

- 3.1. Meaning of product/ service
- 3.2. Different types of Micro-insurance products
- 3.3. Product delivery models

4.0. Institutional models for Management of Micro-insurance Schemes

- 4.1. Institutional models and organizational structures/culture

4.2. Micro-insurance for specific institutional types:

- 4.2.1 commercial insurers,
- 4.2.2 financial institutions,
- 4.2.3 community-based microinsurance providers

4.3. Micro-insurance distribution Channels

4.4. Micro-insurance intermediaries

4.5. Partnerships:

- 4.5.1 Partnership formation,
- 4.5.2 Partner-agent model,
- 4.5.3 Public-private partnership

4.6 Integrated Risk Management in Micro-insurance

6. METHODS OF DELIVERY

- Problem Based Learning (PBL) – i.e. Case Study Analysis
- Presentations & Discussions
- Lectures

7. ASSESSMENT METHODS

- Attendance
- Participation
- Written Assignments



ECASSA

**EAST AND CENTRAL AFRICA
SOCIAL SECURITY ASSOCIATION**



**CAPACITY
BUILDING
TRAINING
PROGRAM
ON**

**“Administration
of Micro-insurance
Schemes for
Financial Inclusion
of Low Income
Earners”**

Date

October 2020

Venue

PSSSF Plaza - Arusha,
Tanzania

Training Fees

USD 1,000 per Participant

1. OVERVIEW

According to Craig Churchill, there are some 500 million micro-insurance clients throughout the developing world and this could pass the one billion mark by the end of the decade. It is argued that, the reason for this large growth has been the increasing activity of worldwide broadening the geographic scope and range of insurance services available to low-income people. The

1. OBJECTIVE OF THE COURSE:

The course aims to equip participants with basic understanding of Micro-insurance business as Micro-insurance is increasingly becoming an important instrument for financial inclusion of low-income earners through the provision of a range of insurance services by governments, insurance companies and other providers.

The course seeks to expose participants to the understanding that with appropriate Micro-insurance knowledge and skills they are better positioned to contribute to substantial reduction in income inequalities and social exclusion by designing, implementing and managing comprehensive Micro-insurance instruments, which address financial needs of low-income households and or the poor and marginalized individuals.

2. COURSE STRUCTURE

NO	TOPIC	SUBTOPICS
1	Introduction to Micro-insurance	<ul style="list-style-type: none">• Basic concepts and principles of microinsurance• Regulatory concerns• Role of microinsurance in social protection• Success factors and Challenges for microinsurance providers
2	Market Demand	<ul style="list-style-type: none">• Characteristics of low-income market• Conducting market research
3	Product Types and Components	<ul style="list-style-type: none">• Agricultural insurance• Livestock insurance• Property insurance• Health insurance• Life insurance• Catastrophic insurance• Remittance linked insurance• Takaful insurance
4	Institutional models and actors	<ul style="list-style-type: none">• Institutional models and organizational structures/culture• Partnerships
5	Management of Micro-insurance Schemes	

3. TARGET AUDIENCE

The Basic Micro-insurance Course is relevant for departmental managers and technical staff of the following organizations; Private & Public Insurance Schemes, Commercial Banks & Related Financial Organizations, Contributory and Non-contributory Social Security Schemes, Community Based Health Insurance Schemes

(CBHISs) and Community Health Funds (CHFfs)

4. LEARNING OUTCOMES

At the end of the course, participants are expected to be able to; Understand what is micro-insurance, its type of products and different models used to deliver micro-insurance. Understand the characteristics and needs of low-income households and how good micro-insurance products can address such needs. Identify ways that a micro-insurance unit can be structured internally. Identify success factors and challenges in making micro-insurance viable for providers. Analyse the issues involved in the management of micro-insurance schemes.

5. COURSE CONTENT/TOPICS

- 1.0 Introduction to Microinsurance
 - 1.1. What is Micro-insurance
 - 1.2 Role of micro-insurance in social and economic development
 - 1.2. Micro-insurance regulations
 - 1.3. Social Protection in Micro-insurance lens
 - 1.4. Micro- insurance practical experiences:
 - 1.4.1 Best practice
 - 1.4.2 Success and challenges facing micro-insurance providers
- 2.0. Market Demand
 - 2.1. Who are the Micro-insurance clients?
 - 2.2. What are the characteristics of low income clients?
 - 2.3. The importance of undertaking market research
- 3.0. Product Types and Components