Microseguro Social

Beneficio Gratuito para Participantes del Programa Tekoporã

GUÍA DEL FACILITADOR/A PARA CAPACITACIONES

Impulsan

JEKU'ETEKO PORÃVERÃ SÃMYYMA SECRETARÍA DE ACCIÓN SOCIAL

PROGRAMA TEKOPORÃ

Con el apoyo de

cooperación alemana

Implementado por giz

En el marco de

ENIF

TETÃ REKUÁI GOBIERNO NACIONAL

Jajapo ñande rupirã ñe'ẽgo guive
Construyendo el futuro hoy

RESILIENCE AND SOCIAL MICROINSURANCE

What does the Secretariat of Social Action-SAS?

SAS is a public institution which has the mission to lead and coordinate all actions on social protection and promotion through the implementation of programs and projects focused on the population in poverty and extreme poverty.

Its emblematical social program is called: "TEKOPORA"

"Tekoporá" Program is implemented since 2005. It assists around 140.000 households in extreme poverty through a Conditional Cash Transfer Program.

Target population: Families living in poverty and extreme poverty, facing problems of food security, health and low income. The exposure of this families to negative impacts like those caused by climate adversity, makes them more vulnerable.

RESILIENCE AND SOCIAL MICROINSURANCE

How negative events such as the loss of one of its members affect families:

- Spending all savings, if they have it.
- Selling their animals and agricultural production that they have for family consumption.
- Engaging in debts

Actions taken by the SAS to mitigate this risk and contribute to increased resilience:

The implementation of a Social Microinsurance that was developed in the framework of the National Strategy for Financial Inclusion with the support of institutions and organizations that it integrates.

THE INCLUSIVE MICROINSURANCE

Implemented by TAJY S.A Insurance Company

Objective:

Contribute to strengthening the resilience of "Tekopora" vulnerable families, mitigating economic losses caused by unexpected events such as the death and disability of a family member. Promoting resilience with Microinsurance, SAS aims to become a platform that enhances families` capacities to overcome their conditions of vulnerability after the event of a death or disability to a more favorable stage.

Main Characteristics:

- Quick payment
- Low cost / affordable premium
- Operates with simplified mechanisms that permit low administrative costs and management (use of technology)

COVERAGES

DEATH AND TOTAL /PERMANENT DISABILITY

Main Holder	Gs. 6.000.000	USD 1.089

BURIAL EXPENSES

Main Holder	Gs. 2.500.000	USD 454
Adherent	Gs. 2.500.000	USD 454
Adherent	Gs. 2.500.000	USD 454
Adherent	Gs. 2.500.000	USD 454

MONTHLY COST:	**Gs. 4.000**	**USD 0,73**

EXCLUSIONS

- Suicide
- Civil War
- Criminal acts
- Serious fault
- Drunkenness
- Drug use
- Temporary invalidity

GENERAL INFORMATION

- AMOUNT OF COVERAGE BY FAMILY: GS. 4000 (**USD 0,73)** monthly

- POLICY HOLDER: The Secretariat of Social Action (SAS) is the Policy Holder

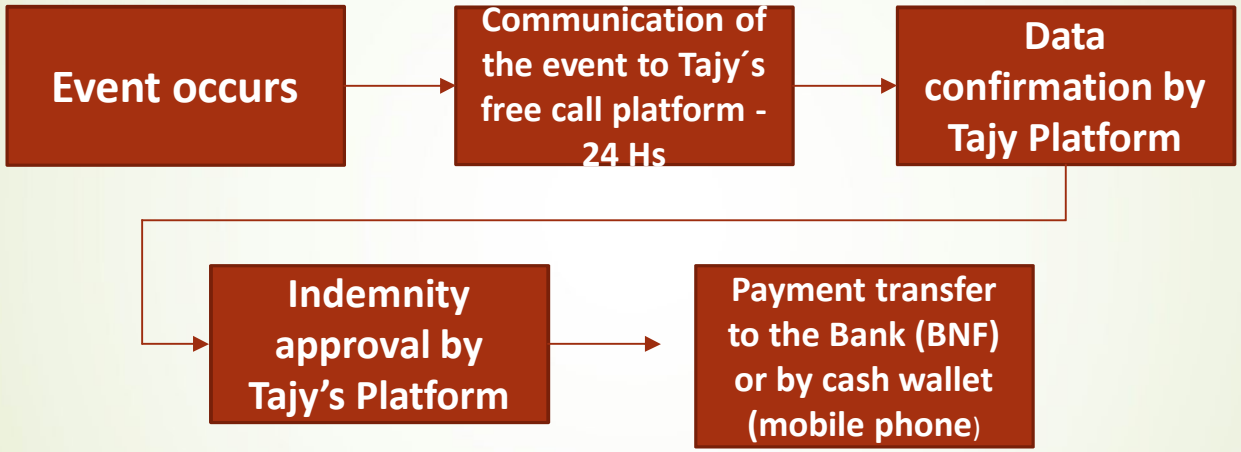
- INSURER: Tajy S.A insurance Company

- LIMITES OF AGE FOR COVERAGE
  Maximum = 74 years old
  Minimum = there is not minimum age established

- STARTS = April, 2017

- NUMBER OF FAMILIES COVERED = 13.109 families

OPERATIVE PROCESS FOR INDEMNITY



TOTAL COST AND PREMIUM

IN SAS-TEKOPORÂ BUDGET

- 140 thousand families → Annual Cost → 1.219.000 U$S
- 1.8 % of Tekopora Budget
- 1.6 % of TOTAL SAS Budget
- Implementation began in April of this year with 13.109 families and it aims to covert gradually the total families of TEKOPORA program, depending of the availability of National Budget.

CONCLUSION

In Paraguay, extreme weather events are becoming more frequent and severe, affecting the livelihoods of poor and vulnerable households and in rural areas. Integrating insurance into disaster risk management and climate change adaptation strategies, government and individuals are able to:

(1) Access to finance support after a disaster; (individuals)

(2) Account with preventive actions to reduce the risk level; and, (government)

(3) Contribute to generate a more productive and sustainable economic development to improve ex-ante budget allocation and better ex-post risk management to improve people resilience. (government)

SAS ACTION PLAN

At this time, there are a increasing exposure to multiple risks related to severe climate events such as floods, droughts, etc., that affect the Livelihood, economic activities, environmental conditions and the health of vulnerable population who could face life loss or permanent disabilities.

Therefore, SAS projects to incorporate gradually TEKOPORA program beneficiaries in the coming years in order to protect families by strengthening their resilience through insurance solutions.

SECRETARÍA DE ACCIÓN SOCIAL
SAS

Paraguay

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