Distribution is a particularly important question for those looking to deliver insurance to low-income people. With low margins, insurers need to find low-cost channels that can reach clients in large numbers. These challenges mean that insurers need to think differently about microinsurance distribution. This training will help equip insurers with a good understanding of the wide range of distribution possibilities, and provide them with tools and knowledge needed to establish and manage a distribution strategy.

**Training Objectives:**

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

- List a range of options available to access the low income market. Understand their strengths and weaknesses in order to select suitable channels to work with
- Process practical tips on how to maximise the role of the distribution partner throughout the value chain
- Practice developing a value proposition for the distribution partner that takes into account needs and expectations
- Develop a partnership agreement that aligns interests and practice tools to manage the distribution partnership
- Practice designing sales force training, incentives and monitoring.
- Develop a distribution plan for a current microinsurance product

**Who could benefit from the training:**

- Insurers and intermediaries (brokers)
- Departments within the organisation that deal with microinsurance, mass insurance, affinity and commercial departments, microinsurance sales teams
- Operational and mid-level management staff

**Methodology:**

To provide practical knowledge of distribution channels, the participative sessions will utilise a combination of case study analyses, small group activities and discussions and roleplay.