FREE GUIDE · 2026



Rwanda

Insurance companies in Rwanda & your rights

7 chapters · every source listed

Tulinde

tulinde.africa · independent guide, not an insurer

Tulinde — independent guide, not an insurer

Insurance companies in Rwanda & your rights 2026

For anyone buying insurance in Rwanda: the insurers and brokers licensed by the BNR, how to check them, the claim deadlines of the insurance law and how to complain.

This guide puts together 7 pages of Tulinde Rwanda (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 9 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.

Contents

1. **Licensed insurance companies in Rwanda (BNR list)** — reviewed 31 October 2026
2. **Check an insurer, agent or broker in Rwanda** — reviewed 31 October 2026
3. **Licensed insurance brokers in Rwanda (BNR list, April 2026)** — reviewed 31 October 2026
4. **The National Bank of Rwanda and the insurance law (Law n° 030/2021)** — reviewed 31 October 2026
5. **Your rights as a policyholder in Rwanda: claims, deadlines, cancellation** — reviewed 31 October 2026
6. **How to complain about an insurer in Rwanda (BNR)** — reviewed 31 October 2026
7. **Life insurance in Rwanda: your rights under the insurance law** — reviewed 31 October 2026
8. **Sources**

> Tulinde is an information and introduction service run by Takat AI. It is not an insurer, a broker or an agent, and it does not sell, price, rank or rate policies. Always read the policy wording before you buy.

Chapter 1

Licensed insurance companies in Rwanda (BNR list)

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/insurance-companies/

Short answer Checked 31 October 2026

The **National Bank of Rwanda's list of licensed insurers** (updated January 2025, the latest it publishes) names **12 private insurers** — BK General, Britam, Mayfair, MUA, Old Mutual, Prime Insurance, Prime Life, Radiant, Sanlam Allianz General, Sanlam Allianz Life, SONARWA General and SONARWA Life — plus the **public insurers** RSSB (medical scheme) and MMI, the micro insurer **Radiant Yacu**, the captive **DCIC**, the HMO **Eden Care** and the mutual insurer **Ubuzima Bwiza**. Only a BNR-licensed insurer may carry on insurance business in Rwanda (Law n° 030/2021, article 6).

Private insurers: year licensed and contacts

Insurer (as on the BNR list)	Licensed	Website (BNR list)
BK General Insurance Company Ltd	2016	www.bkgi.rw
Britam Insurance Company Rwanda Ltd	2013	www.britam.rw
Mayfair Insurance Company Rwanda Ltd	2017	www.mayfair.co.rw
MUA Insurance Company Rwanda Ltd	2006	www.mua.rw
Old Mutual Insurance Rwanda Plc	2013	www.oldmutual.rw
Prime Insurance Ltd	1995	info@prime.rw
Prime Life Insurance Ltd	2012	info@prime.rw
Radiant Insurance Company	2013	www.radiant.rw
Sanlam Allianz General Insurance Ltd	2010 (after separation of life and non-life business)	www.rw.sanlam.com
Sanlam Allianz Life Insurance Plc	2010 (after separation of life and non-life business)	www.rw.sanlam.com
SONARWA General Insurance Company Ltd	1975	www.sonarwa.co.rw
SONARWA Life Assurance Company Ltd	2012 (after separation of life and non-life business)	www.sonarwalife.rw

From the BNR list of licensed insurers. Also licensed: Radiant Yacu Ltd (micro insurer, 2020), Defence Captive Insurance Company (DCIC) Plc (captive, 2022), Eden Care Healthcare (Rwanda) Limited (HMO, 2022) and Ubuzima Bwiza Mutual Insurance Foundation (mutual, 2023).

How to check an insurer before you buy

1. Find the company named on your policy or cover note in this list or on the BNR's own list.
2. If a broker sells you the policy, check it on the BNR list of licensed brokers.
3. Pay the premium to the insurer, never to the agent or broker (BNR FAQ).

Step by step: check an insurer, agent or broker.

Frequently asked questions

How many insurance companies are licensed in Rwanda?

The BNR list names 12 private insurers, 2 public insurers, 1 micro insurer, 1 captive insurer, 1 HMO and 1 mutual insurer.

Is SORAS on the list of insurers in Rwanda?

The name SORAS does not appear on the BNR list of licensed insurers (updated January 2025). Check the exact company named on your policy against the list above.

Which insurer is the best in Rwanda?

Tulinde does not rank insurers. Compare the policy wording, the exclusions and the claims process of at least two licensed insurers.

Chapter 2

Check an insurer, agent or broker in Rwanda

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/check-insurer/

Short answer Checked 31 October 2026

Only an insurer licensed by the **National Bank of Rwanda** may carry on insurance business in Rwanda (Law n° 030/2021, article 6), and only a BNR-licensed broker or an agent authorised by its insurer may act as an intermediary (article 72). Check the name on the BNR's **list of licensed insurers** and **list of licensed brokers**. **Never pay a premium to an agent or broker**: it goes directly to the insurer.

How to check

1. Find the insurer named on your policy or cover note on the BNR list of licensed insurers — or on our copy, alphabetical.
2. A broker: check the BNR list of licensed brokers (our copy). An agent: ask for the authorisation issued by the insurer he or she represents (article 72).
3. Pay the premium to the insurer itself: "neither brokers nor agents are permitted to hold premiums on behalf of insurers" (BNR FAQ).
4. In doubt, ask the BNR: +250 788 199 000, info@bnr.rw.

Unlicensed insurance is a crime

Running insurance or intermediary business without a licence, or claiming to be an insurer or intermediary without one, is punished by **3 to 5 years' imprisonment and a fine of 7 to 10 million Frw**, or one of these penalties (Law n° 030/2021, article 183). No one may use the word "insurance" in a company or trade name, signage or advertisement without being authorised (article 5) (Law).

Frequently asked questions

How do I know if an insurance company is licensed in Rwanda?

Look for it on the National Bank of Rwanda's list of licensed insurers. The BNR must keep and publish an updated register of licensed insurers (Law n° 030/2021, article 12).

Can I pay my premium to the agent?

No. The BNR says brokers and agents may not hold premiums; all premiums are paid directly to the insurer.

Chapter 3

Licensed insurance brokers in Rwanda (BNR list, April 2026)

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/insurance-brokers/

Short answer Checked 31 October 2026

The National Bank of Rwanda's list of **April 2026** names **17 licensed insurance brokers** and **3 reinsurance brokers**. A broker works independently, for the client, and offers products from several insurers; an agent is tied to an insurer. Both are supervised by the BNR, and **neither may hold your premium** (BNR).

Licensed insurance brokers (alphabetical)

Insurance broker	BNR licence number
Alliance Insurance Brokers Ltd	B012/2019
Alpha Insurance Broker Ltd	B05/2020
ASCOMA Rwanda Ltd	B07/2020
Connect Insurance Brokerage Services Ltd	B02/2020
DM Insurance Services Ltd	B01/2025
Falcon Insurance Services Ltd	B03/2020
FLEXUS Insurance Brokerage Ltd	B02/2024
Global Risk Insurance Brokers Ltd	B08/2019
Liaison Insurance Brokers Ltd	B001/2019
MAICARE Insurance Brokers Ltd	B01/2023
MIRKA Insurance Services Ltd	B01/2022
Olea Rwanda Ltd	B01/2020
Safe Insurance Brokers Ltd	B10/2020
Stapple Brokerage Ltd	B09/2020
Zahabu Solutions Ltd	B01/2026
Zamara Actuaries, Administrators and Insurance Brokers	B11/2020
Zion Insurance Brokers Ltd	B04/2020

Reinsurance brokers on the same list: K.M. Dastur & Company Private Ltd (foreign reinsurance broker), Reinsurance Brokers Solution (RB 001/2020) and RS International Rwanda Ltd (RB001/2026). Names and numbers as published by the BNR, April 2026.

The rules

- Intermediary categories: insurance broker, insurance agent, bancassurance, loss adjuster (Law n° 030/2021, article 70).
- Only a person with a BNR licence may act as an insurance intermediary; an agent acts on the authorisation of the insurer he or she represents (article 72).
- An intermediary may not receive insurance premiums (article 75), and an insurer may not pay commission to an unlicensed intermediary (article 72).
- The BNR publishes the updated list of licensed intermediaries on its website (article 74).

Text: Law n° 030/2021; BNR FAQ.

Frequently asked questions

How many insurance brokers are licensed in Rwanda?

The BNR list of April 2026 names 17 insurance brokers and 3 reinsurance brokers.

What is the difference between an insurance agent and a broker in Rwanda?

An agent is tied to a specific insurer; a broker works independently, on behalf of the client, and offers products from several insurers. Both must be licensed and supervised by the BNR (BNR FAQ).

Chapter 4

The National Bank of Rwanda and the insurance law (Law n° 030/2021)

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/bnr-insurance-regulation/

Short answer Checked 31 October 2026

The **National Bank of Rwanda (BNR)** is "the sole regulatory and supervisory authority for the entire insurance sector in Rwanda". The main law is **Law n° 030/2021 of 30/06/2021 governing the organisation of insurance business** (Official Gazette n° 29 of 02/08/2021). It requires a BNR licence for every insurer except public insurers (article 6) and every intermediary (article 72), sets market conduct duties (articles 13–14) and the rules of the insurance contract and of claims (articles 87–161).

What Law n° 030/2021 covers

Topic	Articles
Two categories: short-term and long-term insurance; special insurance: mutual, micro and captive	4
Licence from the Supervisory Authority to carry out insurance business (not required of a public insurer)	6
Register of licensed insurers published by the Supervisory Authority	12
Fair treatment of consumers; pre-sale duties	13–14
Capital, solvency, governance, supervision	20–69
Insurance intermediaries	70–86
The insurance contract, claims settlement, limitation period	87–161
Policyholders' Compensation Fund	177
Offences: unlicensed insurance business (3–5 years, 7–10 million Frw)	183

Text: Law n° 030/2021, Official Gazette n° 29 of 02/08/2021.

What the BNR does for consumers

The BNR issues consumer protection regulations on complaint handling, supervises how insurance is marketed and sold and how claims are processed and settled, runs complaint channels and financial education (BNR FAQ). It publishes the list of licensed insurers, the list of licensed brokers and the list of authorised reinsurers.

Contacts: KN 6 AV.4, P.O. Box 531 Kigali; +250 788 199 000; info@bnr.rw; bnr.rw. Complaints: see how to complain.

Frequently asked questions

Who regulates insurance in Rwanda?
The National Bank of Rwanda (BNR), the sole regulatory and supervisory authority for the insurance sector (BNR FAQ).

What is the insurance law in Rwanda?

Law n° 030/2021 of 30/06/2021 governing the organisation of insurance business, published in Official Gazette n° 29 of 02/08/2021.

Chapter 5

Your rights as a policyholder in Rwanda: claims, deadlines, cancellation

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/policyholder-rights/

Short answer Checked 31 October 2026

Under **Law n° 030/2021 governing the organisation of insurance business**, you tell the insurer **immediately** and give a detailed declaration within **5 working days** (article 121). An insurer that rejects a claim must say so **in writing with its reasons within 10 working days** (article 122). Once it admits liability it must pay **within one month**, or owe interest (article 123). Any claim under a policy expires after **5 years** (article 158). None of these periods can be shortened by the contract.

Claim deadlines

Step	Rule	Law n° 030/2021
Tell the insurer	Immediately, as soon as you become aware of the event, by any means of communication	Article 120
Detailed declaration	In writing or electronically within 5 working days of becoming aware (force majeure excepted); a contract cannot shorten it	Article 121
Insurer rejects all or part of the claim	Written notice with the reasons within 10 working days of receiving the claim	Article 122
Insurer admits liability	Pays within one month of all requirements being met and the amount agreed; late payment carries interest	Article 123
Time limit to sue	5 years from the insured event or from the day you became aware of it; a contract cannot shorten it	Article 158

Text: Law n° 030/2021.

When an insurer may refuse to pay

The insurer may refuse a claim when the event was caused by a voluntary act of the policyholder, the insured or the beneficiary, among the grounds of article 124. A fraudulent statement has effects set by article 94; a good-faith mistake by article 95. An insurer cannot rely on an exclusion for a defect, sickness or disability that you did not know of and could not reasonably have known of (article 119) (Law n° 030/2021).

Your contract

- **Cover note**: until the contract is signed, the insurer gives a cover note stating start and expiry dates (article 107).
- **Renewal warning**: for a fixed-term contract, the insurer warns you in writing 30 days before it expires (article 109).
- **No premium, no insurance**, unless both parties agree otherwise (article 113).
- **Termination**: when one party breaches the contract or the law, the other may terminate with 15 days' notice (article 110); written notice takes effect on the 5th working day (short-term) or the 21st working day (long-term) after it is given, unless the contract or notice says otherwise (article 111).
- **Injured third party**: may claim directly from the insurer of the person liable (article 152).
- **Insurer liquidated**: a Policyholders' Compensation Fund, of which every private insurer is a member, indemnifies policyholders (article 177).

Frequently asked questions

How long does an insurer have to pay a claim in Rwanda?

One month from the moment all requirements are met and the amount is agreed; late payment carries interest (Law n° 030/2021, article 123).

How long do I have to report a claim in Rwanda?

Tell the insurer immediately, then give a detailed written or electronic declaration within 5 working days of becoming aware of the event, except in force majeure (articles 120 and 121).

Can my insurer reject my claim without explanation?

No. A full or partial rejection must be notified in writing, with the grounds, within 10 working days of receiving the claim (article 122).

Chapter 6

How to complain about an insurer in Rwanda (BNR)

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/complaints/

Short answer Checked 31 October 2026

Complain to the **insurance company first**, in writing. If the answer does not satisfy you, escalate to the **National Bank of Rwanda (BNR)**, which supervises every insurer: through its complaints chatbot **INTUMWA** (on the BNR's and insurers' websites), on **WhatsApp +250 791 700 721** or by **SMS to 6005**. Keep in mind the **5-year** limit to take a claim to court (Law n° 030/2021, article 158).

Step by step

1. Write to the insurer: policy number, claim reference, what happened, what you ask for, copies of documents. Keep a copy.
2. If the insurer rejected your claim, it owes you a written explanation within 10 working days of receiving the claim (Law n° 030/2021, article 122).
3. If you are not satisfied, complain to the BNR: INTUMWA chatbot, WhatsApp +250 791 700 721, SMS 6005 (BNR FAQ).
4. Court remains open: any claim under a policy expires after 5 years (article 158).

What the BNR does

The BNR is "the sole regulatory and supervisory authority for the entire insurance sector in Rwanda". It issues consumer protection regulations on complaint handling, supervises how policies are sold and how claims are settled, and runs complaint channels (BNR FAQ).

The insurance law requires insurers to act with due skill, care and diligence and not to place their interests above those of consumers, with regulations on claims settlement and complaints (Law n° 030/2021, article 13) (Law).

BNR head office: KN 6 AV.4, P.O. Box 531 Kigali; +250 788 199 000; info@bnr.rw (BNR FAQ).

Complaints about RSSB, MMI or a road accident

RSSB (mutuelle, medical scheme, occupational hazards): toll-free 4044 (RSSB). MMI: toll-free 1535 (MMI). Uninsured or unidentified vehicle: Special Guarantee Fund, hotline 1045 (SGF).

Frequently asked questions

Where do I complain about an insurance company in Rwanda?

To the insurer first, then to the National Bank of Rwanda: INTUMWA chatbot, WhatsApp +250 791 700 721 or SMS 6005 (BNR).

Is complaining to the BNR free?

The BNR presents its channels as accessible and convenient and lists no fee. Your own costs (lawyer, court) are separate.

Chapter 7

Life insurance in Rwanda: your rights under the insurance law

Reviewed 31 October 2026 · online: https://tulinde.africa/rw/life-insurance/

Short answer Checked 31 October 2026

Life insurance is **long-term insurance** under **Law n° 030/2021**. You may **name or change your beneficiaries** at any time before the policy matures (article 141). Once a long-term policy has been in force **three years**, you can surrender it for its **surrender value** and it cannot lapse for non-payment of premiums (article 143). Buy only from a life insurer on the **National Bank of Rwanda's** list — such as Prime Life, Sanlam Allianz Life or SONARWA Life.

What life insurers sell

The BNR lists under life (long-term) insurance: life insurance, often with savings or investment; **funeral insurance**, designed to cover funeral expenses; and life micro-insurance for low-income earners, often bundled with mobile services or SACCOs (BNR FAQ).

Companies with "Life" in their name on the BNR list: Prime Life Insurance Ltd (licensed 2012), Sanlam Allianz Life Insurance Plc (2010) and SONARWA Life Assurance Company Ltd (2012). Full list: insurance companies in Rwanda.

Your rights under the law

Rule	Law n° 030/2021
You may nominate one or more beneficiaries when subscribing or at any time before maturity	Article 141
After 3 years in force: you may surrender for the surrender value, and the policy cannot lapse for non-payment of premiums	Article 143
The insurer may lend to the policyholder on the policy	Article 144
The policy loses validity if the insured commits suicide within 3 years of signing (burden of proof on the insurer; not if caused by mental illness), or if the beneficiary is convicted of the insured's murder	Article 146
To end a long-term contract, written notice; it takes effect on the 21st working day after the notice, unless the contract or notice says otherwise	Articles 110–111
Money due under a policy and unclaimed for 10 years: the insurer notifies the last known address and publishes a notice; without answer within 3 months, it is deemed unclaimed	Article 185

Text: Law n° 030/2021.

Frequently asked questions

Can I cash in my life insurance policy in Rwanda?

Yes, once a long-term policy has been in force for at least three years: by written notice you surrender it and receive its surrender value (Law n° 030/2021, article 143).

Can I change the beneficiary of my life insurance?

Yes. A long-term policyholder may nominate beneficiaries when subscribing or at any time before the policy matures (article 141).

Is funeral insurance available in Rwanda?

Yes. The BNR lists funeral insurance among long-term products, designed to cover funeral expenses. Buy it from a licensed life insurer.

Sources

Chapter 1: Licensed insurance companies in Rwanda (BNR list)

1. National Bank of Rwanda — List of licensed insurers (updated January 2025, the latest list published, checked 31 October 2026) — https://www.bnr.rw/documents/LIST_OF_LICENSED_INSURERS-UPDATED-Jan_2025_aQrLsOj.pdf
2. National Bank of Rwanda — List of authorised reinsurance companies (updated January 2026) — https://www.bnr.rw/documents/LIST_OF_AUTHORISED_REINSURANCE_COMPANIES-Updated-Jan_2026.pdf
3. Law n° 030/2021 of 30/06/2021 governing the organisation of insurance business — Official Gazette n° 29 of 02/08/2021 (Gazettes.Africa archive) — https://archive.gazettes.africa/archive/rw/2021/rw-government-gazette-dated-2021-08-02-no-29.pdf
4. National Bank of Rwanda — Frequently asked questions: understanding insurance in Rwanda (June 2025) — https://www.bnr.rw/documents/FAQs_Insurance.pdf

Chapter 2: Check an insurer, agent or broker in Rwanda

1. Law n° 030/2021 of 30/06/2021 governing the organisation of insurance business — Official Gazette n° 29 of 02/08/2021 (Gazettes.Africa archive) — https://archive.gazettes.africa/archive/rw/2021/rw-government-gazette-dated-2021-08-02-no-29.pdf
2. National Bank of Rwanda — List of licensed insurers (updated January 2025, the latest list published, checked 31 October 2026) — https://www.bnr.rw/documents/LIST_OF_LICENSED_INSURERS-UPDATED-Jan_2025_aQrLsOj.pdf
3. National Bank of Rwanda — Licensed / approved insurance and reinsurance brokers (April 2026) — https://www.bnr.rw/documents/LIST_OF_LICENSED_INSURANCE_AND_REINSURANCE_BROKERS-April_2026_DG6v9R9.pdf
4. National Bank of Rwanda — Frequently asked questions: understanding insurance in Rwanda (June 2025) — https://www.bnr.rw/documents/FAQs_Insurance.pdf

Chapter 3: Licensed insurance brokers in Rwanda (BNR list, April 2026)

1. National Bank of Rwanda — Licensed / approved insurance and reinsurance brokers (April 2026) — https://www.bnr.rw/documents/LIST_OF_LICENSED_INSURANCE_AND_REINSURANCE_BROKERS-April_2026_DG6v9R9.pdf
2. Law n° 030/2021 of 30/06/2021 governing the organisation of insurance business — Official Gazette n° 29 of 02/08/2021 (Gazettes.Africa archive) — https://archive.gazettes.africa/archive/rw/2021/rw-government-gazette-dated-2021-08-02-no-29.pdf
3. National Bank of Rwanda — Frequently asked questions: understanding insurance in Rwanda (June 2025) — https://www.bnr.rw/documents/FAQs_Insurance.pdf

Chapter 4: The National Bank of Rwanda and the insurance law (Law n° 030/2021)

1. Law n° 030/2021 of 30/06/2021 governing the organisation of insurance business — Official Gazette n° 29 of 02/08/2021 (Gazettes.Africa archive) — https://archive.gazettes.africa/archive/rw/2021/rw-government-gazette-dated-2021-08-02-no-29.pdf
2. National Bank of Rwanda — Frequently asked questions: understanding insurance in Rwanda (June 2025) — https://www.bnr.rw/documents/FAQs_Insurance.pdf
3. National Bank of Rwanda — List of licensed insurers (updated January 2025, the latest list published, checked 31 October 2026) — https://www.bnr.rw/documents/LIST_OF_LICENSED_INSURERS-UPDATED-Jan_2025_aQrLsOj.pdf
4. National Bank of Rwanda — Licensed / approved insurance and reinsurance brokers (April 2026) — https://www.bnr.rw/documents/LIST_OF_LICENSED_INSURANCE_AND_REINSURANCE_BROKERS-April_2026_DG6v9R9.pdf
5. National Bank of Rwanda — List of authorised reinsurance companies (updated January 2026) — https://www.bnr.rw/documents/LIST_OF_AUTHORISED_REINSURANCE_COMPANIES-Updated-Jan_2026.pdf
6. National Bank of Rwanda — official website — https://www.bnr.rw/

Chapter 5: Your rights as a policyholder in Rwanda: claims, deadlines, cancellation

1. Law n° 030/2021 of 30/06/2021 governing the organisation of insurance business — Official Gazette n° 29 of 02/08/2021 (Gazettes.Africa archive) — https://archive.gazettes.africa/archive/rw/2021/rw-government-gazette-dated-2021-08-02-no-29.pdf
2. National Bank of Rwanda — Frequently asked questions: understanding insurance in Rwanda (June 2025) — https://www.bnr.rw/documents/FAQs_Insurance.pdf

Chapter 6: How to complain about an insurer in Rwanda (BNR)

1. National Bank of Rwanda — Frequently asked questions: understanding insurance in Rwanda (June 2025) — https://www.bnr.rw/documents/FAQs_Insurance.pdf
2. Law n° 030/2021 of 30/06/2021 governing the organisation of insurance business — Official Gazette n° 29 of 02/08/2021 (Gazettes.Africa archive) — https://archive.gazettes.africa/archive/rw/2021/rw-government-gazette-dated-2021-08-02-no-29.pdf
3. RSSB — Medical scheme (RAMA): cover, contributions, joining — https://www.rssb.rw/schemes/medical-scheme
4. Military Medical Insurance (MMI) — official website — https://mmi.gov.rw/
5. Special Guarantee Fund (Ikigega Cyihariye cy'Ingoboka) — official website: compensation of victims of unidentified or uninsured vehicles, hotline 1045 — https://www.ikigega.rw/

Chapter 7: Life insurance in Rwanda: your rights under the insurance law

1. Law n° 030/2021 of 30/06/2021 governing the organisation of insurance business — Official Gazette n° 29 of 02/08/2021 (Gazettes.Africa archive) — https://archive.gazettes.africa/archive/rw/2021/rw-

government-gazette-dated-2021-08-02-no-29.pdf

2. National Bank of Rwanda — Frequently asked questions: understanding insurance in Rwanda (June 2025) — https://www.bnr.rw/documents/FAQs_Insurance.pdf
3. National Bank of Rwanda — List of licensed insurers (updated January 2025, the latest list published, checked 31 October 2026) — https://www.bnr.rw/documents/LIST_OF_LICENSED_INSURERS-UPDATED-Jan_2025_aQrLsOj.pdf

About this guide

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/rw/free-guides/insurance-companies-rwanda-guide-2026/.

Tulinde — independent guide, not an insurer. © Takat AI. Compiled 28 October 2026.

