

Understanding market demand:

How to use focus group discussions in the development of inclusive insurance

Mariah Mateo Sarpong

26 JULY 2022



Why?

- Developing customer-centric products often **requires speaking directly with customers**
- FGDs can be used in a **variety of ways** for inclusive insurance development
- **Demystify** topics and implementation processes for donors & implementers



Photo credit: Uday Mittal / Unsplash

An FGD is a qualitative research method in which a small group of people who are representative of the target market are gathered to discuss a specific topic.

The technical tool: An overview

Structure of the guide



Part 1: Key topics for FGDs

- 7 key topics for discussion
- Linked to product / scheme design
- Question guides:
 - Sample question guides for each topic
 - Core questions, probing questions
 - Moderator notes
 - Materials & activities to consider



Part 2: Implementation of FGDs

- FGD research plan components
- Roles and responsibilities
- Session guide structure and elements

Part 1: Key types of information that can be gathered via FGDs



A. Nature of risks

- Identify insurable risks
- Prioritize types of coverage
- Identify appropriate coverage amounts



B. Risk management and coping



C. Knowledge, experience, & perceptions of insurance



D. Household economics / business finances



E. Deep dive on a general risk area (e.g. agri production)



F. Insurance delivery issues



- ## G. Product prototype feedback
- Get feedback on particular aspects of a prototype scheme;
 - Understand willingness to pay for a particular solution

Part 1: Sample question guides

Seven different question guides

4 Which of these events do you worry about the most?	<ul style="list-style-type: none"> Have participants vote (using stickers) for the top 3 most worrisome risks. Why did you select the risks that you did? Considering all these risks and factors – cost, likelihood and worry – as a group can we rank these in the order of most important to least important? End this part by saying: in the next session we will look at how you cope with these risks, and what other options there might be. 	<p>Severity/worry of risks: Have participants individually vote with the stickers for the most worrisome risks.</p> <p>After the discussion, as a group, rearrange the cards in order, beginning with the most dots. Discuss if that is correct and rearrange as necessary, asking for the reasons why they are ranking risks in that way. When they are satisfied with the overall ranking, record the ranking on each card.</p>	<p>What do you face: if farm, business or other income- y family and household life. at people face in the community. answer freely, probe for any are not mentioned but that you r example: try you? r injuries worry you? r events affect crops or livestock? are there to farming activities? ces would worry you about death or? (Be sensitive when addressing y you about damage to your openly? ng assets worry you? If yes, theft ything else worry you related to y you, and if so, which ones? of these events on your family y following if they are not ial cost (expenses you need to if income, if any?</p> <ul style="list-style-type: none"> Write down each risk on a post-it note/lipohart/whiteboard as they are mentioned. Group similar risks (health risks, crop risks, etc.), and cluster them early on. Consider bringing cards with visuals of common risks (disaster, death, accident, livestock loss, health emergency, etc.) To help them transform, ask what risks they/their community have experienced in the past 5 years. <p>Financial impact stickers: After the discussion, invite participants to place stickers on the three risks that they believe will result in the biggest financial impact. Consider ways to avoid herd mentality, such as asking everyone to think of their answer first, and then place their stickers simultaneously, to avoid putting the spotlight on individuals.)</p>
3 Which of these events happen most frequently?	<ul style="list-style-type: none"> How does it impact you and your household emotionally? How does it impact you and your household/business socially? Is there no impact? (This may be a response for some small shocks.) 	<p>Let's look at these risks again:</p> <ul style="list-style-type: none"> Which of these are the most likely to occur? In the next 3 to 5 years, which of these things do you think will happen to you the most? Why do you think that? 	<p>Likelihood stickers: After the discussion, have participants place stickers (of a different colour) on the 3 risks that they believe are most likely to affect them.</p>
4 Which of these events do you worry about the most?	<ul style="list-style-type: none"> Have participants vote (using stickers) for the top 3 most worrisome risks. Why did you select the risks that you did? Considering all these risks and factors – cost, likelihood and worry – as a group can we rank these in the order of most important to least important? End this part by saying: in the next session we will look at how you cope with these risks, and what other options there might be. 	<p>Severity/worry of risks: Have participants individually vote with the stickers for the most worrisome risks.</p> <p>After the discussion, as a group, rearrange the cards in order, beginning with the most dots. Discuss if that is correct and rearrange as necessary, asking for the reasons why they are ranking risks in that way. When they are satisfied with the overall ranking, record the ranking on each card.</p>	<p>Severity/worry of risks: Have participants individually vote with the stickers for the most worrisome risks.</p> <p>After the discussion, as a group, rearrange the cards in order, beginning with the most dots. Discuss if that is correct and rearrange as necessary, asking for the reasons why they are ranking risks in that way. When they are satisfied with the overall ranking, record the ranking on each card.</p>

QUESTION GUIDE A GENERAL RISKS

Estimated time: 20-30 minutes

#	Core question	Probing questions/moderator notes	Materials/activities to consider
0	What do you understand by the word "risk"?	<p>What do we mean when we say that risk is "the chance of an unexpected hardship"?</p> <p>Emphasize the uncertain nature of risks; we don't know what degree they might happen.</p>	<p>What do you face: if farm, business or other income- y family and household life. at people face in the community. answer freely, probe for any are not mentioned but that you r example: try you? r injuries worry you? r events affect crops or livestock? are there to farming activities? ces would worry you about death or? (Be sensitive when addressing y you about damage to your openly? ng assets worry you? If yes, theft ything else worry you related to y you, and if so, which ones? of these events on your family y following if they are not ial cost (expenses you need to if income, if any?</p> <ul style="list-style-type: none"> Write down each risk on a post-it note/lipohart/whiteboard as they are mentioned. Group similar risks (health risks, crop risks, etc.), and cluster them early on. Consider bringing cards with visuals of common risks (disaster, death, accident, livestock loss, health emergency, etc.) To help them transform, ask what risks they/their community have experienced in the past 5 years. <p>Financial impact stickers: After the discussion, invite participants to place stickers on the three risks that they believe will result in the biggest financial impact. Consider ways to avoid herd mentality, such as asking everyone to think of their answer first, and then place their stickers simultaneously, to avoid putting the spotlight on individuals.)</p>
3	Which of these events happen most frequently?	<p>Let's look at these risks again:</p> <ul style="list-style-type: none"> Which of these are the most likely to occur? In the next 3 to 5 years, which of these things do you think will happen to you the most? Why do you think that? 	<p>Likelihood stickers: After the discussion, have participants place stickers (of a different colour) on the 3 risks that they believe are most likely to affect them.</p>
4	Which of these events do you worry about the most?	<ul style="list-style-type: none"> Have participants vote (using stickers) for the top 3 most worrisome risks. Why did you select the risks that you did? Considering all these risks and factors – cost, likelihood and worry – as a group can we rank these in the order of most important to least important? End this part by saying: in the next session we will look at how you cope with these risks, and what other options there might be. 	<p>Severity/worry of risks: Have participants individually vote with the stickers for the most worrisome risks.</p> <p>After the discussion, as a group, rearrange the cards in order, beginning with the most dots. Discuss if that is correct and rearrange as necessary, asking for the reasons why they are ranking risks in that way. When they are satisfied with the overall ranking, record the ranking on each card.</p>

RETURN TO TABLE 1

Part 2: Implementation of FGDs

Stakeholders and roles

Insurance expert	Moderator	Assistant moderator / note-taker	Intermediary	Observer (only if necessary)
General description and characteristics				
Pre-FGD responsibilities				
During FGD responsibilities				
Post-FGD responsibilities				

Source: [Understanding market demand: How to use focus group discussions in the development of inclusive insurance](#)

Part 2: Implementation of FGDs

Research plan & session guide

- Research plan

- Objectives
- Target segments and sample selection
- Number & size of groups
- Identifying & recruiting participants
- Question guides
- Session structure
- Materials & interactive approach
- Training*
- Expected outputs*
- Budget
- Maximizing women's participation



- Session guide

- Dates
- Objective
- Preparation
- Introduction
- Question guide
- Closing
- Follow-up activities



Source: [Understanding market demand: How to use focus group discussions in the development of inclusive insurance](#)

**MicroInsurance
Centre** at Milliman

Thank you

Mariah Mateo Sarpong
Director of Communications & KM

This presentation is intended for educational purposes only and does not replace independent professional judgment. It is not intended to guide or determine any specific individual situation and persons should consult qualified professionals before taking specific actions. Milliman does not assume any duty or liability to parties who receive this presentation.