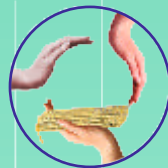


*Eighth National Training on*  
**Micro Insurance**

July 17-20, 2012  
Madurai, Tamil Nadu, India



**Advanced Centre for Skill and Knowledge on Mutual Insurance (ASKMI)**  
**Tata-Dhan Academy**  
**DHAN Foundation**  
**Madurai**

## **The Background**

Poor faces multiple risks all along their life owing to their vulnerabilities. Micro finance has become an important instrument for addressing poverty. Occurrence of unexpected losses due to exposure to various risk factors would affect the poor households that results in falling deep into poverty situation. Thus, an exclusive financial tool to address the risks is as important as the savings and credit services in addressing poverty arising out of exposure to various risks. Micro insurance is such an important financial tool to help the poor in coping with their risks and vulnerabilities.

Insurance services enhance the coping capacity of the poor to leverage the complimenting effect of savings and credit. Most microfinance institutions (MFIs) and NGOs have added insurance in their product portfolio as a complimentary tool to include poor people in the social protection net. The insurance industry in many developing countries has provided the opportunity for better products and services, diversity and choice to the well - off segments of society; but, with respect to the poor, the existing insurance schemes do not address their needs. To address this situation, community based mutual solutions are being developed. Wide spectrums of institutions, including the governments, commercial insurers, NGOs and MFIs have begun experimenting with ways to provide micro insurance. The sector needs inputs and investments in a large scale to promote, design and develop innovative products that would cater to diverse needs of the poor. The Advanced Centre for Skill and Knowledge on Mutual Insurance (ASKMI) is based at Tata-Dhan Academy, a development management school promoted by DHAN Foundation, an international reputed development organization. Being a knowledge centre, ASKMI takes the key role of building knowledge on micro insurance for advancing the sector to ensure extension of the benefits of micro insurance to the needy. ASKMI conducts regular training on micro insurance for NGOs, funding organizations and other development players.

## **Objectives**

The programme has four modules which enable the participants to learn about micro insurance. The programme objectives are:

- Providing conceptual and practical orientation in designing and developing micro insurance programmes in order to enhance the institutional capacity of NGO/MFI practitioners who are engaged in promotion and provision of micro insurance.
- Exposing participants to different models of micro insurance
- Making participants understand the processes involved in identifying the needs of microfinance clients and developing appropriate products
- Making the participants know about various insurance administration in implementing micro insurance programmes

## **Content**

### **Module 1: Insurance for the poor**

This module explores the concept of social security in a larger perspective and the role of micro insurance as an instrument to mitigate risks and vulnerabilities of the poor. Social Security is increasingly seen as an integral part of the development process and is both a concept as well as a system. This facilitates to understand the risks and vulnerabilities of the poor in different contexts which would set the tone for discussions on the relevance of micro insurance. Group processes would facilitate the mutual learning,

## **Module 2: Insurance Models**

Micro insurance is being delivered by four extensive distributional channels that are partner agent, direct service, in-house provider and community model. Participants would understand various distribution channels especially for the low income people.

Many experiments in the field have proven the feasibility of applying the concept of mutuality in delivering micro insurance services to the poor. In such cases they become purely member owned, controlled and managed and hence provide a greater flexibility to the members in terms products and services.

This module will expose participants to the federation mutuals promoted by DHAN Foundation.

## **Module 3: Product Development**

The product range and coverage is limited to only life cover products with natural, accidental death, disability and health cover for hospitalization, livestock loss. There is no or low flexibility in products design due to both regulation and hesitation on the part of insurers emanating from their lack of exposure to micro insurance sector.

The sector needs incentives and investments in large scale to promote designing and development of innovative products that would cater to the diverse needs of the poor.

This module would focus on product development and the issues and challenges confronted, and ways forward. Real life cases would be used for discussion and learning. Experience sharing of successful insurance schemes for the poor by the life and general insurance companies would be integrated. Participants would undergo the subgroup process for analyzing various micro insurance products in the market along with their experiences.

## **Module 4: Insurance Administration**

Tools and techniques in designing and developing insurance products need to be appropriate to meet the diverse needs of the poor and would be close to the field realities.

This module would help the participants to map the vulnerabilities, evolve principles, calculate premiums, collect and administer premiums, settle claims, arrange for reinsurance and establish an institutional system with effective governance to offer this service along with the savings and credit products.

## **Field Visit**

Structured field visit will be arranged to understand the risks and vulnerabilities of the poor and the relevance of micro insurance products in risk management. Field visit will also help the participants to understand different insurance products (life, livestock and health) and their operationalization. Field visit would be arranged to any federation mutuals promoted by DHAN Foundation.

## **Methodology and Faculty**

The training sessions include hands on approach with diverse methodologies such as lectures, case studies, videos, group discussions, field visits and experience sharing. The faculty members with both practical and conceptual orientation in the field of micro insurance would handle the sessions.

## **Participant**

The programme encourages the practitioners from the microfinance institutions and NGOs, who appreciate and recognize the need for promotion of micro insurance and its potential in addressing the challenges of poverty to participate in the programme.

The participants are expected to have at least three years experience in the implementation of development programmes.

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**Duration & Venue:** The programme duration is for four days from July 17-20, 2012. The venue is Tata- Dhan Academy campus which is situated in serene location of Nagamalai hills, 20 Kms from Madurai.

**Programme Fee:** The Programme fee payable in advance is Rs.7000 per participant. It covers training materials, field visit, food, accommodation, access to learning facilities, resource persons fees and TMS to People Organization. The fee shall be made through demand draft in favor of “Tata - Dhan Academy, Madurai” payable at Madurai. In case of money transfer, Kindly transfer to the account of Tata-Dhan academy, ICICI Bank, Kochadai branch, Madurai with the account number 601701014896 and IFSC code is ICIC 0006017.



**Nomination:** The enclosed nomination form duly filled in should reach us by July 13, 2012.

## **DHAN Foundation**

DHAN Foundation is a development organization working towards poverty reduction and livelihoods development among the poor. It has reached about 10 lakhs poor families in 25000 villages of 13 states of India through different programmes. The focus areas of the programmes are microfinance, micro insurance, and water, agriculture development, ICT, development management education, health, education and development issue in rural, urban and coastal contexts.

## **Tata-Dhan Academy**

Tata-Dhan Academy is promoted by DHAN Foundation, Madurai and Sir Ratan Tata Trust (SRTT), Mumbai, to identify, nurture and groom young graduates into development professionals through its flagship two year Academic Programme in Development Management, the PDM. In addition, the Academy has identified short duration Development Management Programmes as a way to enable the world of practice. The thematic programmes include Development Management Appreciation Programme (DMAP); the Art of Upscaling Micro insurance (ART Programme); Social Development Research Methodology on Microfinance, Livelihood and Health and Experiential Workshop on Team-building. The purpose of the programmes is to professionalize the development sector in general and NGOs in particular to augment their efficiency and effectiveness.

## **ASKMI**

ASKMI (Advanced centre for skill and Knowledge on Mutual Insurance) is the specialized centre at Tata Dhan Academy which endeavors to foster the process of advancing the practice of micro insurance through appropriate knowledge management systems and processes that include research, advocacy etc. ASKMI strives to maximize the coverage of access to insurance services to the poorest to enable creating inclusive societies that are equitable and just in nature. ASKMI becomes a premier knowledge centre for addressing the risks and vulnerabilities of the poor in Asia focusing on mutual insurance. It complements the theory and practice of micro insurance through research, capacity building, collaboration and dissemination of knowledge. ASKMI also creates an enabling environment through policy advocacy for effective access to insurance services to poor.

*For more information, please contact*

**Mrs.J. A.N. Vijayabharathi**, Programme Coordinator  
**Eighth National Training on Micro Insurance**

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**NOMINATION FORM**

**Eighth National Training on Micro Insurance**

**Date:** July 17-20, 2012

Name \_\_\_\_\_

Sex: Male/ Female

Age: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Qualification \_\_\_\_\_

Organization \_\_\_\_\_

Designation \_\_\_\_\_

Address for communication \_\_\_\_\_

\_\_\_\_\_ City \_\_\_\_\_ PIN \_\_\_\_\_

Phone: (O) \_\_\_\_\_ (R) \_\_\_\_\_ (Mobile) \_\_\_\_\_

Email: \_\_\_\_\_ (Fax) \_\_\_\_\_

Description of present responsibility \_\_\_\_\_

**Work experience**

*Organisation* *Position* *Years of Experience*

What are your expectations from this training? \_\_\_\_\_

Signature with Date

-----TO BE FILLED IN BY THE SPONSOR-----

Name of the Sponsor \_\_\_\_\_ Designation \_\_\_\_\_

Organization \_\_\_\_\_

Address for communication \_\_\_\_\_

\_\_\_\_\_ City \_\_\_\_\_ PIN \_\_\_\_\_

Phone: (O) \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

Web address:

www: \_\_\_\_\_

Details of the Demand Draft:

Demand Draft Number : \_\_\_\_\_ dated on \_\_\_\_\_ for the amount of Rs. \_\_\_\_\_.

Signature

Date:

Place: