Lumber of Board committees  Lumber of Board committees  Lumber of Board members	579,274 211% 1,100,153 520,879 211%	498,12 266 798,12 300,00
E. Solvency coverage ratio  B. Capital Available Capital)  D. RCR (Risk Based Capital Required)  E. CAR (Capital Adequacy ratio)  C. Earnings risk  Claims Ratio  Management Expenses Ratio  Juderwriting expenses ratio  D. INVESTMENT EXPOSURE  D. INVESTMENT EXPOSURE  D. Investment Exposure (s)/Government bonds  E. Equidity Risk  D. Liquidity Ratio (LCR)  D. Liquidity Ratio (LCR)  D. Loans to Directors and senior management  D. Loans to subsidiaries and affiliates  D. Loans to subsidiaries and affiliates  D. Loans to shareholders/ holding company  D. Linvestments in related parties  D. Mumber of policyholders per branch  D. Westock Microinsurance  TURIKUMWE Microinsurance  Credit Life Microinsu	211% 1,100,153 520,879 211% 34%	798,12 300,00
B.Capital Strength  D. TAC (Total Available Capital)  D. RCR (Risk Based Capital Required)  C. Carnings risk  Claims Ratio  Management Expenses Ratio  John Combined Ratio  D. INVESTMENT EXPOSURE  D. Investment Exposure (s)/Government bonds  D. Investment Exposure (s)/Government bonds  D. Investment Exposure (s)/Government bonds  D. Investment property ratio  D. Investment property ratio  E. Liquidity Risk  D. Liquidity Ratio (LCR)  D. Liquidity stress test ratio  F. Exposures to related parties  D. Loans to Directors and senior management  D. Loans to employees/ staff  D. Loans to subsidiaries and affiliates  D. Loans to subsidiaries and affiliates  D. Loans to subsidiaries and affiliates  D. D. Liquidity Risk  D. Loans to subsidiaries and affiliates  D. Number of policyholders per branch  Divestock Microinsurance  Dersonal Accident and Group Personal accident Microinsura extendent liability Microinsurance  Dersonal Accident and Group Personal accident Microinsurance  Dersonal Ac	1,100,153 520,879 211%	798,12 300,00
a. TAC (Total Available Capital) b. RCR (Risk Based Capital Required) c. CAR (Capital Adequacy ratio) C. Earnings risk Claims Ratio Management Expenses Ratio Junderwriting expenses ratio Combined Ratio D. INVESTMENT EXPOSURE a. Investment Exposure (s)/Government bonds b. Earning assets ratio c. Investment property ratio d. Equities assets ratio f. Equities assets ratio f. Equities assets ratio f. Exposures to related parties a. Loans to Directors and senior management c. Loans to subsidiaries and affiliates d. Loans to related parties d. Number and types of frauds and their corresponding amount H. Business composition a. Number of policyholders per branch Juvestock Microinsurance Deresonal Accident and Group Personal accident Microinsura Extedent Hability Microinsurance Deresonal Accident and Group Personal accident Microinsura Extended Hability Microinsurance Deresonal Accident and Group Personal accident Microinsura Extedent Hability Microinsurance Deresonal Accident and Group Personal accident Microinsura Extended Hability Microinsurance Deresonal Accident and Group Personal accident Microinsura Extended Hability Microinsurance Deresonal Accident and Group Personal accident Microinsura Extended Hability Microinsurance Deresonal Accident and Group Personal accident Microinsura Extended Hability Microinsurance Deresonal Accident and Group Personal accident Microinsura Extended Hability Microinsurance Deresonal Accident and Group Personal accident Microinsura Deresonal Accident and Group	520,879 211% 34%	300,00
C. CAR (Capital Adequacy ratio) C. CAR (Capital Adequacy ratio) C. Earnings risk Claims Ratio Management Expenses Ratio Junderwriting expenses ratio Combined Ratio D. INVESTMENT EXPOSURE B. Investment Exposure (s)/Government bonds D. Earning assets ratio E. Investment property ratio E. Liquidity Risk E. Liquidity Ratio (LCR) D. Liquidity Ratio (LCR) D. Liquidity stress test ratio F. Exposures to related parties E. Loans to Directors and senior management D. Loans to employees/ staff E. Loans to subsidiaries and affiliates E. Loans to shareholders/ holding company E. Investments in related parties G. Operational Risk E. Number and types of frauds and their corresponding amount H. Business composition D. Number of policyholders per branch Livestock Microinsurance Credit Life Microinsurance Credi	520,879 211% 34%	300,00
C. CAR (Capital Adequacy ratio) C. Earnings risk Claims Ratio Management Expenses Ratio Underwriting expenses ratio Combined Ratio D. INVESTMENT EXPOSURE a. Investment Exposure (s)/Government bonds D. Earning assets ratio C. Investment property ratio d. Equities assets ratio E. Liquidity Risk a. Liquidity Risk b. Liquidity Risk b. Liquidity Risk c. Liquidity Stress test ratio F. Exposures to related parties d. Loans to Directors and senior management b. Loans to employees/ staff c. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Number of policyholders per branch D. Loans to subsidiaries and affiliates d. Number and types of frauds and their corresponding amount H. Business composition d. Number of policyholders per branch D. Vestock Microinsurance Credit Life M	211%	
C. Earnings risk  Claims Ratio  Management Expenses Ratio  Juderwriting expenses ratio  Combined Ratio  D. INVESTMENT EXPOSURE  a. Investment Exposure (s)/Government bonds  D. Earning assets ratio  E. Investment property ratio  J. Equities assets ratio  E. Liquidity Risk  D. Liquidity Ratio (LCR)  D. Liquidity stress test ratio  F. Exposures to related parties  J. Loans to Directors and senior management  D. Loans to employees/ staff  C. Loans to subsidiaries and affiliates  J. Loans to subsidiaries and affiliates  J. Loans to shareholders/ holding company  E. Investments in related parties  G. Operational Risk  D. Number and types of frauds and their corresponding amount  H. Business composition  J. Wumber of policholders per branch  J. Livestock Microinsurance  Dersonal Accident and Group Personal accident Microinsure Student liability Microinsurance  Teredit Life Microinsurance  Dersonal Accident and Group Personal accident Microinsural Student liability Microinsurance  Dersonal Accident and Group Personal accident Microinsural Student liability Microinsurance  Dersonal Accident and Group Personal accident Microinsural Student Liability Microinsurance  Dersonal Accident and Group Personal accident Microinsural Student Liability Microinsurance  Dersonal Accident and Group Personal accident Microinsural Extendit Liability Microinsurance  Dersonal Accident and Group Personal accident Microinsural Extendit Liability Microinsurance  Dersonal Accident and Group Personal accident Microinsural Extendit Liability Microinsurance  Dersonal Accident and Group Personal accident Microinsurance  Dersonal Accident and Group Personal accident Microinsurance  Dersonal Accident and Group Personal accident Microinsural Extendit Liability Microinsurance  Dersonal Accident and Group Personal accident Microinsural Extendit Liability Microinsurance  Dersonal Accident and Group Personal accident Microinsural Extendit Liability Microinsurance  Dersonal Accident and Group Personal accident Microinsural Extendit Liability Microinsuranc	34%	266
Claims Ratio  Management Expenses Ratio  Jonderwriting expenses ratio  D. INVESTMENT EXPOSURE  a. Investment Exposure (s)/Government bonds  b. Earning assets ratio  c. Investment property ratio  d. Equities assets ratio  E. Liquidity Risk  a. Liquidity Ratio (LCR)  b. Liquidity stress test ratio  F. Exposures to related parties  a. Loans to Directors and senior management  b. Loans to subsidiaries and affiliates  d. Loans to subsidiaries and affiliates  d. Loans to shareholders/ holding company  e. Investments in related parties  a. Number and types of frauds and their corresponding amount  H. Business composition  a. Number of policyholders per branch  Livestock Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  Credit Life Microinsurance  Personal Accident and Group Personal accident Microinsura  Student Robinsurance  Personal Accident and Group Personal accident Microinsura  Student Robinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Student Liability Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal Accident and Group Personal accident Microinsura  Extra Microinsurance  Personal A		
Management Expenses Ratio Underwriting expenses ratio D. INVESTMENT EXPOSURE a. Investment Exposure (s)/Government bonds D. Earning assets ratio E. Investment property ratio d. Equities assets ratio E. Liquidity Risk D. Liquidity Ratio (LCR) D. Liquidity Ratio (LCR) D. Liquidity stress test ratio F. Exposures to related parties a. Loans to Directors and senior management D. Loans to employees/ staff D. Loans to subsidiaries and affiliates G. Operational Risk D. Management and types of frauds and their corresponding amount H. Business composition D. Number of policyholders per branch Divestock Microinsurance Credit Life Microinsurance Credit Life Microinsurance Device Credit Microinsurance Device Credit Life Microinsurance Device Credit Life Microinsurance Device Credit Life Microinsurance Device Microin		
Underwriting expenses ratio  D. INVESTMENT EXPOSURE  a. Investment Exposure (s)/Government bonds b. Earning assets ratio c. Investment property ratio d. Equities assets ratio  E. Liquidity Risk a. Liquidity Ratio (LCR) b. Liquidity Stress test ratio  F. Exposures to related parties a. Loans to Directors and senior management b. Loans to obsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company d. Investments in related parties a. Number and types of frauds and their corresponding amount H. Business composition b. Number of policyholders per branch d. Investock Microinsurance Dersonal Accident and Group Personal accident Microinsura Extudent liability Microinsurance Cropt Microinsurance Dersonal Accident and Group Personal accident Microinsura Extudent liability Microinsurance Dersonal Accident and Group Personal accident Microinsura Extudent liability Microinsurance Dersonal Accident and Group Personal accident Microinsura Dersonal Accident and Group Pers	30%	30
Combined Ratio  D. INVESTMENT EXPOSURE a. Investment Exposure (s)/Government bonds D. Earning assets ratio E. Investment property ratio J. Equities assets ratio E. Liquidity Risk D. Liquidity Ratio (LCR) D. Liquidity Ratio (LCR) D. Liquidity stress test ratio F. Exposures to related parties D. Loans to Directors and senior management D. Loans to membory essistif E. Loans to subsidiaries and affiliates J. Loans to shareholders/ holding company E. Investments in related parties G. Operational Risk D. Number and types of frauds and their corresponding amount H. Business composition D. Number of policyholders per branch Divestock Microinsurance Personal Accident and Group Personal accident Microinsure Etudent liability Microinsurance Credit Life Microinsurance Designal Accident and Group Personal accident Microinsurance Designal Accident and Group Personal accident Microinsurance Designal Rick Microinsurance Designal Accident and Group Personal accident Microinsurance Designal Accident Accident Acc		26
Combined Ratio  D. INVESTMENT EXPOSURE a. Investment Exposure (s)/Government bonds D. Earning assets ratio E. Investment property ratio J. Equities assets ratio E. Liquidity Risk D. Liquidity Ratio (LCR) D. Liquidity Ratio (LCR) D. Liquidity stress test ratio F. Exposures to related parties D. Loans to Directors and senior management D. Loans to membory essistif E. Loans to subsidiaries and affiliates J. Loans to shareholders/ holding company E. Investments in related parties G. Operational Risk D. Number and types of frauds and their corresponding amount H. Business composition D. Number of policyholders per branch Divestock Microinsurance Personal Accident and Group Personal accident Microinsure Etudent liability Microinsurance Credit Life Microinsurance Designal Accident and Group Personal accident Microinsurance Designal Accident and Group Personal accident Microinsurance Designal Rick Microinsurance Designal Accident and Group Personal accident Microinsurance Designal Accident Accident Acc	1%	1
D. INVESTMENT EXPOSURE a. Investment Exposure (s)/Government bonds b. Earning assets ratio c. Investment property ratio d. Equities assets ratio f. Equities assets ratio f. Equities assets ratio f. Equities assets ratio f. Exposures to related parties a. Liquidity stress test ratio f. Exposures to related parties a. Loans to Directors and senior management b. Loans to employees/ staff c. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition a. Number of policyholders per branch divestock Microinsurance Personal Accident and Group Personal accident Microinsura Extudent Hability Microinsurance Credit Life Microinsurance Derivative Microinsurance Derivati	65%	57
a. Investment Exposure (s)/Government bonds b. Earning assets ratio c. Investment property ratio d. Equities assets ratio E. Liquidity Risk a. Liquidity Ratio (LCR) b. Liquidity Stress test ratio F. Exposures to related parties a. Loans to Directors and senior management b. Loans to employees/ staff c. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition b. Number of policyholders per branch divestock Microinsurance Credit Life Micro		
a. Earning assets ratio d. Envestment property ratio d. Equities assets ratio  E. Liquidity Risk a. Liquidity Ratio (LCR) b. Liquidity stress test ratio  F. Exposures to related parties a. Loans to Directors and senior management b. Loans to Directors and senior management c. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition a. Number of policyholders per branch investock Microinsurance Personal Accident and Group Personal accident Microinsure student liability Microinsurance Credit Life Microinsurance Crop Microinsurance Dersonal Accident and Group Personal accident Microinsura student liability Microinsurance Dersonal Accident and Group Personal accident Microinsura student liability Microinsurance Dersonal Accident and Group Personal accident Microinsura student liability Microinsurance Dersonal Accident and Group Personal accident Microinsura Dersonal Accident and Board Composition Dersonal	2767000	2,927,00
E. Investment property ratio  J. Equities assets ratio  J. Equities assets ratio  J. Liquidity Ratio (LCR)  D. Liquidity stress test ratio  F. Exposures to related parties  J. Loans to Directors and senior management  D. Loans to be exployees/ staff  Loans to subsidiaries and affiliates  J. Loans to shareholders/ holding company  E. Investments in related parties  G. Operational Risk  J. Loans to shareholders/ holding company  E. Investments in related parties  G. Operational Risk  J. Number and types of frauds and their corresponding amount  H. Business composition  J. Number of policyholders per branch  J. Livestock Microinsurance  Personal Accident and Group Personal accident Microinsure  Student liability Microinsurance  Credit Life Microinsurance  Credit Life Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Descond Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Group Personal accident Microinsural  Extra Microinsurance  Personal Accident and Grou		
d. Equities assets ratio  E. Liquidity Risk  a. Liquidity Ratio (LCR)  D. Liquidity stress test ratio  F. Exposures to related parties  a. Loans to Directors and senior management  D. Loans to employees/ staff  C. Loans to substidiaries and affiliates  d. Loans to substidiaries and affiliates  d. Loans to shareholders/ holding company  E. Investments in related parties  G. Operational Risk  B. Number and types of frauds and their corresponding amount  H. Business composition  D. Number of policyholders per branch  Livestock Microinsurance  Deresonal Accident and Group Personal accident Microinsural  Extra Composition  D. Number of policyholders  D. Number of policyholders  Deresonal Accident and Group Personal accident Microinsural  Extra Composition  D. Number of policies in force per branch  Livestock Microinsurance  Deresonal Accident and Group Personal accident Microinsural  Extra Composition  D. Number of policies in force per branch  Livestock Microinsurance  Deresonal Accident and Group Personal accident Microinsural  Extra Composition  D. Number of policies in force per branch  Livestock Microinsurance  Deresonal Accident and Group Personal accident Microinsural  Extra Composition  D. Number of policyholders  D. Number of Board members (Independent and non-independent)  D. Number of Board members (Independent and non-independent)  D. Number of Board committees  D. Number of Board committees  D. Number of Board committees  D. Number of senior management staff by gender  Male  Emale  D. Staff  D. Total Number of non-managerial Staff by gender	48%	50
E. Liquidity Risk  a. Liquidity Ratio (LCR)  b. Liquidity stress test ratio  F. Exposures to related parties  a. Loans to Directors and senior management  b. Loans to employees/ staff  c. Loans to subsidiaries and affiliates  d. Loans to subsidiaries and affiliates  d. Loans to shareholders/ holding company  e. Investments in related parties  G. Operational Risk  a. Number and types of frauds and their corresponding amount  H. Business composition  a. Number of policyholders per branch  Livestock Microinsurance  Personal Accident and Group Personal accident Microinsura  Etudent liability Microinsurance  Credit Life Microinsurance  Credit Life Microinsurance  Cropy Microinsurance  Personal Accident and Group Personal accident Microinsura  Etudent liability Microinsurance  Credit Life Microinsurance  Cropy Microinsurance  Personal Accident and Group Personal accident Microinsura  Etudent liability Microinsurance  Credit Life Microinsurance  D. Number of Board members (Independent and non-independent)  non-independent	0	0
a. Liquidity Ratio (LCR) b. Liquidity stress test ratio F. Exposures to related parties a. Loans to Directors and senior management b. Loans to Directors and senior management b. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition a. Number of policholders per branch investock Microinsurance Personal Accident and Group Personal accident Microinsure student liability Microinsurance Cropt Microinsurance Cropt Microinsurance D. Number of policies in force per branch investock Microinsurance Dersonal Accident and Group Personal accident Microinsura Student liability Microinsurance Dersonal Accident and Group Personal accident Microinsura Student liability Microinsurance Dersonal Accident and Group Personal accident Microinsura Student liability Microinsurance Dersonal Accident and Group Personal accident Microinsura Dersonal Accident and Board Composition LIRIKUMWE Microinsurance Dersonal Accident and Board Composition Dersonal Accident and Board Composition Dersonal Accident and Board Composition Description of Board members (Independent and non-independent) Description of Board committees Description of Board com	11%	11
p. Liquidity stress test ratio  F. Exposures to related parties a. Loans to Directors and senior management b. Loans to employees/ staff c. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties  G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition a. Number of policyholders per branch a. Nestock Microinsurance Dersonal Accident and Group Personal accident Microinsura Extudent liability Microinsurance Credit Life Microinsurance Credit Life Microinsurance Credit Life Microinsurance Crop Microinsurance Dersonal Accident and Group Personal accident Microinsurance Credit Life Microinsurance Credit Life Microinsurance Credit Life Microinsurance Dersonal Accident and Group Personal accident Microinsura Extudent liability Microinsurance Credit Life Microinsur		
F. Exposures to related parties a. Loans to Directors and senior management b. Loans to employees/staff c. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition a. Number of policyholders per branch investock Microinsurance Personal Accident and Group Personal accident Microinsura cordit Life Microinsurance Crop Microinsurance Crop Microinsurance De Number of policies in force per branch investock Microinsurance De Personal Accident and Group Personal accident Microinsura cordit Life Microinsurance De Personal Accident and Group Personal accident Microinsura Crop Microinsurance De Personal Accident and Group Personal accident Microinsura Crop Microinsurance De Personal Accident and Group Personal accident Microinsura Crop Microinsurance De Personal Accident and Group Personal accident Microinsura Crop Microinsurance De Personal Accident and Group Personal accident Microinsura Crop Microinsurance De Personal Accident and Group Personal accident Microinsura Crop Microinsurance De Personal Accident and Group Personal accident Microinsura De Personal Acciden	117%	95
a. Loans to Directors and senior management b. Loans to employees/ staff c. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition b. Number of policyholders per branch d. Ivestock Microinsurance Dersonal Accident and Group Personal accident Microinsura estudent liability Microinsurance TURIKUMWE Microinsurance TURIKUMWE Microinsurance Daving INDOTO - Microinsurance Dersonal Accident and Group Personal accident Microinsura estudent liability Microinsurance Dersonal Accident and Group Personal accident Microinsura estudent liability Microinsurance Dersonal Accident and Group Personal accident Microinsura estudent liability Microinsurance Dersonal Accident and Group Personal accident Microinsura estudent liability Microinsurance Dersonal Accident and Board Composition TURIKUMWE Microinsurance Dersonal Accident and Board Composition I. Management and Board Compo		
c. Loans to employees/ staff c. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition a. Number of policyholders per branch Livestock Microinsurance Credit Life Microinsurance D. Number of policies in force per branch Livestock Microinsurance Credit Life Microinsurance Credit		
c. Loans to employees/ staff c. Loans to subsidiaries and affiliates d. Loans to subsidiaries and affiliates d. Loans to shareholders/ holding company e. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition a. Number of policyholders per branch Livestock Microinsurance Credit Life Microinsurance D. Number of policies in force per branch Livestock Microinsurance Credit Life Microinsurance Credit	None	No
E. Loans to subsidiaries and affiliates  J. Loans to shareholders/ holding company  E. Investments in related parties  G. Operational Risk  J. Number and types of frauds and their corresponding amount  H. Business composition  J. Number of policyholders per branch  J. Westock Microinsurance  Credit Life Micro	None	No
d. Loans to shareholders/ holding company e. Investments in related parties  G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition h. Number of policyholders per branch Livestock Microinsurance Personal Accident and Group Personal accident Microinsura Estudent liability Microinsurance Credit Life Microinsurance Crop Microinsurance Crop Microinsurance Saving INDOTO - Microinsurance Personal Accident and Group Personal accident Microinsura Estudent liability Microinsurance Credit Life Microinsurance Credit	None	No
E. Investments in related parties G. Operational Risk a. Number and types of frauds and their corresponding amount H. Business composition a. Number of policyholders per branch ivestock Microinsurance Personal Accident and Group Personal accident Microinsura Etudent liability Microinsurance Credit Life Microinsurance Credit Life Microinsurance Credit Life Microinsurance Crop Microinsurance Caredit Life Microinsurance Credit Life Microinsurance	None	No
G. Operational Risk  a. Number and types of frauds and their corresponding amount  H. Business composition  a. Number of policyholders per branch  Livestock Microinsurance  Crop Microinsurance  D. Number of policies in force per branch  Livestock Microinsurance  Cretic Life Microinsurance  Crop Microinsurance  Crop Microinsurance  Crop Microinsurance  Crop Microinsurance  Crop Microinsurance  Crop Microinsurance  I. Management and Board Composition  a. Number of Board members (Independent and non-independent)  andependent  b. Number of Board committees  c. Number of senior management staff by gender  male  imale  imale  J. Staff  a. Total Number of non-managerial Staff by gender		
a. Number and types of frauds and their corresponding amount H. Business composition  a. Number of policyholders per branch  Livestock Microinsurance Credit Life Microinsurance Crop Micr	None	No
H. Business composition  a. Number of policyholders per branch  Livestock Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  TURIKUMWE Microinsurance  Crop Microinsurance  Saving INDOTO - Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  Crop Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  Crop Microinsurance  TURIKUMWE Microinsurance  TURIKUMWE Microinsurance  Crop Microinsurance  I. Management and Board Compositio  a. Number of Board members (Independent and non-independent)  Independent  b. Number of Board committees  c. Number of senior management staff by gender  male  iemale  J. Staff  a. Total Number of non-managerial Staff by gender		
2. Number of policyholders per branch  Livestock Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  Credit Life Microinsurance  Credit Life Microinsurance  Crop Microinsurance  Saving INDOTO - Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  Credit Life Microinsurance  Credit Life Microinsurance  INRIKUMWE Microinsurance  INRIKUMWE Microinsurance  IN Management and Board Composition  In Management and Board Composition  In Management and mon-independent)  Independent  Independen		
Livestock Microinsurance Personal Accident and Group Personal accident Microinsura Student Hability Microinsurance Credit Life Microinsurance Credit Life Microinsurance Crop Microinsurance Saving INDOTO - Microinsurance D. Number of policies in force per branch Livestock Microinsurance Personal Accident and Group Personal accident Microinsura Student Hability Microinsurance Credit Life Microinsurance Crop Microinsurance Crop Microinsurance Crop Microinsurance I. Management and Board Composition D. Number of Board members (Independent and non-independent) D. Number of Board committees D. Number of Board committees D. Number of Senior management staff by gender Male  Semale  J. Staff D. Total Number of non-managerial Staff by gender		
Personal Accident and Group Personal accident Microinsural Student liability Microinsurance  Credit Life Microinsurance  Credit Life Microinsurance  Crop Microinsurance  Daving INDOTO - Microinsurance  Daving INDOTO - Microinsurance  Dersonal Accident and Group Personal accident Microinsurance  Credit Life Microinsurance  Credit Life Microinsurance  Crop Microinsurance  Crop Microinsurance  Crop Microinsurance  Crop Microinsurance  I. Management and Board Composition  Daving INDOTO - Microinsurance  I. Management and non-independent)  Daving IndoTo - Microinsurance  Lives of Board members (Independent and non-independent)  Daving Independent  Daving Independ		
Student liability Microinsurance  Credit Life Microinsurance  Cropy Microinsurance  Cropy Microinsurance  Cropy Microinsurance  Saving INDOTO - Microinsurance  De Number of policies in force per branch  Livestock Microinsurance  Credit Life Microinsurance  Credit Life Microinsurance  Credit Life Microinsurance  Cropy Microinsurance  Cropy Microinsurance  Cropy Microinsurance  Cropy Microinsurance  I. Management and Board Composition  De Number of Board members (Independent and non-independent)  De Number of Board committees  De Number of Board committe	830	13,05
Credit Life Microinsurance URIKUMWE Microinsurance Crop Microinsurance Crop Microinsurance Crop Microinsurance Daving INDOTO - Microinsurance Credit Life Microinsurance ILI Management and Board Composition Compositio	153	1,35
Credit Life Microinsurance URIKUMWE Microinsurance Crop Microinsurance Crop Microinsurance Crop Microinsurance Daving INDOTO - Microinsurance Credit Life Microinsurance ILI Management and Board Composition Compositio	84	22
TURIKUMWE Microinsurance Saving INDOTO - Microinsurance Saving INDOTO - Microinsurance Saving INDOTO - Microinsurance Serving INDOTO - Microinsurance Serving INDOTO - Microinsurance Serving INDOTO - Microinsurance Student liability Microinsurance Student Microinsurance Student Microinsurance Saving INDOTO - Microinsurance I. Management and Board Composition I. Management and non-independent) Independent Indepen	1,776	19,02
Crop Microinsurance  D. Number of policies in force per branch  Livestock Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  Crop Microinsurance  Crop Microinsurance  Livestock Microinsurance  Crop Microinsurance  Crop Microinsurance  Livestock Microinsurance  Livestock Microinsurance  Crop Microinsurance  Livestock Microi	14,192	58,94
Saving INDOTO - Microinsurance  b. Number of policies in force per branch  Livestock Microinsurance  Personal Accident and Group Personal accident Microinsura  Student liability Microinsurance  Credit Life Microinsurance  TURIKUMWE Microinsurance  Crop Microinsurance  Saving INDOTO - Microinsurance  I. Management and Board Compositio  a. Number of Board members (Independent and non-independent)  Independent  b. Number of Board committees  c. Number of senior management staff by gender  male  lemale  J. Staff  a. Total Number of non-managerial Staff by gender	68	92
b. Number of policies in force per branch Livestock Microinsurance Personal Accident and Group Personal accident Microinsura Student liability Microinsurance Tredit Life Microinsurance TURIKUMWE Microinsurance TOP Microinsurance TOP Microinsurance  I. Management and Board Composition To Number of Board members (Independent and non-independent) Independent Ton-independent Ton-inde		
Livestock Microinsurance Personal Accident and Group Personal accident Microinsura Student liability Microinsurance Credit Life Microinsurance Credit Life Microinsurance Crop Microinsurance Crop Microinsurance I. Management and Board Composition. Number of Board members (Independent and non-independent) Independent I	1,025	2,61
Livestock Microinsurance Personal Accident and Group Personal accident Microinsura Student liability Microinsurance Credit Life Microinsurance Credit Life Microinsurance Crop Microinsurance Crop Microinsurance I. Management and Board Composition. Number of Board members (Independent and non-independent) Independent I		
Personal Accident and Group Personal accident Microinsural Student (liability Microinsurance)  Credit Life Microinsurance  Credit Life Microinsurance  TURIKUMWE Microinsurance  Crop Microinsurance  Saving INDOTO - Microinsurance  I. Management and Board Composition  To Number of Board members (Independent and non-independent)  Independent  To Number of Board committees  To Number of Board committees  To Number of Senior management staff by gender  Total Number of Independent  J. Staff  Total Number of non-managerial Staff by gender		
Student liability Microinsurance Credit Life Microinsurance CITURIKUMWE Microinsurance Crop Microinsurance Crop Microinsurance  I. Management and Board Composition C. Number of Board members (Independent and non-independent) Independent Independe	1,383	20,90
Credit Life Microinsurance URIKUMWE Microinsurance Crop Microinsurance Saving INDOTO - Microinsurance I. Management and Board Composition I. Management and non-independent) Independent I	164	1,55
IVALINUMWE Microinsurance Crop Microinsurance Saving INDOTO - Microinsurance  I. Management and Board Composition I. Number of Board members (Independent and non-independent) Independent	97	31
IVALINUMWE Microinsurance Crop Microinsurance Saving INDOTO - Microinsurance  I. Management and Board Composition I. Number of Board members (Independent and non-independent) Independent	1,904	23,08
Crop Microinsurance  I. Management and Board Composition  I. Mumber of Board members (Independent and non-independent)  Independent  In	16,708	155,08
I. Management and Board Composition. Number of Board members (Independent and non-independent). Number of Board members (Independent and non-independent). Number of Board committees. Number of Board committees. Number of senior management staff by gender male.  I. Staff Independent Staff by gender I. Staff Independent Staff by gender	68	1,11
I. Management and Board Composition.  A. Number of Board members (Independent and non-independent) Independent Ind	1,557	2,75
n. Number of Board members (Independent and non-independent) ndependent non-independent b. Number of Board committees c. Number of senior management staff by gender male iemale J. Staff a. Total Number of non-managerial Staff by gender	1,337	2,73
n. Number of Board members (Independent and non-independent) ndependent non-independent b. Number of Board committees c. Number of senior management staff by gender male iemale J. Staff a. Total Number of non-managerial Staff by gender		
ndependent  . Number of Board committees  . Number of senior management staff by gender male iemale  J. Staff  2. Total Number of non-managerial Staff by gender	on	
non-independent b. Number of Board committees c. Number of senior management staff by gender male demale J. Staff to Total Number of non-managerial Staff by gender		
b. Number of Board committees c. Number of senior management staff by gender male lemale J. Staff a. Total Number of non-managerial Staff by gender	3	
Number of senior management staff by gender male iemale  J. Staff a. Total Number of non-managerial Staff by gender	1	
emale  J. Staff 2. Total Number of non-managerial Staff by gender	2	
iemale J. Staff 2. Total Number of non-managerial Staff by gender		
J. Staff z. Total Number of non-managerial Staff by gender	3	
a. Total Number of non-managerial Staff by gender	3	
a. Total Number of non-managerial Staff by gender	-	
male	12	
emale e	7	
	/	
K. Insurance Intermediaries		
a. Number of insurance agents	228	22
b. Number of loss adjusters/ assessors	0	
L. Branches	180	
a. Number of Branches by Province including Kigali City		
Kigali City	0	
Vorth	0	
East	0	
South Weast	0	

Date 20th May 2024

RADIANT YACU



## **MICRO INSURANCE COMPANY**

Share capital 1,000,000,000 Rwf Headquaters Kn 2 Av. Chic Building | TIN 108505784 Email: info@radiantyacu.rw | Website: www.radiantyacu.rw P.O. Box 1861 Kigali/Rwanda

#### E. PRODUCT PERFORMANCE ACCOUNT AS AT 31 MARCH 2024

Figures in RWF"000"

						Net			
				Change in	Net earned	commission			Technical
	Gross premium	Ceded	Net premium	unearned	premium (5) (3-	income or	Net claims	Management	profit/loss (9)
Product type	written (1)	premium (2)	written (3)	premium (4)	4)	expenses (6)	incurred (7)	expenses (8)	(5-6-7-8)
TURIKUMWE Microinsurance	544,446	-	544,446	(136,020)	680,465	18,781	103,546	159,657	398,482
Livestock Microinsurance	146,403	117,216	29,186	(6,485)	35,671	(3,577)	58,999	20,053	(39,803)
Crop Microinsurance	170,573	139,246	31,328	(37,000)	68,328	(18,780)	45,886	25,035	16,186
Credit Life Microinsurance	103,723	6,216	97,506	57,782	39,724	22,024	20,382	28,429	(31,110)
Personal Accident and Group Personal accident Microinsuran	57,446		57,446	13,502	43,944	6,109	5,601	10,414	21,820
Student Liability Microinsurance	45,674		45,674	27,634	18,040	4,403	7,714	5,283	639
Saving microinsurance /INDOTO	25,875		25,875	-	25,875	-	25,499	1,884	(1,509)
TOTAL	1,094,139	262,678	831,461	(80,586)	912,047	28,960	267,626	250,756	364,705

Chief Executive Officer

Chief Executive Officer Date 20th May 2024 Chairman of the Board of Directors

N.B: The above financial statements and other disclosures are also available on our website https://www.radiantyacu.rw and can be accessed at our Head Office located in CHIC Building, KN 2 AV, Kigali - Rwanda.