



Strengthening training institutions

Microinsurance Conference

Dar es Salaam, Tanzania

7th November 2012

Introduction

Agenda

- Overview – capacity building needs (*Gaby Ramm, Facilitator MIN - CBWG*)
- Microinsurance curriculum development (*Mary Yang, ILO Facility*)
- Technical guide on (local) training institutions (*Yoseph Aseffa, ILO Regional Office for Africa*)
- Round Table discussion with training institutions (*Antonis Malagardis, GIZ*)
- Discussion and inputs from participants
- Next steps (*Gaby Ramm*)

Overview – capacity building needs

Micro-level:

- (Potential) customers: understand & use suitable risk management tools
(e.g. awareness building, financial/insurance literacy)
- MI providers & delivery channels: provide valuable products & services
(e.g. MI business planning, market demand, product development, MI operations, M&E)

Meso-level:

- TA providers: improve knowledge, skills & attitudes of practitioners
(e.g. microinsurance tools & materials, ToTs)
- Other contributors: insurance associations, reinsurers, federations, TPAs, technology firms
(promote MI market, support MI practises, e.g. data consolidation, technology solutions)
- Donors
(e.g. support projects & capacity development, monitor client value, facilitate multi-stakeholder dialog)

Macro-level:

- Policy makers
(e.g. integrate microinsurance into social protection and other policies, harmonizing sector policies)
- Regulators and supervisors
(e.g., create a conducive legal framework that supports microinsurance and consumer protection)

Overview – capacity building contents and delivery

Contents:

- Decentralised tool development by various organisations
- ILO Facility: *microinsurance curriculum development*
- MIN Capacity Building Working Group (CBWG): *microinsurance tool inventory*

MIN CBWG – microinsurance tool inventory

<http://www.microinsurancenet.org/capacitybuildingtoolsinventory/index.php>

gaby.ramm@micro-insurance.de

Delivery:

- Various actors targeting at divergent stakeholders with different means
(*e.g. advisory services, e-learning platforms, dialog programs, face-to face interaction: WS & seminars*)
- CB should be accessible regularly in the vicinity of microinsurance practitioners
- Training courses to be available through sustainable training infrastructure

Training Needs

Business Plan

**Understanding
Demand**

KPIs

**Product
Development**

Pricing

Client Value

Microinsurance 101

Partnerships

**Operational
Challenges**

**Delivering via Financial
Institutions**

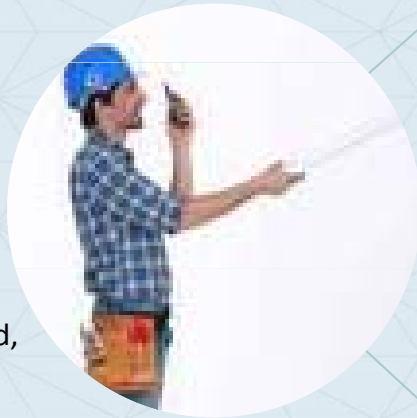
Training Modules Development



Numerous Contributors

Coordinator

- Seek guidance from Advisory Board
- Implement strategy and workplan
- Coordinate development and maintenance of modules
- Coordinate selected local training institutions to obtain ToT and incorporate appropriate modules in their offering
- Gathers feedback for Advisory Board, module developers and trainers



Advisory Board

- Provide guidance
- Be ambassadors of the initiative

Facility, Partner Agencies and Consultants

- Develop modules
- Pilot and update modules
- Promote the training programme

Multipliers

- Deliver training
- Collect feedback
- May be certified as trainer, provide trainee certification and offer consulting services



Setting-up a training institution with the following objectives

Low-income families and people's organizations to have access to information on microinsurance services more suitable to their needs and requirements;

Government agencies to have access to services related to promotion of insurance literacy and dissemination of other information to the public and to the insurance providers;

Insurance firms, financial institutions and other service providers to have access to information and services that could help for product development, product marketing and distribution;

Development organizations and social investors to have access to information and services that could help for project planning and implementation.

