Microinsurance Product Development and Distribution Training Course

Professional Development Training Course Outline

Category	Insurance	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Microinsurance is transforming the landscape of financial inclusion by providing affordable, accessible, and tailored insurance products for underserved populations. As climate risks, health crises, and income insecurities rise globally, the demand for innovative microinsurance products and effective distribution strategies has become critical. Training Course on Microinsurance Product Development & Distribution offers an in-depth understanding of microinsurance fundamentals, product development life cycles, inclusive marketing, regulatory frameworks, and digital distribution channels.

This training program is designed to equip insurance professionals, social entrepreneurs, development agencies, and digital innovators with practical skills to design, implement, and scale microinsurance products. By combining real-world case studies with actionable insights, this course aims to build resilient, customer-centric microinsurance solutions that address the protection gap in vulnerable communities.

Programme Curriculum

Microinsurance Product Development and Distribution Training Course

Introduction

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Course Objectives

1. Understand microinsurance fundamentals and its role in financial inclusion.
2. Identify key principles in microinsurance product development.
3. Evaluate customer segmentation strategies for low-income markets.
4. Integrate digital innovation in product design and distribution.
5. Analyze regulatory frameworks for microinsurance compliance.
6. Explore partnership models with MFIs, NGOs, and digital platforms.
7. Apply risk assessment and pricing models in microinsurance.
8. Design inclusive distribution strategies using mobile and fintech.
9. Develop customer education campaigns to enhance trust.
10. Learn from global case studies of successful microinsurance models.
11. Measure the impact and scalability of microinsurance solutions.
12. Use data analytics and feedback loops for product refinement.
13. Strengthen strategies for sustainable outreach and customer retention.

Target Audiences

1. Insurance professionals in emerging markets
2. Social entrepreneurs focused on financial inclusion
3. Microfinance institution staff
4. Development agency personnel
5. Digital health and insuretech startups
6. Policy makers in financial regulation
7. Academic researchers in inclusive finance
8. NGO program managers in poverty alleviation

Course Duration: 5 days

Course Modules

Module 1: Introduction to Microinsurance and Market Needs

- Definition and evolution of microinsurance
- Understanding target demographics
- Needs assessment tools
- Types of microinsurance products
- Market trends in emerging economies
- **Case Study:** Index-based agriculture insurance in Kenya

Module 2: Microinsurance Product Development Process

- Product ideation and co-creation
- Customer-centric design principles
- Risk pooling and pricing models
- Features of flexible product design
- Compliance and legal considerations
- **Case Study:** MicroEnsure’s health microinsurance in Ghana

Module 3: Pricing and Risk Management in Microinsurance

- Actuarial approaches for low-income clients

- Managing adverse selection and moral hazard
- Subsidies and premium support models
- Data-driven pricing techniques
- Building trust through transparent practices
- **Case Study:** Weather-indexed crop insurance in India

Module 4: Regulatory and Legal Frameworks

- Global microinsurance regulatory landscape
- Licensing and supervision policies
- Role of national insurance authorities
- InsurTech compliance considerations
- Protecting consumer rights
- **Case Study:** Philippines' regulatory sandbox for microinsurance

Module 5: Distribution Channels and Technology Innovation

- Role of mobile and digital platforms
- Partnering with MFIs, cooperatives, and telcos
- Alternative distribution models
- Agent training and onboarding
- Blockchain and insurtech innovations
- **Case Study:** BIMA's mobile distribution model in Bangladesh

Module 6: Marketing, Awareness, and Customer Engagement

- Creating inclusive marketing strategies
- Financial literacy and trust-building campaigns
- Customizing messages for rural clients
- Behavior change communications
- Feedback and grievance mechanisms
- **Case Study:** Customer education campaign by BRAC in Bangladesh

Module 7: Monitoring, Evaluation, and Scalability

- Setting performance indicators (KPIs)
- Social impact assessment tools
- Using data analytics to refine products
- Scaling successful models
- Client feedback integration
- **Case Study:** ILO Impact Insurance Facility's M&E success stories

Module 8: Business Models and Strategic Partnerships

- Public-private partnerships in microinsurance
- Viable business models for scale
- Bundling microinsurance with other services
- Leveraging donor and investor funding
- Value-chain stakeholder mapping
- **Case Study:** ACRE Africa's public-private-insurer collaboration

Training Methodology

- Instructor-led virtual or in-person sessions
- Interactive case study discussions
- Group activities and real-time simulations

- Use of digital tools and platforms for microinsurance modeling
- Hands-on exercises and product design labs
- Access to curated industry reports and toolkits

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
21 Sep 2026	25 Sep 2026	Online	$1,000
21 Sep 2026	25 Sep 2026	Physical	$1,500
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0
21 Sep 2026	25 Sep 2026	Physical	$0

Start Date	End Date	Location	Price
21 Sep 2026	25 Sep 2026	Physical	$0

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com