



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

SCHEDULE

Date: February 29-March 1, 2016
(Monday-Tuesday)

Venue: Gov. Licaros Hall,
RBAP, Intramuros,

Time: 8:00am to 5:00pm

SEMINAR FEE

1. For Member only

a. Early bird - Php 3,600
(on or before February 12)

b. Regular Rate - Php 3,800

**2. Non-Member Rate -
Php 4,560**

MODE OF PAYMENT

Check payable to:

**Rural Bankers Research &
Development Foundation Inc.**

Bank: Land Bank of the
Philippines - Intramuros Branch
Account Name: RBRDFI
Savings Account No:
0012-1046-26

**Deadline for submission of
registration is not later than
February 24, 2016**

For training reservation or queries,
contact **Ghay Mapano** at nos.
(02) 527-2972/527-2968 or
mobile no. 09082277343 or email
rbapmicroinsurance@gmail.com.

BASIC MICROINSURANCE TRAINING COURSE

I. Course Objectives

This training aims to enhance the capacity of rural banks to serve as effective access points for microinsurance services for its low-income clients.

It also designed to ensure bank compliance with the following regulations:

- BSP Circular 683-2010: Marketing, Sale and Servicing of Microinsurance Products
- Joint IC-CDA-SEC Memo Circular 1-2010: Defining Government's Policy on Informal Microinsurance Services
- Insurance Commission Memo Circular 1-2010: Regulations for the Provision of Microinsurance Products and Services (i.e. Institutional MI Agents)

II. Seminar Methodologies:

Cases, Small and Big Group Discussions, Business Games, Lectures

III. Expected Participants:

Bank Heads/Managers, Compliance Officers, Marketing Staff/Officers, Business Development Officers, Microfinance Supervisors/Staff, Loans Officers/Supervisors, Account Officers

We wish to reiterate the value of assigning two (2) or more participants from each bank, one of whom should be a permanent staff, able to serve as microinsurance soliciting officer or point person of the bank.

IV. Course Outline

Day 1:

Module 1 - Microinsurance Basics

- Definition and Target Market
- Household Risk Coping Mechanisms
- Fundamentals of Insurance and Microinsurance
- Types of Insurance Products and Common Riders
- Characteristics of a Good Microinsurance Product
- Risks in providing microinsurance
- Key Performance Indicators

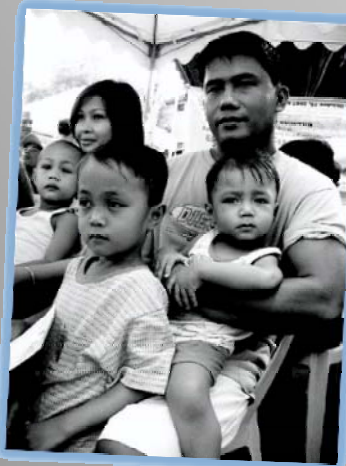
Day 2:

Module 2 - Microinsurance in the Philippines

- Microinsurance Regulations in the Philippines
- Licensing Process and Requirements for Rural Banks
- Managing Microinsurance Disputes

Module 3 - Effective Marketing of Microinsurance

- Addressing common misconceptions about insurance
- Ensuring service quality and consumer protection
- Ethical Standards of Practice



Microinsurance

Basic Training Course

Objectives

Participants should be able to ...

1. Identify the basic concepts and principles of insurance and microinsurance
2. Define the microinsurance policy and regulations
3. Outline important standards and practices for effective microinsurance marketing and servicing
4. Develop an action plan that would ensure microinsurance regulatory compliance by their respective institution

February 29 – March 1, 2016
RBAP Conference Hall,
Intramuros, Manila

Training Agenda

Day 1 (Monday)

8:00 – 8:30	Registration
8:30 – 9:00	Introduction & Clarification of Agenda
9:00 – 12:00	Module 1 – Microinsurance Basics (Part A) <ul style="list-style-type: none">➤ Definition and Target Market➤ Financial risks experienced by low-income households➤ Household Risk Coping Mechanisms<ul style="list-style-type: none">○ Credit, Savings and Insurance: How are they different?➤ Fundamentals of Insurance and Microinsurance<ul style="list-style-type: none">○ Key Principles & Concepts of Insurance○ Insurable Events
1:00 – 5:00	Module 1 – Microinsurance Basics (Part B) <ul style="list-style-type: none">➤ Types of Insurance Products and Common Riders➤ Characteristics of a Good Microinsurance Products➤ Differences and Similarities of Conventional Insurance & Microinsurance➤ Risks in Providing Microinsurance➤ Key Performance Indicators

Day 2 (Tuesday)

8:30 – 9:00	Review: Module 1
9:00 – 11:00	Module 2 – Microinsurance in the Philippines <ul style="list-style-type: none">➤ Roadmap of Microinsurance Service Enhancement➤ Microinsurance Regulations in the Philippines➤ Managing Microinsurance Disputes➤ Duties and responsibilities of Insurance companies and Agents
11:00 – 12:00	Choosing the Right Partner
1:00 – 3:00	Module 3 – Effective Marketing of Microinsurance <ul style="list-style-type: none">➤ Addressing common misconceptions about insurance➤ Compulsory versus Voluntary MI➤ Developing an effective feedbacking system to ensure client appreciation➤ Ensuring service quality and consumer protection➤ Ethical Standards of Practice & Possible grounds for License Revocation
3:00 – 3:30	Developing an Action Plan for Microinsurance
3:30 – 4:30	Qualifying Exam
4:30 – 5:00	Presentation of Certificates of Completion

Ghay Mapano

Microinsurance Project Coordinator

(L) 02 – 527 2972

(M) 0908) 2277343

(E) gpmapano@yahoo.com