



EVENT REPORT

LIVE TALK - Putting the customer front and centre: practical tools for developing customer-centric inclusive insurance for smallholder farmers

26 July 2022 | 12.00 pm GMT+1

FARM-D in collaboration with Microinsurance Centre at Milliman and INSURED, organised a Live Talk on 26 July 2022, titled "Putting the customer front and centre: practical tools for developing customer-centric inclusive insurance for smallholder farmers".

The main purpose of the webinar was to deep dive into inclusive insurance for smallholder farmers in developing countries, through customer-centric approaches.

1. Background

Building good customer relations and buy-in is a key tenet of inclusive insurance and this is especially true for smallholder farmers in the developing world who have little experience of insurance. The Microinsurance Centre at Milliman (MIC@M) has been implementing the IFAD-funded grant project "Managing risks for rural development: Promoting microinsurance innovations" (MRRD) since 2017, with a focus on customer-centric approaches.

Drawing on its five years of experience developing and implementing holistic risk management solutions in China (partially), Ethiopia, and Georgia, the Microinsurance Centre at Milliman worked with IFAD's INSURED programme to develop an insurance toolkit with technical tools for practitioners. The toolkit provides project designers and implementers with customer-centric guidance on making agricultural and climate risk insurance work for smallholders.

2. Key Messages

- **Customer centricity** is important: it can mean greater usage which **translates into revenues for businesses** or insurers and a sustainable supply of affordable insurance for poor rural clients.
- **Focus group discussions** can be used to **gather customer insights and input** at multiple points of the inclusive insurance product development process.
- **Rapid prototyping** in inclusive insurance can bring together cross-departmental teams and **spark creativity and innovation**.
- **Community engagement** increases buy-in and raises awareness, and can **complement technical and technological implementation** in index insurance.
- **Gender** should be **mainstreamed throughout all tools** and processes in inclusive insurance to ensure that women's particular needs and constraints are taken account of.
- The **Insurance Toolkit** from INSURED provides **knowledge briefs and practical tools** that audience members can download and use at their organizations.

3. Speakers



Emily Coleman (Moderator)
Agricultural Insurance Senior Expert,
INSURED / PARM, IFAD



Katie Biese
Director of Operations,
MicroInsurance Centre at Milliman



Queenie Chow
Senior Consultant,
MicroInsurance Centre at Milliman



Mariah Mateo Sarpong
Director of Communications and
Knowledge Management,
MicroInsurance Centre at Milliman



John Carroll
Project Manager and Consultant,
MicroInsurance Centre at Milliman

4. Event Outline

The Live Talk was organized in multiple sessions. Watch the **full replay** of the event [here](#).

Introduction

This session presented the speakers from the MicroInsurance Centre at Milliman as well as a high-level overview of the MRRD project and the definition of microinsurance - or *inclusive insurance* - as a tool specifically designed for low income people.

SESSION 1 - Rapid prototyping for inclusive insurance: Testing customer challenges and gaining early insights on feasibility

This session illustrated the tool on rapid prototyping from INSURED insurance toolkit, and focused on customer centricity, the HCD methodology, explaining how the prototyping fits into the larger scheme development. The session closed with a case study on tea index insurance for rural farmers in China.

SESSION 2 - Understanding market demand: How to use focus group discussions in the development of inclusive insurance

The second tool presented was the Focus Groups Discussion (FGD) guide. The session explained what FGDs are, the purpose and main audience (donors and development partners) and showed how crucial FGDs are in designing and maintaining customer centric products. The session also reported the application of FGDs within the MRRD project.

SESSION 3 - Engaging smallholder farmer communities to develop index-based insurance

This session explored the Community Engagement knowledge brief and the five principles to consider to effectively include aspects of community engagement in the design of index insurance initiatives and collecting ground data. The knowledge brief draws from lessons learned from the pilot in Tigray, Ethiopia.

SESSION 4 – Filling in the blanks: How to address data gaps to develop better indemnity-based livestock insurance for smallholder farmers

The session focused on the benefits and opportunities for collecting data to fill in gaps in data sparse environments. It included recommendations on how to do that in a practical way, alongside key lessons from the livestock insurance pilot in Georgia.

Q&A session and wrap-up

Speakers addressed questions from audience on several topics including women's participation in FGDs, replication of livestock mortality study, prerequisites to rapid prototyping in inclusive insurance projects, community engagement and the holistic approach to risk management.

5. Polls Results

The Live Talk also included polling questions to ascertain data on current experience of participants within inclusive insurance. Below are the results.

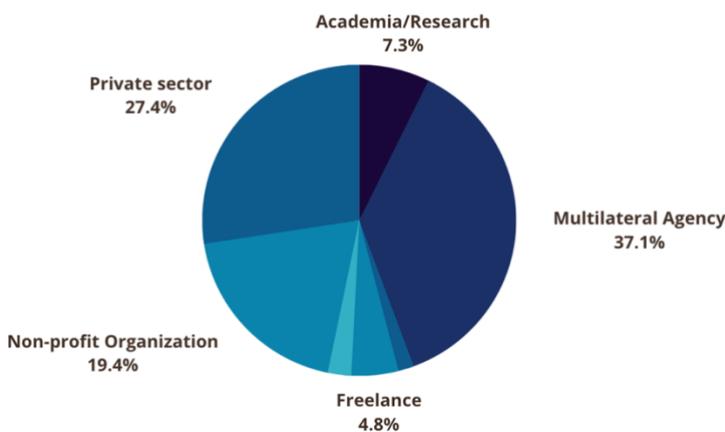
“Why are you interested in customer-centric inclusive insurance?”



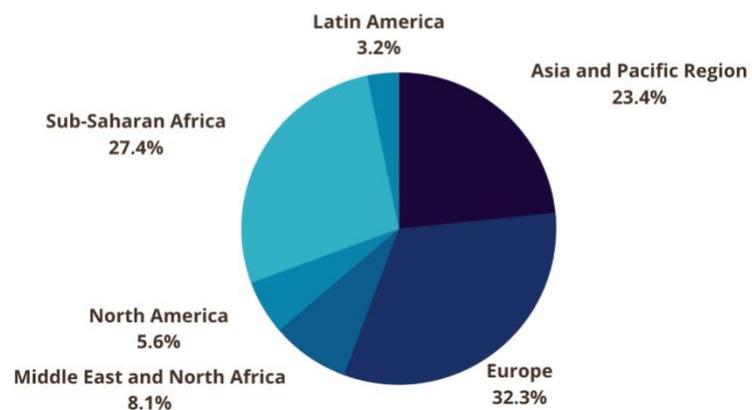
6. Participants

The Live Talk counted over 70 participants, with different geographical and sectorial breakdowns as reported in the below charts.

Participants by sector



Participants by region



7. Background documents

Title	Link	Notes
Tool #1: Rapid prototyping for inclusive insurance	https://bit.ly/3zzZgbU	
Tool #2: How to use focus group discussions in the development of inclusive insurance	https://bit.ly/3bqQ5Cl	
Knowledge brief: Filling in the blanks: How to address data gaps to develop better livestock insurance for smallholder farmers		Soon available on the Insurance Toolkit
Knowledge brief: Engaging smallholder farmer communities to develop index-based insurance: Building buy-in and a sense of ownership		Soon available on the Insurance Toolkit
Insurance Toolkit by INSURED	https://bit.ly/3Pa0laJ	
Speakers' presentations	https://bit.ly/3vDM1FL	

For any questions or follow ups please write to **Mariah Mateo Sarpong**, Knowledge Manager for the MRRD project: mariah.mateo.sarpong@milliman.com