

## Retailers

Retailers, ranging from supermarkets, clothing stores, pawnshops, and corner shops, are proving to be successful distribution channels for microinsurance because of their close proximity to clients and their existing relationships with them. Partnerships have been successful where the insurance product contributes to the core business of the retailer and is simple enough for the customer to understand. It has been challenging, however, to make sales and servicing of microinsurance a priority in busy retail environments.

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