The purpose of the study was to investigate the relationship between customer care service and clientele growth in Sonarwa Rwanda. The insurance sector in Rwanda is comprised of similar services that are differentiated by price and after sales services given to keep the customers loyal. Sonarwa Rwanda for one had labored to improve and maintain customer care services through a variety of products like turnaround over the counter services and service application processing. However, despite these efforts aimed at developing better customer care services in Sonarwa, these systems have remained largely unnoticed by the customers, and certainly are seriously underutilized in spite of their availability. The objectives of the study were to examine level of customer care satisfaction with various customer care services offered by Sonarwa insurance company, to investigate the level of clientele in Sonarwa Insurance industry and to analyse how customer care services affect clientele growth in Sonarwa insurance. The researcher, Rwandan government, community and different insurance companies at large benefit from this work since it is believed that findings are efficient and effective source that could be used and developed and operate more effectively. The researcher was used to obtain information concerning the current status of the phenomena to describe what “what exists” with respect to variables or conditions in a situation. The study targeted 1800 persons and from them a sample of 180 respondents has been drawn among them 4 directors were interviewed and 176 responded questionnaires. Through uses of documentary, questionnaire, interview and sampling techniques, the raw data was cleaned, sorted, condensed into systematically comparable DATA. Data analyses were done using the SPSS, which will help to summarize the coded data and this facilitated quick interpretation of the results as to verify the achievement of objectives. The boundaries of this work were thus limited to relationship between customer care service and clientele growth. Findings from the study reveal that customer satisfaction with service delivery can be considered as acceptable. Mostly, the customers are satisfied with convenient periods and terms for expired policy renewals, operating hours, sound loyalty program, individualized customer attention, understanding customer needs and apologizing for inconvenience to clients. It also appears that offering a value for money is the dimension of service delivery most essential to clients. Finally, to enhance customer care, service delivery further, players in the industry need to adopt the right mix of policies practiced in the advanced countries, firms must train and equip the agencies or link offices well and check materials shortage. Major conclusions show that a customer /clientele is not an essential manner satisfied with the dimensions that are mostly important to them. For
instance, empathy is the dimension which gives the most satisfaction to clients. However, this dimension happens to be less important to customers. It was recommended that management does the following: management should seek improving customer care service to satisfy the potential proportion of customers that could be lost as customers are the backbone of the company. Insurance company must therefore train employees on individualized/personalized attention. Management should concentrate on timely delivery of service. This can be done on increasing the ability to know with accuracy and to tell customers exactly when services can be performed; reliability should also improve by management. Finally to enhance the company’s clientele growth further, the company would have to adopt the right mix of policies.