FINANCE AND TREASURY TRAINING

Microinsurance and Inclusive Insurance Products

3 day course Classroom, online or in-house

Course overview

Low income households carry the risks that push families into poverty and buy almost no formal cover, and most products designed for them fail on distribution cost and on claims that never get paid. This course works on both. Delegates work through the risks low income households actually face and which of them insurance can address. Product design for simplicity is covered, including cover a person can understand from a single page and the exclusions that quietly make a product worthless. Distribution follows: mobile network channels, retailers, cooperatives, funeral parlours and aggregators, with the economics of each. Premium collection at small values is addressed. Claims processes designed for people without documentation are covered directly, since a claim requiring papers the claimant does not have is a declined claim. Index and parametric products are addressed for weather and agriculture. Consumer protection and value measurement follow. The course closes on scale, sustainability and honest claims ratios.

What you will learn

- Identify which household risks insurance can genuinely address
- Design cover a person can understand from a single page
- Avoid exclusions that make a product worthless
- Select distribution channels and understand their economics
- Collect small premiums sustainably
- Design claims processes for claimants without documentation
- Apply index and parametric products, and measure value honestly

Who should attend

- Product developers at insurers entering inclusive markets
- Microfinance and cooperative staff offering cover
- Mobile network and aggregator partnership teams
- Development programme staff working on financial inclusion
- Regulators supervising inclusive insurance

Course outline

01 The risks that push families into poverty
02 What insurance can and cannot address
03 Designing for simplicity
04 Exclusions that destroy value
05 Mobile, retail and cooperative distribution
06 Premium collection at small values
07 Claims without documentation
08 Index products, consumer protection and honest ratios

Upcoming dates

Dates	Venue	Format	Fee per delegate
9 to 11 November 2026	Johannesburg, South Africa	Classroom	R14,950
28 to 30 December 2026	Windhoek, Namibia	Classroom	R14,950
1 to 3 February 2027	Lagos, Nigeria	Classroom	USD 995
10 to 12 February 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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