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ETHIO LIFE AND GENERAL INSURANCE S.C.

17  
Years  
OF DEDICATED SERVICE

COMPANY  
PROFILE

፳፻፲፭  
2026

የነገን ደህንነት ዛሬ እናረጋግጥ!  
Securing the Future Today!



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ETHIO LIFE AND GENERAL INSURANCE S.C.

# ENDOWMENT

Individual and Group Assurance



**ENDOWMENT PLAN**  
Your Future,  
Safely Saved

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Securing the Future Today!





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ETHIO LIFE AND  
GENERAL INSURANCE S.C.

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Securing the Future Today!



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# ELIG At a Glance

## Establishment



The Company was established in October 2008 by 117 shareholders, initially focusing on long-term insurance under the name "Ethio Life Insurance S.C. (E.Life)."

In consideration of the immense potentials and viability of the non-life business, emanating from the rapid economic growth of the country, shareholders were determined to expand the service of the Company by including non-life (general) insurance products. Accordingly, the Company was registered as composite insurer and started providing innovative Life and General Insurance products and service since August 2012. Hence, the name "Ethio Life and General Insurance S.C" emerged.



### Mission

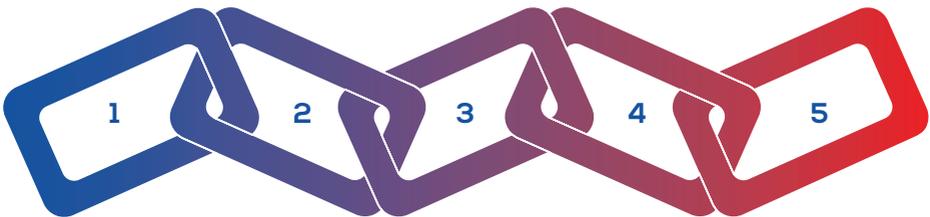
We provide innovative, comprehensive insurance solutions leveraging technology and motivated team through delivering value to stakeholders.



### Vision

"By 2034, ELiG aspires for outstanding customer satisfaction by integrating its human flywheel with cutting-edge technology.

## Values



**CUSTOMER  
CENTRICITY**

**INTEGRITY**

**AGILITY**

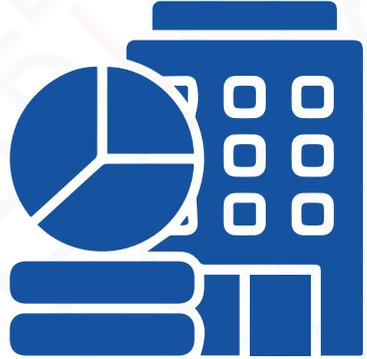
**TEAMWORK**

**COMMUNITY  
ENGAGEMENT**

# ELIG'S ENGAGEMENT



Life & Health  
Insurance  
Business



Equity  
Investment



General  
Insurance



Property  
Investment

# INSURANCE POLICIES ON OFFER

## Life and Health Insurance



Individual Term Insurance

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Group Life and Funeral Expenses Insurance

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Mortgage Redemption Insurance

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Whole Life Assurance

---



Endowment; Individual and Group Assurance

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Medical Insurance

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School Fee Guarantee Insurance

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Women's Specific Group Micro Credit Life Insurance

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# General (Non-Life) Insurance



Marine Hull, Marine Cargo & Goods in Transit Insurance



Motor: Private Cars & Commercial Vehicles



Burglary (Theft) Insurance



Industrial All Risks



Machinery Breakdown & Boiler



Engineering Insurance



Fire & Lightning Insurance



Travel Insurance



Money Insurance



Fidelity Guarantee Insurance



Political Violence & Terrorism Insurance



Green House Insurance



Personal Accident Insurance



Workmen's Compensation Insurance



Plate Glass Insurance



Public Liability Insurance



Doctors' and Practitioners' Professional Liability



Various bonds (advance, performance, custom & warehousing)

# VALUE PREPOSITION

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## Risk Management Service

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We offer strong, free risk management support and utilize various assessment techniques for effective solutions.

## Dedicated Customer Service Management

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We prioritize understanding our customers' risk exposure and delivering professional and friendly services. Serving customers with utmost:

- Speed
- Professionalism
- Honesty
- Integrity

Work with enthusiasm, energy and commitment, Risk awareness training, free of cost. We also provide insurance awareness training free of charge, prompt, transparent, integrity - are our greatest value free claims service.

## CUSTOMER SERVICE COMMITMENT

### Customer Advisory Service

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At Ethio Life and General Insurance S.C, we are committed to Delivering exceptional customer service. We prioritize understanding our customers risk exposures and strive to provide professional, friendly, and prompt service. Our team works with enthusiasm, energy, and commitment, ensuring that every interaction reflects our core values of professionalism and integrity. We also offer complementary risk awareness training to empower our clients in making informed decisions.

### Customer Care and Resolution Service

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We prioritize building strong and long-lasting relationships with our customers. Our specialized unit is dedicated to ensuring your satisfaction and promptly addressing any concerns or complaints you may have. We value your feedback and continuously strive to improve our services based on your needs. Our professional staff is available to address your insurance issues promptly and professionally, providing prompt solutions to manage your insurable risks.

## Agile Corporate Claims Support

Our corporate claims service unit is designed to provide efficient and hassle-free claims processing for businesses. We understand the importance of minimizing disruptions to your operations, and our experienced team is dedicated to handling your claims promptly and professionally.

We recognize and respect the privacy concerns of our customers. Thus, having introduced Company's 'Corporate Privacy Policy' (CPP), we are highly committed to keep Customers' information including Medical Information as secure as possible

We do have the capacity to deliver trouble-free and on-spot customer services. To this effect, ELiG will arrange its own transport facility to collect any insurance related documents and pay insurance claims from and to your Head Quarter for Corporate Customers.

## Client Centeric Insurance Professionals

We are committed to delivering exceptional customer service at every touchpoint. Our company culture revolves around continuously improving our service quality, training our staff to be attentive and responsive, and implementing best practices to ensure your satisfaction. The qualification and experience of the front-line and support teams that will be responsible with servicing your portfolio comprises of highly focused and qualified insurance professionals

We have extended our working hours to include Monday to Saturday lunch and Saturday afternoon to enhance availability. This is beneficial for customers with busy schedules who may not be able to engage during standard hours.

Assignment of account manager; Experince unparalled support with our dedicated account managers, who are committed to understanding your unique needs and providing tailored solutions. With a personal touch and expert guidance ,were here to ensure your journey with us is seamless and satisfying, empowering you to make the best decisions for your business.

## Empowering After-Sales Support

We extend our support beyond the sale with comprehensive Risk Management Training, equipping you with the knowledge to effectively manage and mitigate risks.

We are dedicated to providing exceptional after sales service , including our capability to settle claims within a maximum of 48 hours, provided that all required documents are submitted by the claimants.

Additionally, we offer extended service hours during lunch time and Saturday afternoons to accommodate our client's need.

As a special benefit for our existing and potential customers , we also provide a complimentary property valuation service at no cost.

## Embracing Digitalization

We recognize the importance of digitalization in today's fast-paced world. As part of our ongoing efforts, we are investing in cutting-edge technology and user-friendly digital platforms. This allows you to making your insurance experience more efficient and convenient.

- School Fee Guarantee Insurance,
- Women Specific Group Life Micro Insurance &
- Doctors and Medical Practitioners Professional Indemnity
- Digital Term Life Insurance App

These products are available for sale ONLY in our company in the Ethiopian Insurance industry. Many new life and general insurance products will be on board soon.



# COMPANY'S MANAGEMENT LEADERS

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Mr. Shimelis G/Giorgis  
CEO



Mr. Mehari Minas  
COO-GB



Mr. Daniel Terefe  
UW AND BS  
DEPARTMENT  
DIRECTOR



Mr. Silesi Birhane  
LI DEPARTMENT  
DIRECTOR



Mr. Misrak Wondaferash  
CM DEPARTMENT  
DIRECTOR



Mrs. Meaza Kiros  
FI DEPARTMENT  
DIRECTOR



Mr. Demissew  
G/Michael  
HRFM  
DEPARTMENT  
DIRECTOR



Mr. Nebiyu Ephrem  
IT DEPARTMENT  
DIRECTOR



Mrs. Amelework  
Mekonnen  
STRATEGY AND  
MARKETING  
DEPARTMENT  
DIRECTOR



Mr. Yisehak  
Lera

PROPERTY  
& FACILITY  
MANAGEMENT  
DEPARTMENT  
ACTING  
DIRECTOR



Mr. Sisay  
Denekew  
RCM SERVICE  
DIRECTOR



Mr. Tsegaye  
Asrat  
IA SERVICE  
DIRECTOR



Mr. Messay  
Gebremedhin  
LEGAL SERVICE  
DIRECTOR

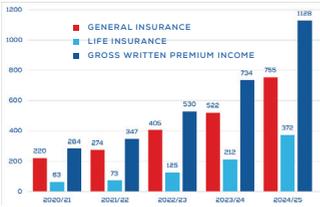


Mrs. Hiwot  
Geleta  
REINSURANCE  
SERVICE  
DIRECTOR

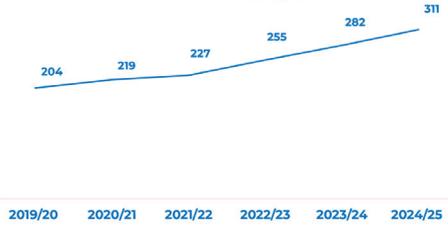


Mr. Elbetel  
Biazen  
ENGINEERING  
SERVICE  
ACTING  
DIRECTOR

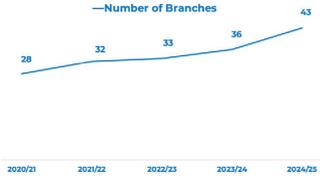
## General, Life, GWPG



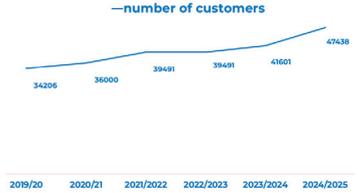
## Number of Employees



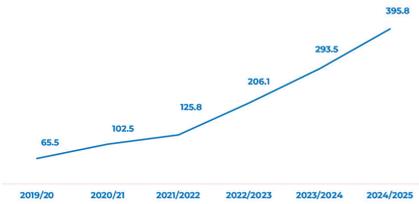
## Number of Branches



## Number of Customers



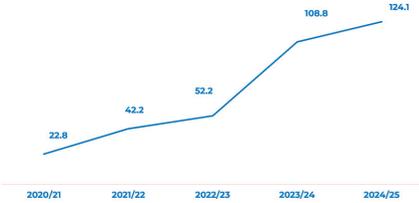
## Gross Claims Paid



## Earning per Share



## Gross Profit



## Financial Position



# ELIG'S REINSURERS ARRANGEMENT



**Fair Insurance & Reinsurance Brokers**  
Partner of K.M Dastur

# SOME OF OUR CLIENTS



# ELIG'S BRANCHES

## LIFE INSURANCE BRANCHES

<b>Africa Avenue – Life</b> 0115-57-40-48 0932-15-13-70	<b>Birate Gebreal – Life</b> 0113-69-07-17 0922-72-40-92	<b>Teshome Beyene – Life</b> 0115-54-96-52 0932-15-13-69
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## CITY BRANCHES

<b>Arat kilo</b> 0111250199 0911 285081	<b>CMC</b> 0116-67-51-58 0922-72-41-02	<b>Megenagna (MA)</b> 0116-63-02-93 0922-72-40-97 0911-11-56-73
<b>Africa Avenue (AU)</b> 0115-57-45-22 0932-15-13-71	<b>Gofa</b> 0114-70-28-37 0922 72-40-98	<b>Mexico (MO)</b> 0115-15-19-31 0922-72-41-06
<b>Bambis</b> 0115-57-07-00 0922-72-40-96	<b>Head Quarter</b> 0114-70-29-23 0930-06-11-75	<b>Merkato</b> 0112-73-23-81 0932-15-13-68
<b>Beklobet</b> 0114-70-43-45 0922-72-41-03	<b>Jemo</b> 0113-69-99-55 0986-01-93-48	<b>Piazza</b> 0115-33-60-01 0902-45-32-02
<b>Betel</b> 0113-69-77-01 0986-01-93-47	<b>Kera</b> 0115-30-6-178 0910-99- 21-77	<b>SengaTera</b> 0115-57-56-95 0938-93-47-25
<b>Birate Gebriel</b> 0113-81-10-47 0929-49-98-75	<b>Lebu</b> 0114-70-21-70 0902-44-37-02	<b>Saris</b> 0114-71-53-03 0929-49-98-76
<b>Bole Bulbula</b> 0114 628902 0913 79 80 70	<b>Lideta</b> 0115-15-78-80 0913 56 65 24 0932-15-13-66	<b>Somalia</b> 0111-26-40-63 0922-72-41-01
<b>Bole Medhanialem (BM)</b> 0116-18-04-02 0922-72-41-00	<b>Lemi Kura</b> 0116-391852 0967-8994-29	<b>Yerer</b> 0116-67-52-80 0930-03-15-57
<b>22 Mazoria</b> 0116-66-35-41 0913- 87-78-37	<b>Kality</b> 0904-04-87-64	

## UPCOUNTRY BRANCHES

<b>Adama (AA)</b> 022-211-50-17 0932-15-13-67	<b>Mekelle (MK)</b> 034-241-51-10 0922-72-41-05	<b>Arbaminch</b> 0920 313064
<b>Bahirdar (BR)</b> 058-220-62-41 0932-15-13-65	<b>Shashemene (SH)</b> 046-211-50-39 0940-27-00-22	<b>Dessie (DE)</b> 0963 872173
<b>Debre Birhan (DB)</b> 0116-37 57-53 0957-00-69-48	<b>Wolayta Sodo (WO)</b> 046-180-10-79 0929-49-98-68	<b>Jimma</b> 0946 812662
<b>Dire Dawa (DD)</b> 0254-11-40-99 0710-54-00-11	<b>Bishofitu (BU)</b> 0934-46-40-39	<b>Harar (HR)</b> 0912 386320
<b>Hawassa (HA)</b> 046-212-50-37 0922-72-41-04	<b>Jijiga (JJ)</b> 0911 946013	



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Addis Ababa, Ethiopia



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