FREE GUIDE · 2026



Ethiopia

Insurance companies in Ethiopia

6 chapters · every source listed

Tulinde

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Insurance companies in Ethiopia 2026 + NBE complaints

For anyone in Ethiopia choosing an insurer or in dispute with one: the companies the National Bank of Ethiopia licenses, its figures on each, the types of cover and how to complain to the NBE.

This guide puts together 6 pages of Tulinde Ethiopia (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 13 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

Insurance companies in Ethiopia: the list of all 18 licensed insurers

Reviewed 28 October 2026 · online: https://tulinde.africa/et/insurance-companies/

Short answer Checked 28 October 2026

There are **18 insurance companies in Ethiopia**, all licensed by the National Bank of Ethiopia: the state-owned **Ethiopian Insurance Corporation** (established 1975) and 17 private share companies, the newest being **Zemen Insurance** (2020). **14** write both life and general insurance and **4** general insurance only; together they had **839 branches** in 2024/25. **Ethio-Re** is the national reinsurer.

The list, oldest to newest

Dates as listed in the NBE directory; click a name for its profile (capital, branches and what the regulator publishes about it):

Insurer	Established
Ethiopian Insurance Corporation	1975
Africa Insurance Company S.C.	1994
Awash Insurance S.C.	1994
National Insurance Company of Ethiopia S.C.	1994
Nile Insurance Company S.C.	1995
Nyala Insurance S.C.	1995
Global Insurance Company S.C.	1997
United Insurance Company S.C.	1997
Nib Insurance Company S.C.	2002
Lion Insurance Company S.C.	2007
Ethio-Life & General Insurance S.C.	2008
Oromia Insurance S.C.	2009
Abay Insurance S.C.	2010
Berhan Insurance S.C.	2011
Lucy Insurance S.C.	2012
Tsehay Insurance S.C.	2012
Bunna Insurance S.C.	2013
Zemen Insurance S.C.	2020

Who is biggest? The NBE publishes each insurer's capital and branches: see the largest insurance companies in Ethiopia, or put two side by side with compare two insurers.

Life, general, reinsurance and takaful

Kind of company	How many (June 2025)	What it means for you
Composite insurers	14	Sell both life and general insurance (motor, fire, health, engineering…)
General-only insurers	4	Sell general insurance only
State-owned insurer	1 (Ethiopian Insurance Corporation)	33.9% of general business — the largest single share
Reinsurer	1 (Ethiopian Reinsurance, Ethio-Re)	Does not sell to the public; receives 25% of treaty cessions and 5% of each policy written
Full takaful insurer	1 under formation	Sharia-compliant cover; today sold through takaful windows

Source: NBE Financial Stability Report, March 2026.

The sector in figures (2024/25)

Indicator	Figure
Gross written premium	ETB 41.1 billion (+43.1%)
Motor share of general business	49.6%
Claims ratio, general business	51.0%
Combined ratio (claims + expenses)	86.4% (NBE maximum standard: 105%)
Total assets	ETB 84.9 billion
Paid-up capital of all insurers	ETB 15.9 billion
Branches	839

The NBE has told insurers to raise their paid-up capital to **ETB 0.4 billion for general business** and **ETB 0.1 billion for long-term (life) business** by the end of June 2027 (NBE). The NBE publishes no claims ratio or complaints count per company, so these are sector figures only.

How to check a company, agent or broker

Check the insurer on the NBE's list of insurers. The market also counts **3,077 licensed agents, 54 brokers, 80 loss assessors and 2 surveyors** (NBE) — ask any intermediary for their NBE licence before you pay, and pay against an official receipt in the insurer's name.

Buying vehicle cover? Learn how a third-party cover is checked. Unhappy with an insurer? It has 10 business days to answer a written complaint, then you can go to the NBE complaint office.

What may change

A draft Insurance Proclamation published in April 2026 would move supervision from the NBE to a new Ethiopian Insurance Regulatory Authority and open the sector to foreign investors. As of August 2026 it was awaiting parliamentary approval. We will update this list when new companies are licensed.

Frequently asked questions

How many insurance companies are there in Ethiopia?
18, according to the NBE Annual Report 2024/25: one state-owned and 17 private. 14 write life and general business, 4 general business only. Ethio-Re, the national reinsurer, does not sell to the public.

What is the oldest insurance company in Ethiopia?
The state-owned Ethiopian Insurance Corporation, established in 1975 according to the NBE directory.

What is the newest insurance company in Ethiopia?
Zemen Insurance S.C., established in 2020 according to the NBE directory. A full takaful insurer was under formation in 2025.

Which is the best insurance company in Ethiopia?
Tulinde does not rank insurers, and the NBE does not publish claims or complaints figures per company. Compare capital and branches on the largest insurers, then compare the policy wording, the premium and the claims process of two or three quotes.

Who regulates insurance companies in Ethiopia?

The National Bank of Ethiopia, under the Insurance Business Proclamation No. 746/2012 as amended. A draft law would create a separate Ethiopian Insurance Regulatory Authority; it was not law as of August 2026.

Chapter 2

Largest insurance companies in Ethiopia (30 June 2025), compared

Reviewed 24 September 2026 · online: https://tulinde.africa/et/largest-insurance-companies/

Short answer Checked 24 September 2026

The National Bank of Ethiopia publishes two figures for each insurer: its capital and its branches. At 30 June 2025, **Awash Insurance S.C.** had the most capital (**ETB 4,341 million**), followed by **Ethiopian Insurance Corporation** (ETB 4,294 million). **Ethiopian Insurance Corporation** has the largest branch network (**94 branches**). Premium, claims and complaints are not published by company, so capital and branches say how big an insurer is, not how well it pays claims.

Insurers ranked by capital (30 June 2025)

#	Insurer	Capital (ETB million)	A year earlier	Change (as printed)	Branches
1	Awash Insurance S.C.	4,341	3,341	29.9%	66
2	Ethiopian Insurance Corporation	4,294	4,378	-1.9%	94
3	Oromia Insurance S.C.	2,629	1,837	43.1%	61
4	Nyala Insurance S.C.	2,535	1,975	28.4%	41
5	United Insurance Company S.C.	2,220	1,798	23.5%	56
6	Nile Insurance Company S.C.	1,948	1,597	22.0%	61
7	Nib Insurance Company S.C.	1,839	1,364	34.8%	47
8	Abay Insurance S.C.	1,188	886	34.1%	48
9	Bunna Insurance S.C.	1,063	512	107.6%	38
10	Lion Insurance Company S.C.	1,061	710	49.4%	44
11	Africa Insurance Company S.C.	937	676	38.6%	36
12	Tsehay Insurance S.C.	792	687	15.3%	41
13	Berhan Insurance S.C.	741	528	40.3%	32
14	Zemen Insurance S.C.	668	484	38.0%	30
15	National Insurance Company of Ethiopia S.C.	600	508	18.1%	45

#	Insurer	Capital (ETB million)	A year earlier	Change (as printed)	Branches
16	Ethio-Life & General Insurance S.C.	570	438	30.1%	34
17	Global Insurance Company S.C.	456	354	28.8%	24
18	Lucy Insurance S.C.	375	302	24.2%	41

All 18 insurers together: ETB 28,257 million of capital, against 22,375 million a year earlier. Source: National Bank of Ethiopia — Annual Report 2024/25, Table 4.6: branch network and capital of insurance companies, 30 June 2025 (figures reported by the companies).

Branch networks: where you can walk in

Insurer	Addis Ababa	Regions	Total	A year earlier
Ethiopian Insurance Corporation	26	68	94	91
Awash Insurance S.C.	34	32	66	64
Nile Insurance Company S.C.	37	24	61	61
Oromia Insurance S.C.	29	32	61	61
United Insurance Company S.C.	37	19	56	51
Abay Insurance S.C.	27	21	48	40
Nib Insurance Company S.C.	31	16	47	47
National Insurance Company of Ethiopia S.C.	28	17	45	42
Lion Insurance Company S.C.	20	24	44	43
Lucy Insurance S.C.	31	10	41	37
Nyala Insurance S.C.	20	21	41	40
Tsehay Insurance S.C.	29	12	41	38
Bunna Insurance S.C.	23	15	38	38
Africa Insurance Company S.C.	21	15	36	35
Ethio-Life & General Insurance S.C.	26	8	34	31
Berhan Insurance S.C.	20	12	32	29
Zemen Insurance S.C.	23	7	30	29
Global Insurance Company S.C.	15	9	24	22

839 branches in all at 30 June 2025: 477 in Addis Ababa and 362 in the regions (799 a year earlier).

What these figures tell you, and what they do not

Capital is the money the shareholders have put into the company and kept in it. It is a cushion against losses, not a measure of how many policies an insurer sells or how fast it pays.

Branches tell you where you can deal with the insurer face to face, which matters if you live outside Addis Ababa.

The National Bank of Ethiopia does not publish premium, claims paid or complaints company by company, so no one can rank Ethiopian insurers on service from official figures. Ask each insurer for its claim procedure and settlement time, and read the policy wording before you choose.

Check that any company is on the list of licensed insurers, and see how to complain if a claim is stuck.

Frequently asked questions

What is the biggest insurance company in Ethiopia?
By capital at 30 June 2025: Awash Insurance S.C. (ETB 4,341 million), then Ethiopian Insurance Corporation (ETB 4,294 million). By branch network: Ethiopian Insurance Corporation, with 94 branches. The National Bank of Ethiopia does not publish premium by company.

How many insurance branches are there in Ethiopia?
839 at 30 June 2025: 477 in Addis Ababa and 362 in the regions, according to the National Bank of Ethiopia.

Why is there no ranking by premium or complaints?
Because the National Bank of Ethiopia does not publish those figures company by company. We only show figures the regulator prints.

Chapter 3

Compare two insurers in Ethiopia

Reviewed 24 September 2026 · online: https://tulinde.africa/et/compare-insurers/

Short answer Checked 24 September 2026

Choose two companies below. Every figure comes from the National Bank of Ethiopia; nothing is scored or rated by Tulinde. The regulator publishes capital and branches by company, not premium or complaints.

Chapter 4

Types of insurance in Ethiopia: what is compulsory, what is optional, and who sells it

Reviewed 28 October 2026 · online: https://tulinde.africa/et/types-of-insurance/

Short answer Checked 28 October 2026

The main types of insurance in Ethiopia are **general (non-life) insurance** — motor, property, liability, health, travel, which made **92.5% of premiums** in 2024/25 — and **long-term (life) insurance and takaful**, the other **7.5%**. Only a few covers are compulsory: **third-party vehicle insurance** (Proclamation 799/2013), **social health insurance** for employees and pensioners (Proclamation 690/2010) and, for drivers going abroad, the **COMESA yellow card**. Public health cover for informal workers is **community-based health insurance (CBHI)**.

The map at a glance

Type	Compulsory?	Law or rule	Who provides it	Our guide
Vehicle third-party	Yes, every vehicle on a road	Proclamation 799/2013	All 18 licensed insurers	Vehicle insurance
Comprehensive motor (own damage)	No	NBE minimum premium rates	All 18 licensed insurers	Third-party vs comprehensive
Social health insurance (SHI)	Yes, employees and pensioners	Proclamation 690/2010	Ethiopian Health Insurance Service	Social health insurance
Community-based health insurance (CBHI)	No law we found makes it compulsory	Regional and city rules	Ethiopian Health Insurance Service, through woredas	Health insurance
Private medical insurance	No	Insurer's policy	Licensed insurers	Health insurance
Employment injury	Employer liable whatever the fault; insurance where the Ministry requires it	Labour Proclamation 1156/2019	Licensed insurers (workmen's compensation)	Business insurance
Life, savings, credit life	No	Insurer's policy	14 composite insurers	Life insurance

Type	Compulsory?	Law or rule	Who provides it	Our guide
COMESA yellow card	Needed to drive into member countries	COMESA scheme; Proc. 799/2013, Art. 26 for vehicles entering	National bureau: Ethiopian Insurance Corporation	Travel insurance

The compulsory covers

Third-party vehicle insurance

No vehicle may be driven on a road without it (Art. 3 of Proclamation 799/2013). Ethiopia's compulsory cover is wider than its neighbours': it pays for **death, bodily injury, damage to property and emergency medical treatment** caused to others (Art. 4(2)). The sticker must be on the windscreen, and driving uninsured is punishable by a fine of Birr 3,000–5,000 or one to two years' imprisonment (Art. 30). How to verify a cover: insurance check in Ethiopia.

Social health insurance

Proclamation 690/2010 makes employees and pensioners members of a national health scheme, with equal monthly contributions from employer and employee (Arts. 5 and 9). Roll-out started in January 2026 with public health-sector staff. Details: social health insurance in Ethiopia.

Employer liability for work injuries

Under the Labour Proclamation No. 1156/2019, an employer is liable for employment injuries **irrespective of fault** (Art. 96), up to **five times annual wages** for death or permanent total disablement of a worker outside the pension scheme (Arts. 109–110). The law lets the Ministry decide which undertakings must insure that liability (Art. 171(1)(i)); a workmen's compensation policy lets a business carry it. See employment injury insurance.

The COMESA yellow card

To drive into Kenya, Djibouti, Sudan and other member countries, a vehicle needs a COMESA yellow card, which covers third parties in the countries visited. A foreign vehicle entering Ethiopia needs a local certificate or a yellow card (Proclamation 799/2013, Art. 26).

General (non-life) insurance

General insurance protects property and liabilities, usually for a year at a time. It is by far the larger branch: **ETB 38.0 billion of the ETB 41.1 billion** of premiums written in 2024/25, and **49.6%** of it is motor (NBE Financial Stability Report). All 18 licensed insurers write general business. The covers most people and businesses meet:

- **Motor** — compulsory third-party and optional comprehensive (own damage, fire, theft).
- **Fire and allied perils** — buildings, stock and contents.
- **Engineering** — machinery, construction sites and equipment.
- **Marine and goods in transit** — imports, exports and goods on the road.
- **Liability** — public liability, product liability, professional indemnity.
- **Workmen's compensation / employer's liability** — the Labour Proclamation benefits.
- **Medical** — individual, family and group health cover.
- **Travel** — medical and trip cover abroad, including visa insurance.
- **Money, burglary and fidelity** — cash, break-ins and staff dishonesty.

In general insurance, net claims incurred were **ETB 10.5 billion**, or **51.0%** of net earned premium, in 2024/25, according to the NBE — a sector average, not a figure for any one insurer.

Long-term (life) insurance and takaful

Long-term insurance pays on death, at the end of a savings term, or when a borrower dies. It is small in Ethiopia: **ETB 2.6 billion** of life premium and **ETB 0.5 billion** of takaful in 2024/25, against ETB 38.0 billion for general insurance (NBE). **14** of the 18 insurers are composite companies writing both life and general business; **4** write general business only.

Product	What it does
Term life	A lump sum if you die during the term
Endowment / savings	A sum at the end of the term, or earlier on death
Credit life	Repays a loan if the borrower dies
Group life	Cover for staff, arranged by the employer
Takaful	Sharia-compliant cover; a first full takaful insurer was being formed in 2025

More: life insurance in Ethiopia.

Health cover: three systems side by side

Health is the area where public and private insurance meet. **CBHI** covered **63 million people in 13.67 million households** across 1,195 districts in 2024/25 (EHIS); **SHI** covers salaried employees and pensioners as it rolls out; and **private medical insurance** from the licensed insurers adds treatment in private hospitals and higher limits. The full picture: health insurance in Ethiopia.

Who sells insurance, and how to buy safely

Only companies licensed by the National Bank of Ethiopia may sell insurance: the 18 insurers on the NBE list, and their **3,077 agents and 54 brokers** (2024/25). Before you pay:

1. Check the insurer on the list of licensed insurers and ask any agent or broker for their NBE licence.
2. Ask for the policy wording, not only the schedule: exclusions, excess, claim procedure.
3. Get the premium in writing — for motor third-party it follows a national tariff.
4. Keep the policy, the receipt and, for a vehicle, the certificate and sticker together.
5. If a claim goes wrong, complain to the insurer in writing; it has 10 business days to answer before you complain to the NBE (FCP/01/2020).

To compare insurers on the regulator's figures, see the largest insurers in Ethiopia and compare two insurers. Tulinde does not rank or rate insurers.

Frequently asked questions

What are the types of insurance in Ethiopia?
General (non-life) insurance — motor, fire, engineering, marine, liability, medical, travel — and long-term insurance — life, savings, credit life and takaful. Public health cover comes from community-based health insurance and social health insurance, run by the Ethiopian Health Insurance Service.

Which insurance is compulsory in Ethiopia?
Third-party vehicle insurance for every vehicle on a road (Proclamation 799/2013) and social health insurance for employees and pensioners (Proclamation 690/2010). Employers are also liable for work injuries regardless of fault under the Labour Proclamation.

What is the most common type of insurance in Ethiopia?
Motor insurance: it was 49.6% of general insurance in 2024/25, and general insurance was 92.5% of all premiums, according to the National Bank of Ethiopia.

What is the difference between life and non-life insurance in Ethiopia?

Non-life (general) insurance covers property and liabilities, usually for a year. Life (long-term) insurance pays on death or at the end of a savings term. 14 of the 18 insurers sell both; 4 sell only general insurance.

Is there Islamic (takaful) insurance in Ethiopia?

Yes. Takaful premium was ETB 0.5 billion in 2024/25, and the NBE reported a first full sharia-compliant insurer under formation.

Chapter 5

How to complain about an insurer in Ethiopia: the NBE complaint office (complaintoffice@nbe.gov.et)

Reviewed 28 October 2026 · online: https://tulinde.africa/et/complaints/

Short answer Checked 28 October 2026

To complain about an insurer in Ethiopia, write to the insurer first: under the NBE's **Financial Consumer Protection Directive FCP/01/2020**, it must answer within **10 business days**. If it does not, or you disagree, complain to the National Bank of Ethiopia's **Financial Consumer Protection and Education Directorate**: email complaintoffice@nbe.gov.et, call the short code **6230**, use the **online complaint form** on the NBE website, or go to Sudan Street, Addis Ababa. Ethiopia has no insurance ombudsman.

Step by step

1. Complain to the insurer in writing, with your policy and claim numbers and copies of documents. Keep proof of the date.
2. The insurer must respond within 10 business days (Directive FCP/01/2020).
3. If you are not satisfied, contact the NBE's financial consumer protection office: complaintoffice@nbe.gov.et, short code 6230, or in person at Sudan Street, Addis Ababa (NBE).
4. The NBE investigates within 10 business days.

What the NBE complaint form asks for

The NBE's complaint page (checked on 21 October 2026) says the NBE will only review a complaint that is still unresolved **10 business days** after the insurer had the chance to deal with it. Its online form, in English and Amharic, asks for:

- Your full name, date of birth, address (city, woreda, house number), mobile number and email address.
- If you complain for someone else: a **power of attorney** and that person's details.

- The name of the insurer and a **reference number** — your policy number, claim number or the complaint number the insurer gave you.
- What the insurer did or failed to do, when it happened, what you lost, the amount in Birr if you claim a financial loss, and the resolution you think is fair.
- The date you complained to the insurer, a copy of your **complaint letter**, and the insurer's reply if it answered.
- Whether the NBE or a court has already decided the case, or whether it is before a court now.

Prepare these before you start: the same documents serve if you send the complaint by email to complaintoffice@nbe.gov.et instead of the form. Check the insurer on our list of licensed insurers.

Writing to complaintoffice@nbe.gov.et

An email to the NBE complaint office works best when it carries the same information as the form, in this order:

1. **Subject**: 'Complaint against [insurer name] — policy [number]'.
2. **Who you are**: full name, address (city, woreda, house number), mobile number.
3. **The insurer and the reference**: policy number, claim number, and the complaint number the insurer gave you.
4. **What happened**: dates, what the insurer did or refused, the amount in Birr if you claim a loss.
5. **What you already did**: the date you complained to the insurer in writing, and its answer (or that it did not answer within 10 business days).
6. **What you ask for**: the resolution you think is fair.
7. **Attachments**: your complaint letter to the insurer, its reply, the policy schedule, receipts, and the police or medical reports for a motor claim. Add a power of attorney if you write for someone else.

The timeline at a glance

Step	Who	Deadline
Written complaint	You → the insurer	As soon as possible; keep proof of the date
Answer	The insurer	10 business days (FCP/01/2020)
Escalation	You → NBE (complaintoffice@nbe.gov.et, 6230, form)	Once 10 business days have passed without a satisfying answer
Investigation	NBE Financial Consumer Protection and Education Directorate	10 business days

For a road accident, other deadlines apply first: the insured must notify the insurer within **10 days** of the accident (Proclamation 799/2013, Art. 17) — see vehicle insurance in Ethiopia. Other countries' deadlines are compared on claim deadlines across Africa.

Frequently asked questions

How long does an insurer have to answer a complaint in Ethiopia?

10 business days, under the NBE's Financial Consumer Protection Directive FCP/01/2020.

Is there an insurance ombudsman in Ethiopia?

No. Complaints go to the insurer, then to the National Bank of Ethiopia.

What is complaintoffice@nbe.gov.et?

The email address of the National Bank of Ethiopia's Financial Consumer Protection and Education Directorate, which takes complaints from customers of financial service providers — insurers included — once the provider has had 10 business days to resolve them. You can also reach it on the short code 6230, through the online form on the NBE website, or at Sudan Street, Addis Ababa.

What is the NBE complaint short code?

6230. You can also email complaintoffice@nbe.gov.et, use the online form on the NBE website, or visit the NBE on Sudan Street, Addis Ababa.

Can I complain to the NBE before my insurer has answered?

The NBE says it will only review your complaint if the issue is still unresolved 10 business days after the insurer had the chance to address it. Complain to the insurer in writing first and keep a copy.

Chapter 6

Insurance complaint deadlines in Ethiopia: when your insurer must answer, and when the NBE takes over

Reviewed 28 October 2026 · online: https://tulinde.africa/et/complaint-deadline-calculator/

Short answer Checked 28 October 2026

Under the NBE's **Financial Consumer Protection Directive FCP/01/2020**, your insurer must investigate and tell you the outcome **within 10 business days of receiving your complaint**. If it does not answer, or you disagree, you can complain to the **National Bank of Ethiopia** (complaintoffice@nbe.gov.et, short code 6230), which investigates **within 10 business days** of receiving the case. A complaint received on Monday 2 November 2026 must be answered by **Monday 16 November 2026**.

The deadlines in the directive

From Directive FCP/01/2020, which applies to every financial service provider, insurers included:

Sub-article	Rule
5.5.3.2(a)–(b)	The insurer acknowledges your complaint promptly and gives it a unique tracking number.
5.5.3.2(c)	It investigates and tells you the outcome within a maximum of 10 business days of receiving it.
5.5.3.4	The outcome is confirmed in writing, with the reasons for any rejection and where else you can go.
5.5.4.1	You can take the complaint to the NBE if you are not satisfied, or if you had no answer in time.
5.5.4.2	A complaint the insurer could not resolve in time is reported by the insurer to the NBE within 2 business days.
5.5.4.3	The NBE investigates within 10 business days. Its decision binds the insurer but not you (5.5.4.4).

The directive does not define a business day. The calculator counts Monday to Friday, starting the day after the insurer received your complaint, and lets you add public holidays or count Saturdays.

Worked example

1. Abebe hands his written complaint to his insurer on **Monday 2 November 2026** and is given a tracking number.
2. Counting Monday to Friday from Tuesday 3 November, the 10th business day is **Monday 16 November 2026**: the insurer's answer is due that day.
3. With no answer, Abebe can write to complaintoffice@nbe.gov.et from **Tuesday 17 November**. The insurer itself must report the unresolved case to the NBE by **Wednesday 18 November**.
4. If the NBE receives Abebe's complaint on 17 November, its investigation is due by **Tuesday 1 December 2026**.

The NBE only reviews a complaint that is still unresolved after the insurer's 10 business days (NBE). See how to complain for the documents its form asks for.

Frequently asked questions

How do I complain to the NBE about an insurer?

Once your insurer has had 10 business days, write to complaintoffice@nbe.gov.et, call the short code 6230, use the NBE's online complaint form or go to the NBE on Sudan Street, Addis Ababa. Attach your complaint letter, the insurer's reply if any, and your policy or claim number.

How long does the NBE take to handle a complaint?

The directive gives the NBE 10 business days to investigate a case it has received (FCP/01/2020, 5.5.4.3).

Is the NBE's decision final?

The directive says the NBE's decision is binding on the insurer but optional for you, the consumer (FCP/01/2020, 5.5.4.4).

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Chapter 1: Insurance companies in Ethiopia: the list of all 18 licensed insurers

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Chapter 3: Compare two insurers in Ethiopia

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Chapter 4: Types of insurance in Ethiopia: what is compulsory, what is optional, and who sells it

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Written and checked by the Tulinde editorial team. How we check facts: https://tulinde.africa/editorial-policy/.Read and share it online: https://tulinde.africa/et/free-guides/insurance-companies-nbe-complaints-2026/.

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