

## Sales

Selling microinsurance is not easy. When insurance is not explained properly or mis-sold, clients may not understand what they are buying and have inaccurate expectations of the policy. Their dissatisfaction damages the reputation of the insurer, the distribution channel, and the entire concept of insurance. However, when a sale is done well, clients are more likely to recognize the benefits, understand when and how to claim, and renew policies.

Training, incentives, and monitoring of the sales force are indispensable for selling microinsurance effectively, and therefore reaching scale and viability.

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