

Summary

Microinsurance Conference 2008

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Centro De Convenciones y Exposiciones
Cartagena, Colombia



Plenary 2 – Strategic approaches to capacity building

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Assisting communities to manage their risks bottom up

The Micro Insurance Academy (MIA) is a technical assistance provider to communities who want to set up or strengthen localized, mutual and community-based risk management solutions for their members. The core principles underlying the activities of the MIA are subsidiarity, solidarity and sustainability. Subsidiarity means that the issues related to community-based mutual microinsurance schemes should be resolved at the lowest level possible; only those issues that the community is objectively unable to resolve should be dealt with outside the stakeholders' group. Following this guiding principle, MIA designs interventions and methodology to suit the structure of local communities and to ensure a supportive "bottom-up" rollout of insurance, in which the community is in charge of most of the business process of insurance. The activities are designed to create positive incentives for solidarity among members of the community. And, of course, the solutions must reach sustainability within an acceptable time-line. The Micro Insurance Academy has developed a set of training modules that are designed to achieve the said objectives by enabling the community members to carry out essential functions in their local insurance scheme. MIA is the only dedicated technical assistance provider that targets members the insured communities as the 'clients' of its training activities; in addition, MIA also developed a training module for promoters of insurance among the population at the bottom of the pyramid. This approach represents a considerable challenge for MIA, whose messages need to be relevant, simple to understand and yet cover all the main technical issues. Games, movies, role play, songs and cartoons are used as means to transmit messages in the training. We also engage local trainers to deliver the training modules (after they are themselves trained by MIA), and the training material is translated into the local language of the community. The training modules that MIA developed deal with different functions that the ground structure will deal with in implementing the mutual insurance scheme: Module 1: Microinsurance – A module for promoters; Module 2: Facilitating voluntary affiliation in microinsurance; Module 3: Recognizing pressure groups and developing solutions: An information module for the 'environment'; Module 4: Community Insurance Activist; Module 5: Community Claim Committee – A training module for elected members; Module 6: Cluster Insurance Coordinator; Module 7: Cluster Coordination Committee; Module 8: Ombudsmanship in microinsurance; Module 9: Cost containment through prevention. The proposed presentation introduces the training concept of MIA, locates it within the intervention pattern of MIA, provides examples of tools and gives an insight into some training sessions using movie snapshots.

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Key messages:

1. Explaining insurance can be fun and games
2. Resource poor persons at the bottom of the pyramid can manage essential functions in insurance

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