



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.

SCHEDULE

Date: September 28-29, 2016
(Wednesday-Thursday)

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 September 20)

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
September 26, 2016**

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