

*Helping communities manage risks
from the ground up
The approach of the Micro Insurance Academy (MIA)*

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“Insurance is sold, not bought”

- Explaining the value proposition of insurance is important
- Needed to develop sustainable market
- MIA uses games, songs and participatory approaches to first explain the idea of insurance

- In microinsurance, people need to pay for their coverage
- But who decides what is value for money?
- Instead of pre-defined products, MIA and its partners offer communities choice of various components
- The tool is called CHAT: Choosing Healthplans All Together



How to help communities...?

- Understand (value proposition of insurance)
- Decide (what approach is right for the group)
- Create (a viable ground structure)
- Design (CHAT©)
- Arrive (at value for money at group's terms)
- Link to insurer as needed from group perspective



Thank you very much for your attention.

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