Microfinance institutions (MFIs) can be one of the most effective distribution channels for delivering microinsurance, given their trust-based relationship with low-income communities and infrastructure to provide financial services. Unfortunately, many MFIs do not offer insurance products and of those that do, nearly half offer standard credit-life products only. This training seeks to guide financial institutions in improving their microinsurance offering through an examination of the experiences of MFIs that have successfully evolved their microinsurance products, processes and institutional models to improve the value proposition for clients and their own business viability.

**Training Objectives:**

By the end of this course, participants will be able to:

- Articulate a rationale for making changes to their current microinsurance offering.
- Explore models, products and processes that have enabled MFIs around the world to improve their microinsurance offering.
- Identify at least three ways to make their microinsurance offering more valuable to their target market.
- Identify at least three ways to increase the efficiency of their microinsurance offering.
- Identify at least three ways to enhance the contribution of microinsurance to their core business strategy.

**Who could benefit from the training:**

Financial service providers that are already acting as a delivery channel for one or more insurance products and have a mandate to serve the low-income market, including:

- banks
- rural banks
- cooperatives
- non-bank financial institutions
- non-government organizations

**Methodology:**

The dynamic sessions in the course use a combination of large group activities that include case study analyses, discussions and group presentations, learning competitions, and puzzle solving, among others.