

## Financial institutions

It is common for financial institutions to start with a credit life product and add additional benefits over time, such as cover for family members. Some institutions then offer voluntary riders to give borrowers a choice, even if the core insurance offering is mandatory. Many financial institutions have even developed the expertise and infrastructure to offer voluntary cover to non-borrowers. Their experiences shows that financial institutions can provide insurance products that are valuable for clients and that also help improve the stability and growth of the institution.

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