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[Home](#) > Achieving scale and efficiency in microinsurance through retail and banking correspondents



[1]

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Title: Achieving scale and efficiency in microinsurance through retail and banking correspondents

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Summary:

Across the world, insurers have shifted away from traditional agents and brokers to partner with various alternative distribution channels ? ranging from churches, trade unions and mobile network operators to banks, retailers and even civil service organizations - as a way of reaching critical mass at low cost. This study examines two of these channels ? banking and retail correspondents ? studying four examples in four countries.

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