

VIVA SEGURO

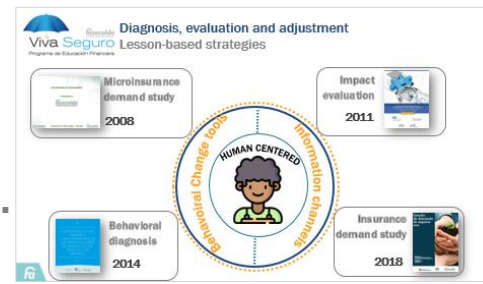
Financial Education Program

Colombian Federation of Insurance Companies - Fasecolda

Laura Andrea Enríquez García

Financial Education and Consumer Protection Coordinator

Diagnosis, evaluation and adjustment Lessons-based strategies.



Union is strenght

Bussines trade association allows economies of scale.



Partnerships

Technical expertise, cost sharing and greater reach.



How have Viva Seguro achieved impact in a cost-effective way?

Information Channels

Massive and cost-effective strategies.

Viva Seguro
Programa de Educación Financiera

Information Channels
Massive and cost-effective strategies

	Budget 2020	People Reached 2020	Cost per User 2020
WebPage*	\$1,000 USD	46,200 Users	\$0,02 USD per User
Facebook*	\$7,000 USD	15,000,000 Total Reached	\$0,0004 USD per User
Virtual financial* education workshops	\$2,600 USD	1,250 People	\$2,14 USD per User

Monitor Power BI dashboard

*Approximate values

High Reach

Social Networks: close channel

Increases of awareness of types of risks and insurance

Behavior Change tools

Segmented audiences.



Union is strenght

34 companies, one FE program



Promote the conditions for the sustainable development of the insurance sector and contribute to the country's progress.

34
Insurance Companies



Channels

WebPage



Facebook
10.192
followers

Resources



34 Videos



19 Brochures



42 Radio Programs



Viva Seguro
Programa de Educación Financiera

Behavior change
Tools

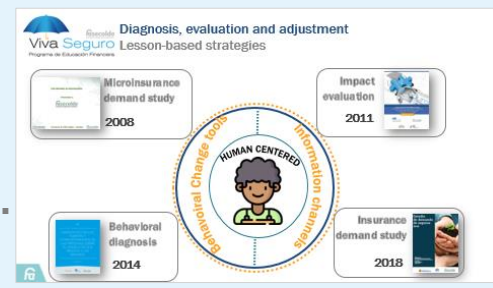


FE virtual workshops

Vulnerable population campaign
I am sure to ensure me

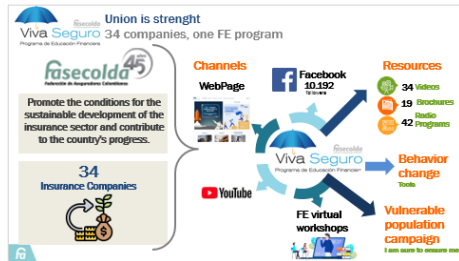


Diagnosis, evaluation and adjustment Lessons-based strategies.



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Viva Seguro

Programa de Educación Financiera

fasecolda
Federación de Aseguradores Colombianos

Diagnosis, evaluation and adjustment

Lesson-based strategies




Microinsurance demand study

2008

Impact evaluation

2011




Behavioral diagnosis

2014

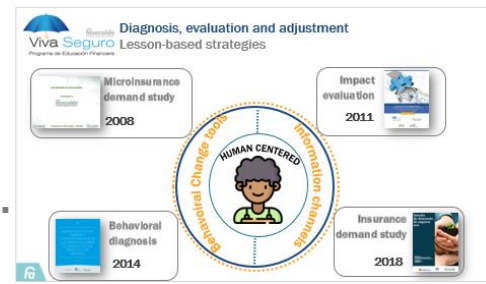


Insurance demand study

2018

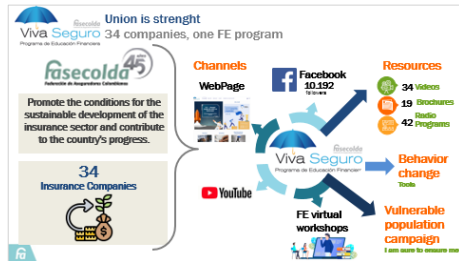


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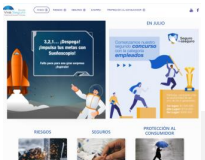





Behavior Change tools

Segmented audiences.



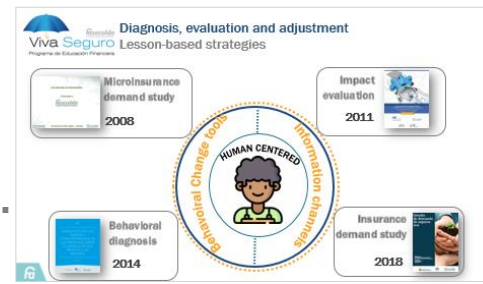
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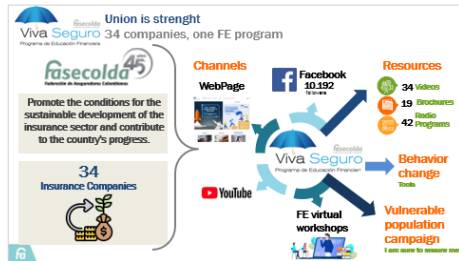
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Behavior Change tools

Segmented audiences.



Behavior Change tools

Segmented audiences



Students demand a more participatory role in their learning.



Teachers prefer activities in which students participate in the creation of knowledge



Kids



Young People



S U E Ñ O S C O P I O

POSITIVE relationship between insurance ownership and the realization of undertaken projects.



POSITIVE relationship between an optimistic view of the future and the willingness to buy or renew insurance.



Pasaje Seguro

51% Of people indicated that they had read the insurance policy before signing.

64% Of those who said they had read the policy were satisfied with the claim.

38% compared between the different options offered by the market before signing the policy



Adults

Vulnerable Population



Seguroaseguro

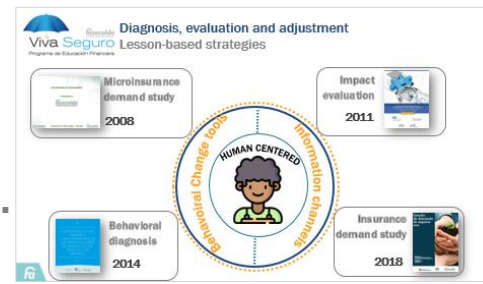
The risk that most affects the household economy is the loss of employment

1st

The risk that occurs most often in households is the loss of the head of household.

1st

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Union is strenght

Sharing priorities among several companies and **dividing costs** allows for **economies of scale** to achieve a robust program that can be used by all.



Partnerships

It is useful to seek **cooperation resources** to achieve demonstration effect, as well as to dialogue with the authorities to articulate the programs with **public policy**, and achieve **technical expertise**, **cost sharing** and greater reach.



Diagnosis, evaluation and adjustment

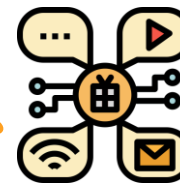
Research, pilot, evaluate, adjust and document experiences to find out what works and what does not.



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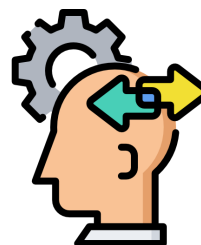
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Information Channels

Massive strategies are useful to provide information and should be maintained because they are **cost-effective** and generate great reach.



Behavior Change tools

Financial education requires targeted initiatives and focus on **behavior change** to foster healthy financial attitudes and behaviors.

How have Viva Seguro achieved impact in a cost-effective way?



Digital Channels



<https://vivasegurofasecolda.com>



<https://www.youtube.com/channel/UC82IJWoolVhps2VZxbhNU5g>



<https://es-la.facebook.com/VivaSeguroFasecolda/>

¡THANK YOU!