Inclusive Insurance for SME Owners Training Course

Professional Development Training Course Outline

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

Course Introduction

Inclusive insurance has emerged as a vital financial tool for small and medium-sized enterprises (SMEs) to mitigate risks, safeguard assets, and strengthen business resilience. By providing tailored coverage solutions that meet the unique needs of micro and small businesses, inclusive insurance promotes financial security, enhances risk management, and supports sustainable growth. SME owners can protect their investments against unforeseen events, minimize operational disruptions, and ensure continuity in challenging economic environments.

Inclusive Insurance for SME Owners Training Course equips SME owners and financial practitioners with practical knowledge of inclusive insurance products, underwriting principles, claims management, and regulatory compliance. Through interactive sessions, case studies, and real-life examples, participants will learn to select appropriate insurance solutions, assess coverage gaps, and implement risk transfer strategies. The training emphasizes financial inclusion, entrepreneurship resilience, and operational efficiency, enabling SME owners to make informed decisions that secure long-term business sustainability.

Programme Curriculum

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Course Objectives

1. Understand the fundamentals of inclusive insurance for SMEs.
2. Identify key risk exposures faced by micro and small enterprises.
3. Explore insurance products tailored for SME owners.
4. Assess insurance coverage needs and gaps effectively.
5. Apply risk transfer and mitigation strategies for business continuity.
6. Evaluate regulatory requirements and compliance for SME insurance.
7. Implement claims management and dispute resolution techniques.
8. Leverage digital and mobile insurance platforms for accessibility.
9. Enhance financial literacy to make informed insurance decisions.
10. Integrate insurance solutions into business planning and operations.
11. Develop strategies to improve customer trust and uptake of insurance.
12. Monitor and measure insurance performance and impact on SMEs.
13. Foster innovation in inclusive insurance design for diverse SME sectors.

Organizational Benefits

- Reduced operational risks for SMEs
- Improved financial resilience and business continuity
- Enhanced awareness of risk management practices
- Strengthened compliance with regulatory frameworks
- Increased adoption of digital insurance solutions
- Greater customer satisfaction and trust in insurance providers
- Reduced claims disputes through effective claims management
- Better strategic planning for SME growth and sustainability
- Access to scalable insurance models for diverse SMEs
- Enhanced capacity of SME owners to manage financial risks

Target Audiences

- SME owners and entrepreneurs
- Microfinance practitioners and loan officers
- Insurance brokers and agents for small businesses
- Risk management professionals
- Financial inclusion specialists
- SME development advisors
- Policy makers and regulators in SME finance
- Consultants and trainers in microinsurance operations

Course Duration: 5 days

Course Modules

Module 1: Introduction to Inclusive Insurance

- Overview of inclusive insurance concepts for SMEs
- Importance of insurance for risk mitigation and business continuity
- Global trends and best practices in microinsurance
- Benefits of inclusive insurance for SME growth and resilience
- Challenges and barriers to adoption among SME owners
- Case Study: Successful insurance adoption by a microenterprise

Module 2: Risk Assessment for SMEs

- Identifying key risks in micro and small enterprises
- Tools and techniques for risk evaluation
- Financial, operational, and environmental risk factors
- Prioritization of risks for insurance coverage
- Understanding business continuity planning
- Case Study: Risk assessment leading to optimal coverage selection

Module 3: Insurance Products for SME Owners

- Overview of life, health, property, and liability insurance
- Tailored insurance solutions for different SME sectors
- Bundled and hybrid insurance products
- Cost-benefit analysis for SME insurance adoption
- Key considerations in product selection
- Case Study: Designing a sector-specific SME insurance product

Module 4: Underwriting Principles and Policy Design

- Fundamentals of underwriting for small businesses
- Risk evaluation and premium setting
- Policy terms, coverage limits, and exclusions
- Aligning insurance design with SME needs
- Regulatory compliance in policy formulation
- Case Study: Policy redesign improving SME coverage uptake

Module 5: Claims Management and Settlement

- Efficient claims processing and documentation
- Handling disputes and mitigating conflicts
- Timely settlement for SME financial stability
- Digital platforms for claims submission and tracking
- Best practices in customer communication
- Case Study: Streamlined claims process reducing SME losses

Module 6: Regulatory and Compliance Considerations

- Overview of insurance regulation for SMEs
- Licensing, reporting, and consumer protection requirements
- Compliance with local and regional regulatory frameworks

- Risk monitoring and adherence strategies
- Penalties and legal implications of non-compliance
- Case Study: Regulatory adherence enhancing SME confidence

Module 7: Digital Platforms and Financial Inclusion

- Mobile and online insurance solutions for SME owners
- Digital onboarding and policy management
- Enhancing accessibility and affordability through technology
- Data security and privacy considerations
- Leveraging technology for customer education
- Case Study: Mobile insurance platform increasing SME uptake

Module 8: Building SME Resilience through Insurance

- Integrating insurance into business planning
- Measuring impact of insurance on SME performance
- Strategies for increasing adoption among SME owners
- Enhancing stakeholder engagement and trust
- Developing long-term insurance strategies for growth
- Case Study: Insurance implementation improving SME financial resilience

Training Methodology

- Instructor-led presentations on key concepts and principles
- Interactive group discussions and peer learning
- Practical exercises and scenario-based simulations
- Case study analysis for real-world application
- Role plays and workshops to reinforce skills
- Assessment and feedback sessions for continuous learning

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
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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

Register Online Now

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