To get microinsurance into the hands of the masses, insurers must use a wide range of distribution channels. Through partnerships with mobile network operators, supermarkets, corner shops, and churches, insurers are getting closer to the everyday lives of their clients. Insurers are able to leverage the channel?s trusted brand, and its close proximity to and knowledge of clients. The Facility has supported projects that have tested a range of distribution channels in various countries including financial institutions in Jordan and Bangladesh, banking correspondents in Brazil and Mexico, retailers in India and South Africa, and mobile operators in Kenya.

Insurers must actively manage the partnerships. Challenges remain around how to train and incentivize the sales force and ensure that clients understand what they are buying. Distribution channels also need to take a more active role in claims processing.

Sub-topics

**Retailers** [1]
Retailers, ranging from supermarkets, clothing stores, pawnshops, and corner shops, are proving to be successful distribution channels for microinsurance.

**Mobile network operators** [2]
Through partnerships with mobile network operators, insurers can reach a large number of customers.

**Other channels** [3]
Insurers are using a host of other distribution channels.

**Financial institutions** [4]
Financial institutions are evolving beyond basic credit life insurance.

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