Microinsurance and Inclusive Insurance Design Training

Professional Development Training Course Outline

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

Course Introduction

In today’s rapidly evolving financial landscape, Microinsurance and Inclusive Insurance Design are pivotal in extending risk protection to low-income and underserved communities globally. As climate change, economic instability, and healthcare inequity grow, the demand for innovative, inclusive, and sustainable insurance solutions is more urgent than ever. Training Course on Microinsurance & Inclusive Insurance Design (Advanced) dives deep into scalable microinsurance models, regulatory frameworks, customer-centric product design, and digital innovations to drive financial inclusion and social impact.

Designed for professionals and institutions aiming to elevate their impact in the inclusive finance ecosystem, this program provides expert insights into market-driven insurance design, client engagement strategies, and digital distribution platforms. Through immersive case studies and applied learning, participants will gain the skills and strategic thinking required to implement and scale microinsurance products that are not only profitable but equitable and resilient.

Programme Curriculum

Microinsurance and Inclusive Insurance Design Training

Introduction

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Course Objectives

1. Understand core principles of microinsurance and inclusive insurance models.
2. Explore global trends and innovations in digital insurance ecosystems.
3. Design customer-centric insurance products for underserved populations.
4. Evaluate data-driven approaches in inclusive insurance development.
5. Analyze regulatory frameworks impacting microinsurance scalability.
6. Develop strategies for climate risk insurance and agricultural resilience.
7. Apply behavioral science to increase insurance adoption and retention.
8. Use insurtech solutions for efficient product delivery and claims management.
9. Assess public-private partnerships for financial risk protection.
10. Identify strategies for gender-inclusive and youth-focused insurance models.
11. Apply ethical principles to ensure equity in risk-sharing mechanisms.
12. Create sustainable business models for community-based insurance schemes.
13. Learn from global case studies to apply inclusive design principles in context.

Target Audiences

1. Microinsurance professionals and technical advisors
2. Insurance product development specialists
3. Financial inclusion and development professionals
4. NGO and nonprofit program designers
5. Insurance regulators and policymakers
6. Actuarial and risk assessment professionals
7. Insurtech startup founders and digital solution providers
8. Researchers and students in social protection and financial services

Course Duration: 5 days

Course Modules

Module 1: Fundamentals of Microinsurance & Inclusive Design

- Defining microinsurance and its role in financial inclusion
- Key stakeholders and value chains
- Legal and regulatory foundations
- Understanding customer needs and constraints
- Importance of inclusivity and accessibility
- **Case Study:** Community Health Microinsurance in Rwanda

Module 2: Product Design for Low-Income Markets

- Human-centered design principles
- Bundling insurance with financial services
- Risk pooling and segmentation strategies
- Premium setting and affordability techniques
- Behavioral economics in product design
- **Case Study:** Index-based crop insurance in India

Module 3: Distribution Channels & Digital Innovation

- Leveraging mobile technology for outreach

- Agent networks and last-mile delivery
- Partnerships with MFIs, cooperatives, and telcos
- Claims automation and customer service
- Use of data analytics in distribution
- **Case Study:** BIMA’s mobile insurance platform in Ghana

Module 4: Regulation, Compliance, and Consumer Protection

- Regulatory models across regions
- Balancing innovation with regulation
- Consumer education and literacy
- Compliance with AML/CFT requirements
- Risk-based supervision and transparency
- **Case Study:** Regulatory sandbox by IRDAI in India

Module 5: Risk Management and Pricing Techniques

- Risk identification and exposure mapping
- Actuarial models tailored for microinsurance
- Use of weather and satellite data
- Reinsurance strategies for small schemes
- Dynamic pricing models for changing risk profiles
- **Case Study:** Weather-index insurance for Ethiopian farmers

Module 6: Inclusive Insurance for Climate and Health Resilience

- Climate adaptation through insurance
- Health microinsurance: opportunities and challenges
- Pandemic and disaster insurance
- Role of parametric insurance
- Gender-sensitive and age-sensitive insurance
- **Case Study:** Kenya Livestock Insurance Program (KLIP)

Module 7: Strategic Partnerships and Ecosystem Building

- Engaging government and development agencies
- Public-private partnerships for scale
- Leveraging donor and impact capital
- Multi-stakeholder engagement strategies
- Collaborative innovation with tech partners
- **Case Study:** GIZ and Allianz microinsurance collaboration

Module 8: Scaling and Sustainability in Microinsurance

- Business model innovation
- Monitoring, evaluation, and learning (MEL) frameworks
- Achieving financial viability in microinsurance
- Building customer trust and loyalty
- Cross-country learning and replication models
- **Case Study:** Philippines microinsurance expansion via CARD MRI

Training Methodology

- Interactive online lectures and live webinars
- Case-based group discussions and breakout rooms
- Hands-on simulation of product design

- Tools and templates for real-world application
- Self-paced reading and reflection assignments
- Peer networking and live Q&A with practitioners

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

Start Date	End Date	Location	Price
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

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