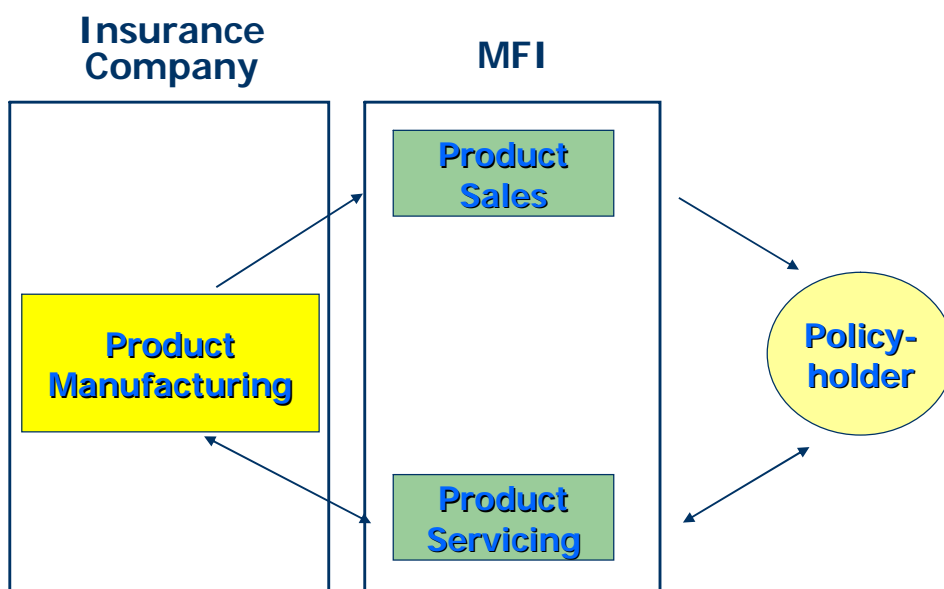


Roundtable on Institutional Options

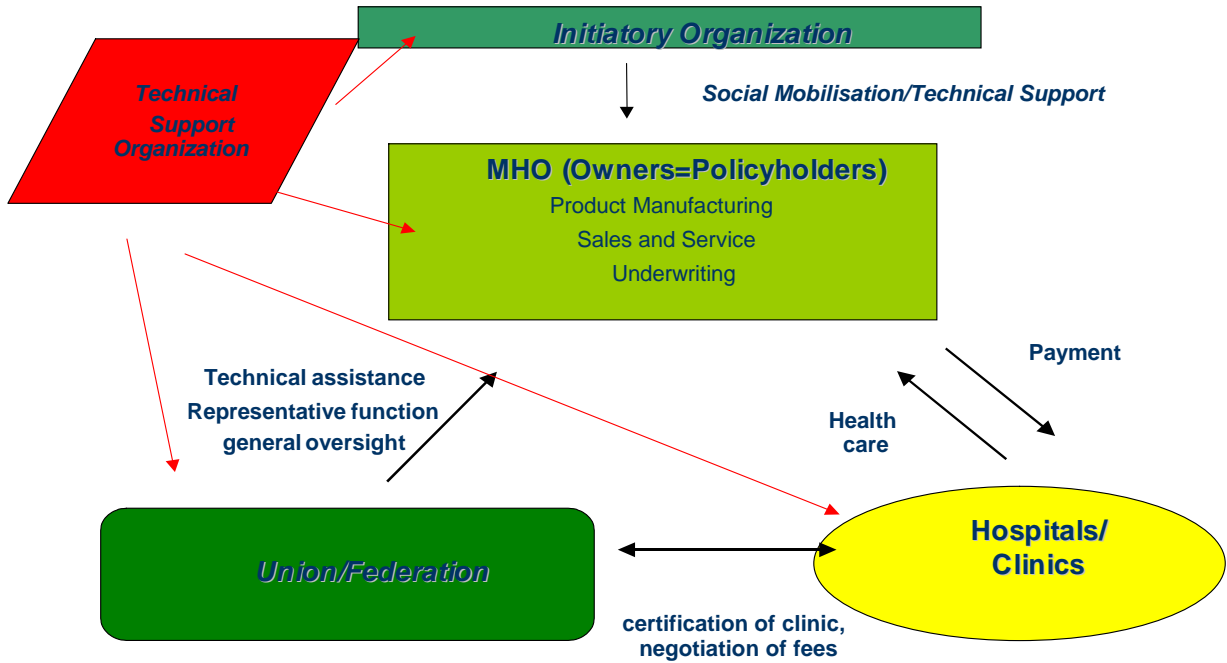
1. Partner-agent
2. Community-based
3. Insurance company for credit unions and cooperatives
4. Insurers reaching the low-income market directly



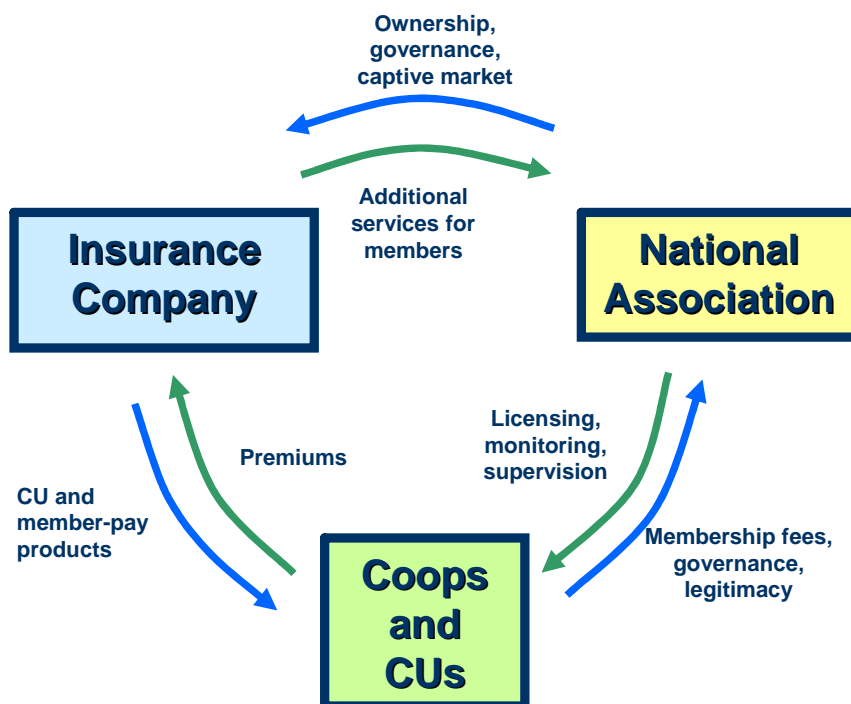
Partner-agent Model



Community-based Model



Credit Union and Coop Insurers



Direct Sales Model

