



FINANCE AND TREASURY TRAINING

Bancassurance and Insurance Distribution Channels

3 day course

Classroom, online or in-house

Course overview

Insurance sold alongside another product is bought with less attention than insurance sought deliberately, which produces high volumes, thin understanding and a claims experience that damages both partners. This course covers building a channel that survives its own success. Delegates work through channel economics and the true cost of acquisition through each route, including branch, agency, direct, digital and embedded partnerships. Product suitability for a channel is addressed, since a product requiring explanation cannot be sold at a teller counter. Partnership structures and revenue sharing follow, along with who owns the customer and who carries the conduct risk. Sales process, staff training and the incentive design that produces mis selling are covered directly. Disclosure and the evidence that a customer understood what they bought follow. Persistency, lapse and the early cancellation that indicates a sales problem are addressed. The course closes on complaints, on regulatory conduct expectations and on measuring channel quality rather than volume.

What you will learn

- Compare acquisition economics across branch, agency, direct and digital routes
- Match product complexity to the channel selling it
- Structure partnerships including revenue share and customer ownership
- Design sales processes and incentives that do not produce mis selling
- Evidence that a customer understood what they bought
- Use persistency and early cancellation as quality signals
- Handle complaints, meet conduct expectations and measure channel quality

Who should attend

- Bancassurance and partnership managers
- Distribution and channel heads at insurers
- Bank staff selling insurance products
- Conduct and compliance officers
- Digital distribution and embedded insurance teams

Course outline

- 01 Bought with less attention
- 02 Channel economics and acquisition cost
- 03 Product suitability by channel
- 04 Partnership structures and revenue share
- 05 Customer ownership and conduct risk
- 06 Sales process, training and incentives
- 07 Disclosure and evidence of understanding
- 08 Persistency, complaints and channel quality

Upcoming dates



Dates	Venue	Format	Fee per delegate
2 to 4 November 2026	Kigali, Rwanda	Classroom	USD 995
2 to 4 December 2026	Johannesburg, South Africa	Classroom	R14,950
15 to 17 February 2027	Dar es Salaam, Tanzania	Classroom	USD 995
1 to 3 March 2027	Online	Online	R6,500

Fees and how to register

This 3 day course is **R6,500** per delegate online, **R14,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 995** in the classroom elsewhere in Africa. In-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit www.afrisciencegroup.com, email info@afriScience.co.za, or WhatsApp us on **+27 63 479 1136**.

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