# Distribution Channels, Partners & Touchpoints for CoverConnect

| Channel Type | Description | Possible Partners (Nigeria & Africa) | Customer Touchpoint(s) |
|---|---|---|---|
| **Digital Banks & Neobanks** | Embed insurance within mobile-first banking apps for seamless purchase & claims. | Kuda, Carbon, FairMoney, Opay, PalmPay, Chipper Cash, Moniepoint, TymeBank (SA), Wave (Francophone Africa). | Mobile App, Web |
| **Traditional Banks (Bancassurance)** | Banks cross-sell insurance products to their customers, both digitally and via branches. | Access Bank, GTCO, Zenith, UBA, First Bank, Ecobank, Stanbic IBTC, Absa, Equity Bank. | Mobile App, Web, Branch/Kiosk, USSD |
| **Telcos & Mobile Money Operators** | Telcos bundle microinsurance, health, or life insurance with airtime/data or mobile money services. | MTN MoMo, Airtel, Glo, 9Mobile, Orange Money, Safaricom M-Pesa, Vodacom, Airtel Africa. | USSD, Mobile App, SIM Toolkit (STK), Agent (POS) |
| **E-commerce & Marketplaces** | Insurance add-ons during checkout or seller protection programs. | Jumia, Konga, TradeDepot, Wasoko, Copia, Takealot (SA). | Web, Mobile App |
| **Ride-hailing & Logistics Platforms** | Embedded insurance for drivers, riders, and goods in transit. | Uber, Bolt, GIG Logistics, Kobo360, MAX.ng, Gokada, Sendy, Lori Systems. | Mobile App |
| **Retail & FMCG Distribution** | Insurance distributed via retail stores, supermarkets, and informal kiosks. | Shoprite, Spar, BUA, Dangote distributors, Unilever, Coca-Cola distributors, informal kiosks. | Physical Kiosk, POS |
| **POS & Agent Banking Networks** | Agents sell microinsurance alongside financial services in rural/underserved areas. | Paga, Moniepoint Agents, FirstMonie Agents, OPay Agents, Interswitch Paypoint. | POS, Kiosk, USSD |
| **Microfinance Institutions & Cooperatives** | MFIs and savings groups bundle insurance with credit, savings, and loans. | LAPO Microfinance, AB Microfinance, Grooming Centre, cooperatives & susu groups. | Branch/Kiosk, USSD, POS |
| **Healthtech & Telemedicine Platforms** | Insurance integrated into healthcare and telemedicine services. | Reliance Health, mPharma, Helium Health, LifeBank, Doctoora, Zipline. | Mobile App, Web |
| **Edtech & Student Platforms** | Student accident, health, or tuition insurance embedded in digital learning platforms. | uLesson, Edukoya, AltSchool Africa, universities' student portals. | Mobile App, Web |
| **Agritech Platforms** | Crop, livestock, and climate risk insurance via farmer networks & platforms. | Thrive Agric, FarmCrowdy, Babban Gona, Twiga Foods (Kenya), Apollo Agriculture. | USSD, Agent POS, Mobile App |
| **SME Platforms & Business Hubs** | Insurance for SMEs (fire, theft, employee health) via digital SME platforms. | Paystack, Flutterwave Store, SME.ng, Sabi, Trade associations (e.g., Alaba, Ariaria Market unions). | Web, Mobile App, POS |
| **Government & Public Sector Programs** | Distributed via social intervention schemes or ID-linked programs. | NHIS, NIMC, Lagos State Health Insurance Scheme, State Microinsurance schemes. | USSD, Kiosk, POS, Mobile App |
| **Religious & Community Organizations** | Churches, mosques, and associations as distribution points for microinsurance. | RCCG, Winners Chapel, NASFAT, mosque unions, cooperative societies. | POS, Kiosk, Web, USSD |
| **Broker & Agent Networks** | Digital brokers and traditional agents offering tailored insurance. | AIICO brokers, Leadway Assurance agents, ARM Life brokers, Cornerstone Insurance brokers. | Web, Mobile App, Physical Agent |
| **Embedded Insurance in Fintech Apps** | Insurance bundled into lending, savings, and investments. | PiggyVest, Cowrywise, Bamboo, Risevest, Chaka, Renmoney, FairMoney. | Mobile App, Web |
| **Travel & Hospitality Platforms** | Travel & health insurance embedded in booking and ticketing. | Wakanow, Travelstart, Air Peace, Arik Air, Ethiopian Airlines, GIGM bus services. | Web, Mobile App |

| Automotive Ecosystem | Motor insurance sold through dealerships, financing platforms, and maintenance centers. | Cars45, Autochek, Coscharis Motors, CFAO, Toyota Nigeria. | POS, Web, Mobile App |
|---|---|---|---|
| Social Media & Messaging Platforms | Insurance sold via conversational commerce and social selling. | WhatsApp Business APIs, Facebook Shops, Instagram Shops, TikTok shops, Telegram communities. | Mobile App (Social), Web |
| Insurance-as-a-Service APIs | API-driven insurance embedded into third-party platforms. | Curacel, Turaco, mTek (Kenya), Naked Insurance (SA), Cassava Smartech (Zimbabwe). | API → White-label in Mobile App/Web of partners |

⚡ This version now **connects channels → partners → customer touchpoints**, so CoverConnect can clearly identify where APIs should plug in.

# 1. API vs SDK for Customer Touchpoints

- **API (Application Programming Interface):**

  - Exposes CoverConnect's insurance services (quotes, policies, claims, payments) in a standardized way.

  - Partners (banks, telcos, fintechs, etc.) can pull data and integrate into **their own systems (apps, web, POS, USSD gateways)**.

  - Works well for **flexible, multi-tenant, cross-partner integrations**.

- **SDK (Software Development Kit):**

  - Prebuilt components (UI kits, plugins, drop-in modules) that partners can plug directly into their **apps/websites**.

  - Reduces integration complexity for partners with smaller tech teams.

  - Works well for **mobile apps/web integrations** but less for POS, USSD, kiosks.

✅ **Recommended approach for CoverConnect:**

- **Build APIs as the core backbone** (since CoverConnect is API-first).

- **Offer SDKs/plug-ins as optional accelerators** for faster integration by smaller fintechs, agents, healthtechs, edtechs, etc.

- Example: Stripe, Flutterwave, Paystack are API-first, but they also ship SDKs, plugins, and widgets for easy adoption.

# 2. Who should approach distribution channel partners — Codebyte or Insurers?

## Option A: Insurers approach partners individually

- Each insurer tries to partner with telcos, fintechs, banks, etc.

- Problem: Fragmented, slow, and each insurer has to negotiate separately.

- Many partners (e.g., Kuda, MTN, Jumia) don't want to manage multiple one-off insurer integrations.

## Option B: Codebyte (CoverConnect) approaches partners

- CoverConnect signs **platform-level integrations** with telcos, fintechs, POS networks, e-commerce players, etc.

- Insurers then onboard into CoverConnect and automatically gain access to those channels.

- Distribution partners benefit from **"one integration, many insurers"** (plug once, get a marketplace of insurers).

- Codebyte controls **standardization, speed, and scalability**.

✅ **Recommended model: Codebyte should own the distribution channel partnerships.**

- CoverConnect becomes the **insurance distribution hub**.

- Insurers focus on **products, pricing, and risk management**, while CoverConnect handles **reach and integration**.

# 3. Why Codebyte-led distribution model is better

1. **Scalability**: One API integration with CoverConnect unlocks multiple insurers for a channel partner.

2. **Speed to Market**: A fintech or telco integrates once → instantly offers products from different insurers.

3. **Stronger Negotiation Power**: Codebyte negotiates at ecosystem level (telcos, banks, big fintechs) instead of insurers competing individually.

4. **Standardization**: CoverConnect enforces standard API contracts, ensuring uniform onboarding, claims, and policy issuance.

5. **Insurers Prefer It**: Insurers don't have to chase multiple distribution partners; they just connect to CoverConnect and expand.

6. **Network Effects**: The more insurers onboard, the more attractive CoverConnect is for channel partners, and vice versa.

## Analogy

- **Think Paystack/Flutterwave model**: Merchants (distribution channels) integrate with Paystack once → they don't integrate with GTBank, Zenith, or UBA directly.

- Codebyte (CoverConnect) should be **that payment gateway equivalent**, but for insurance distribution.

👉 So in summary:

- **Codebyte should build APIs as the backbone, with SDKs as optional accelerators.**

- **Codebyte should lead distribution partner acquisition** → insurers plug into CoverConnect and instantly gain access.

- This positions Codebyte as the **trusted orchestrator** of Africa's insurance distribution ecosystem.

# Use Cases for Agency Banking & POS Networks

## Use Case 1: Micro-Health Insurance via POS Agent

- **Scenario:**

  - A customer walks up to a POS agent (like Moniepoint, FirstMonie, OPay agent).

  - Alongside cash withdrawal or deposit, the agent offers a ₦**500/month micro-health insurance** policy.

  - Covers basic hospital visits, drugs, or limited in-patient care.

- **Policy Type:**

  - Micro-Health Insurance / Community Health Cover.

  - Premium: ₦500 – ₦1,000 per month.

  - Beneficiaries: low-income customers, traders, rural households.

- **Customer Touchpoint:**

  - **POS Device** (Agent-assisted transaction).

  - Printed receipt or SMS confirmation of insurance purchase.

## Use Case 2: Motor Insurance (Third Party) Renewal via POS Agent

- **Scenario:**

  - A commercial driver comes to a POS agent for a cash deposit.

  - The agent offers **third-party vehicle insurance** renewal on the spot.

  - Customer pays premium via POS → instantly gets an e-policy and SMS confirmation.

- **Policy Type:**

  - Motor Third-Party Liability Insurance.

  - Premium: ₦5,000 annually (as per Nigerian regulation).

  - Beneficiaries: taxi drivers, bus owners, tricycle riders, bike riders.

- **Customer Touchpoint:**

  - **POS Device** (Agent-assisted, printed receipt).

  - Optional: USSD code for drivers to verify policy status.

# How APIs/SDK Work for POS Channel

## Flow Architecture

1. **Distribution Partner (POS provider)** integrates with **CoverConnect API** once.

2. **CoverConnect API** exposes insurers' products (micro-health, motor insurance, etc.).

3. When a customer buys via POS, transaction data flows:

   - **POS App → CoverConnect API → Selected Insurer API → Policy Issued → Confirmation back to POS.**

## Example API Endpoints

**1. List Available Policies**

```
GET /api/v1/policies?channel=pos&location=NG
Authorization: Bearer <POS-Partner-Token>
```

**Response:**

```
[
  {
    "policy_id": "MHI-001",
    "name": "Micro Health Cover",
```

```
    "premium": 500,
    "duration": "monthly",
    "coverage": "Basic hospital visits and drugs"
  },
  {
    "policy_id": "MOTOR-003",
    "name": "Third Party Motor Insurance",
    "premium": 5000,
    "duration": "annually",
    "coverage": "Third-party liability cover as per NAICOM"
  }
]
```

**2. Purchase a Policy**

```
POST /api/v1/purchase
Authorization: Bearer <POS-Partner-Token>
Content-Type: application/json

{
  "policy_id": "MOTOR-003",
  "customer": {
    "name": "John Doe",
    "phone": "+2348012345678",
    "id_type": "DriverLicense",
    "id_number": "DL-12345678"
  },
  "payment": {
    "method": "pos",
    "amount": 5000,
    "transaction_id": "TXN7891011"
  }
}
```

**Response:**

```
{
  "status": "success",
  "policy_number": "POL-998877",
  "insurer": "Leadway Assurance",
  "coverage_start": "2025-09-04",
  "coverage_end": "2026-09-03",
  "confirmation": {
    "sms": "Policy POL-998877 has been issued to John Doe",
    "receipt_url": "https://coverconnect.io/receipt/POL-998877"
  }
}
```

# SDK for POS Provider (Simplified Example in JavaScript/Python)

```
from coverconnect import CoverConnectPOS

# Initialize SDK
cover = CoverConnectPOS(api_key="POS_PARTNER_KEY")

# List available policies
policies = cover.list_policies(channel="pos")

# Sell a policy to a customer
```

```
purchase = cover.purchase_policy(
    policy_id="MOTOR-003",
    customer={
        "name": "John Doe",
        "phone": "+2348012345678",
        "id_type": "DriverLicense",
        "id_number": "DL-12345678"
    },
    payment={
        "method": "pos",
        "amount": 5000,
        "transaction_id": "TXN7891011"
    }
)

print(purchase["policy_number"])
```

# How Insurers Plug Into This

- **Insurers expose their APIs** to CoverConnect (or use CoverConnect's standardized API if they don't have digital infra).

- CoverConnect **normalizes insurer APIs** → so POS providers don't integrate with multiple insurers, just CoverConnect.

- Insurers get:

  - Customer & policy purchase data.

  - Premium settlement via CoverConnect.

  - Claims notifications routed back through the same API.

✅ **Summary:**

- Through **POS/agency banking**, insurers can sell **micro-health** and **motor third-party insurance** (among others).

- **Codebyte should provide APIs as the backbone + optional SDKs** for POS system providers.

- **Insurers plug into CoverConnect once** → instantly available across all POS networks.

# Use Cases for Government & Public Sector Programs

## Use Case 1: State Health Insurance Scheme (SHIS) via USSD & POS

- **Scenario:**

  - A state government (e.g., Lagos State Health Management Agency – LASHMA) runs a **subsidized health insurance program** for low-income households.

  - Citizens can **enroll, pay premiums, and renew** via USSD or POS agents in markets, motor parks, and rural areas.

  - Government partly subsidizes premiums (e.g., ₦3,000/year, citizen pays ₦1,500).

- **Policy Type:**

  - Basic Health Insurance (outpatient, maternity, drugs, emergency care).

- Duration: Annual.

- **Customer Touchpoints:**

  - **USSD:** *123*Insurance# → citizen selects "Enroll" → inputs name, NIN, dependents.

  - **POS/Kiosk:** Citizen visits agent → agent enrolls them via POS terminal, prints enrollment slip.

  - **SMS Confirmation:** Policy number + coverage details sent instantly.

## Use Case 2: Farmer Crop Insurance via National Agriculture Program (Web & Kiosk)

- **Scenario:**

  - Federal Government partners with insurers to provide **crop insurance** for farmers under a program like Anchor Borrowers Scheme or NIRSAL.

  - When farmers register for fertilizer or seed subsidy, they are auto-enrolled into a **weather-indexed crop insurance** policy.

  - Claims are triggered by rainfall/flood/drought data from satellites or meteorological stations.

- **Policy Type:**

  - Crop & Weather-Indexed Insurance.

  - Premium: Subsidized by government (e.g., 70% subsidy, 30% farmer contribution).

  - Coverage: Loss of yield due to drought, flood, pests.

- **Customer Touchpoints:**

  - **Web Portal:** Farmers register during subsidy application → auto-linked to insurance.

  - **Local Government Kiosks:** Extension officers capture farmer details via kiosks in rural areas.

  - **Mobile App:** Optional access for educated farmers to track coverage & claims.

  - **USSD:** Farmers dial code to check enrollment or claims status.

# How CoverConnect Enables These Programs

1. **Government Program API → CoverConnect → Insurers**

   - Government program integrates with **CoverConnect once**.

   - CoverConnect distributes policies to **multiple insurers** who underwrite different risks.

2. **Customer Interaction via Touchpoints:**

   - **USSD:** For mass-market, low-literacy adoption.

   - **POS/Kiosk:** For rural inclusion via agents & LGAs.

   - **Web/Mobile App:** For tech-savvy users, NGOs, and administrators.

# Sample API for Government Program Integration

**1. Enroll Beneficiary**

```
POST /api/v1/gov/enroll
Authorization: Bearer <Gov-Program-Token>
```

```
Content-Type: application/json

{
  "program_id": "SHIS-2025",
  "customer": {
    "name": "Amina Yusuf",
    "phone": "+2348098765432",
    "nin": "12345678901",
    "location": "Kaduna State",
    "dependents": 3
  },
  "payment": {
    "method": "ussd",
    "amount": 1500,
    "subsidy": 1500
  }
}
```

**Response:**

```
{
  "status": "success",
  "policy_number": "SHIS-2025-00988",
  "insurer": "AIICO Insurance",
  "coverage_start": "2025-09-04",
  "coverage_end": "2026-09-03",
  "confirmation": {
    "sms": "Dear Amina, your SHIS policy has been activated. Policy No:
SHIS-2025-00988.",
    "receipt_url": "https://coverconnect.io/receipt/SHIS-2025-00988"
  }
}
```

# Summary

✅ **Use Case 1:** State Health Insurance (via **USSD & POS**) for mass-market inclusion.
✅ **Use Case 2:** Crop Insurance (via **Web, Kiosk, USSD**) embedded in agriculture subsidy programs.
✅ **Customer Touchpoints:** Mobile App, Web, USSD, POS, Kiosk.
✅ **CoverConnect Role:** Single API bridge between government programs and multiple insurers, ensuring scale and efficiency.

# Use Cases for SME Platforms & Business Hubs

## Use Case 1: Fire & Burglary Insurance for Market Traders (via POS & Kiosk)

- **Scenario:**

  - Traders in large business hubs (e.g., **Alaba International Market, Ariaria Market, Balogun Market**) face high risks of **fire, theft, and burglary**.

  - Market associations partner with an insurer through CoverConnect to provide **affordable group fire/burglary insurance**.

  - Traders can enroll via **POS agents inside the market or kiosks set up by the association**.

- **Policy Type:**

- Fire & Burglary Insurance (shop contents, goods, equipment).

- Premium: ₦2,500 – ₦5,000/month per shop.

- Coverage: Up to ₦2m (depending on premium band).

- **Customer Touchpoints:**

- **POS Agent in Market:** Trader pays cash or card.

- **Association Kiosk:** Officials help bulk-enroll multiple traders.

- **SMS Confirmation:** Trader receives instant proof of cover.

## Use Case 2: Employee Health & Group Life Insurance for SMEs (via Web & Mobile App)

- **Scenario:**

- SMEs on platforms like **SME.ng, Sabi, Flutterwave Store, Paystack merchants** want affordable cover for employees.

- CoverConnect offers **embedded SME health & group life packages** directly inside SME platforms.

- SMEs can onboard via **web dashboard or mobile app**, add staff, and pay monthly premiums.

- **Policy Type:**

- **Group Health Insurance**: Outpatient, hospital cover, maternity, etc.

- **Group Life Insurance**: Life cover for employees (as required under Nigeria's Pension Act).

- Premium: ₦5,000 – ₦10,000 per employee monthly.

- Coverage: ₦500,000 – ₦1m per employee.

- **Customer Touchpoints:**

- **Web Portal:** SME owner logs in, adds employees, and pays premiums.

- **Mobile App:** SME can manage policies and claims.

- **POS (Optional):** For small traders who don't use web/app, enrollment via SME business hubs.

# How APIs/SDKs Enable These Use Cases

## API Flow Example – Fire & Burglary Insurance via POS Agent

```
POST /api/v1/sme/enroll
Authorization: Bearer <Market-Association-Token>
Content-Type: application/json

{
  "policy_id": "FIRE-TRADER-001",
  "customer": {
    "name": "Ngozi Obi",
    "phone": "+2348012345678",
    "business_type": "Electronics Trader",
    "market": "Alaba International"
  },
  "payment": {
    "method": "pos",
```

```
      "amount": 5000,
      "transaction_id": "TXN112233"
    }
}
```

**Response:**

```
{
  "status": "success",
  "policy_number": "FIRE-2025-0091",
  "insurer": "Cornerstone Insurance",
  "coverage": "₦2m Fire & Burglary Cover",
  "confirmation": {
    "sms": "Ngozi, your Fire Insurance Policy No FIRE-2025-0091 is
active.",
    "receipt_url": "https://coverconnect.io/receipt/FIRE-2025-0091"
  }
}
```

## API Flow Example – Employee Health Insurance via SME Platform

```
POST /api/v1/sme/group_policy
Authorization: Bearer <SME-Platform-Token>
Content-Type: application/json

{
  "policy_id": "HEALTH-SME-002",
  "sme": {
    "company_name": "BrightFuture Tech Ltd",
    "industry": "ICT",
    "employees": [
      { "name": "James Ade", "phone": "+2348011122233", "dob": "1992-
01-20" },
      { "name": "Mary John", "phone": "+234809887766", "dob": "1994-03-
15" }
    ]
  },
  "payment": {
    "method": "web",
    "amount": 20000,
    "transaction_id": "TXN556677"
  }
}
```

**Response:**

```
{
  "status": "success",
  "group_policy_number": "GP-HEALTH-2025-010",
  "employees_covered": 2,
  "insurer": "AIICO Insurance",
  "coverage": "₦1m Health Cover",
  "confirmation": {
    "dashboard_url": "https://coverconnect.io/dashboard/GP-HEALTH-2025-
010",
    "sms": "BrightFuture Tech: Group Policy GP-HEALTH-2025-010 is now
active for 2 employees."
  }
}
```

# Summary

✅ **Use Case 1 (SME Market Traders):** Fire & burglary insurance sold via **POS agents & kiosks in markets**.

✅ **Use Case 2 (Formal SMEs):** Group health & life insurance embedded into **SME digital platforms (web/mobile apps)**.

✅ **CoverConnect Role:** API backbone that allows SME platforms & associations to plug in once → multiple insurers, multiple products.

✅ **Customer Touchpoints:** POS, Kiosk (for informal SMEs/traders) + Web/Mobile (for formal SMEs).

# 1. How Codebytes Should Approach Channel Partners

## Step 1: Identify Strategic Partners

- Focus on **high-distribution partners** first:

  - **Telcos & Mobile Money** (MTN, Airtel, Safaricom) → reach tens of millions.

  - **POS/Agency Banking Networks** (Moniepoint, OPay, Paga, FirstMonie) → serve the mass market.

  - **Banks & Fintechs** (GTBank, Kuda, FairMoney, PalmPay).

  - **SME Hubs/Market Associations** (Alaba, Ariaria, SME.ng, Sabi).

👉 Start with those who already embed financial services (wallets, lending, payments).

## Step 2: Value Proposition for Partners

Don't sell "insurance integration." Sell **business growth**:

- **New Revenue Stream**: Commission or revenue-share on every policy sold.

- **Customer Stickiness**: Insurance makes their platform a "one-stop shop," reducing churn.

- **Regulatory Goodwill**: Governments & regulators like financial inclusion initiatives.

- **Low Risk**: They don't underwrite — insurers do; CoverConnect handles the plumbing.

## Step 3: Offer Flexible Integration

- **API-first core** → for big partners with tech teams (banks, telcos, fintechs).

- **SDKs/Plugins** → for smaller SME hubs or POS providers with limited dev resources.

- **White-label Portal** → for partners who don't want to build UI but still want to offer insurance.

## Step 4: Pilot First, Scale Later

- Instead of pushing for **full platform integration** upfront, start with a **pilot program**:

  - Example: Micro-health insurance on Moniepoint POS in Lagos for 3 months.

  - Measure uptake, revenue, and customer satisfaction.

  - Use results to push for **nationwide rollout**.

# 2. Will Partners Agree to Integrate? (Partner Psychology)

## Why They Will Say Yes

✅ **They need new revenue streams** → POS margins are thin, fintechs want to upsell, telcos want to diversify.
✅ **Insurance is "sticky"** → Makes customers stay longer and transact more.
✅ **Risk is outsourced** → They don't carry claims risk; they just distribute.
✅ **CSR / Inclusion value** → Insurance for low-income citizens aligns with ESG, government pressure, and CBN/NAICOM inclusion goals.

## Why They May Hesitate

⚠️ **Integration Cost & Effort** → Large players (MTN, GTBank) need clear ROI before allocating dev resources.
⚠️ **Regulatory Clarity** → Some partners may fear insurance licensing restrictions (but Codebytes handles that by working with licensed insurers).
⚠️ **Cannibalization Risk** → Banks with their own insurance subsidiaries may hesitate (e.g., Stanbic IBTC Insurance).

👉 That's why **your pitch must focus on "easy integration + quick revenue + zero regulatory headache."**

# 3. Recommended Engagement Model

## Option A: Direct Channel Partnership (Codebytes leads)

- Codebytes signs **distribution MOUs** with telcos, banks, fintechs, SME hubs.

- CoverConnect integrates once → opens access to multiple insurers.

- Insurers onboard to CoverConnect → instantly distributed via partner channels.

👉 Best model (like Paystack/Flutterwave did for payments).

## Option B: Insurer-Led Partnership

- Insurers themselves approach telcos/SMEs to push their own products.

- Each partner integrates separately with each insurer.

👉 Not scalable. Partners dislike multiple integrations.

✅ **Recommended Model: Codebytes leads channel partnerships.**

- **Partners integrate once with CoverConnect** → get access to many insurers/products.

- **Insurers integrate once with CoverConnect** → instantly access multiple channels.

This makes Codebytes the **neutral orchestrator**, not competing with insurers but **unlocking distribution**.

# 4. Tactics to Get Them Onboard

- **Start with revenue-sharing proposals**: e.g., POS agent earns ₦200 on every micro-health policy sold.

- **Use case pilots**: Show them how fast policies can move through POS/USSD.

- **Bring insurers to the table**: Partners trust it more if insurers are already committed.

- **Offer white-label solutions**: Let them brand the insurance in their name ("MTN Protect", "Moniepoint Health").

✨ In short:

- **Yes, they will agree to integrate if the value prop is clear.**

- Codebytes should **own the distribution partnerships** (like Paystack did with payments).

- Focus on **ROI + ease of integration + regulatory cover**.