

ICMIF Board Meeting – DHAN Presentation

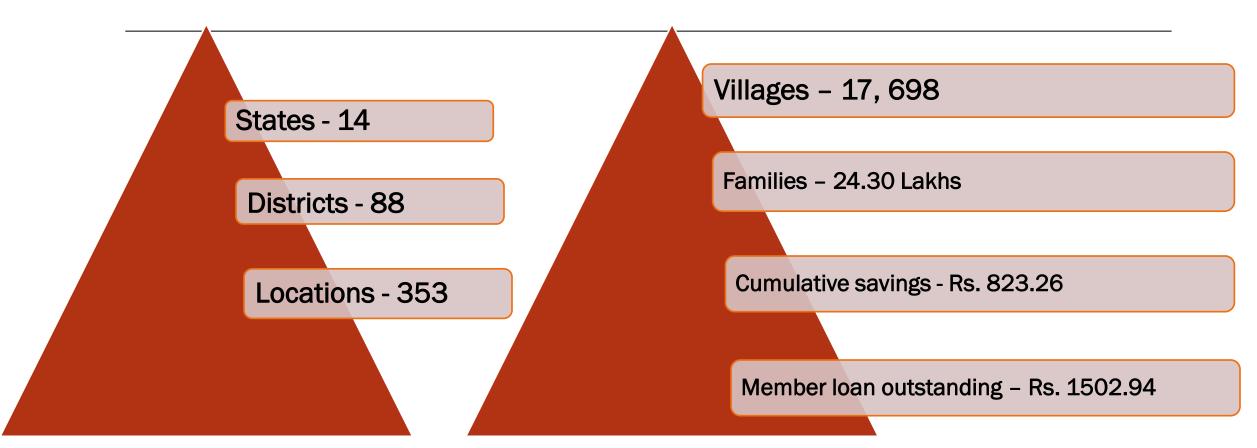
04.04.2022







A glance...





Member Out of Poverty :

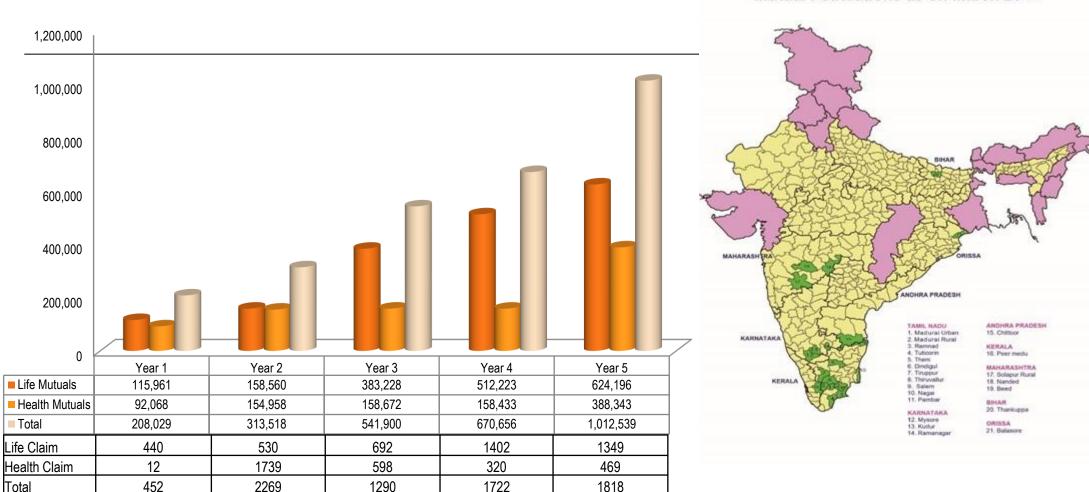
Self Declaration during 2021 - 15,798

Cumulative - 5,27,619

Mutual Insurance reach in DHAN ICMIF 5-5-5

Mutual Federations as on March 2022

ICMIF Reach





Y5 - Outcome Created







Healt Access improved for more than 10000 women in 68 Health camps

Insurance literacy More than 300000 Members Risk Reserve Balance FM- 469809 USD PM – 142760 USD



Key Learnings

Nesting institutions – Federation collectives are binding people together for practice the mutuality Community driven Processes are enabling community on various themes -Leadership based gets expanded

Better services and products; Affordable, Tailor made and effective Comprehensive risk management Practices – Core for Poverty Eradication

Multiplier effect - Significant, better mainstream linkages (Government entitlement)

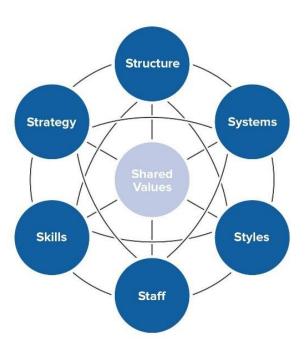
Ensures sustainability of people institutions -

Scale advantage

Transforming from MF institution to Civic institution – Addressing the family needs



Key Success factor - DHAN's Model

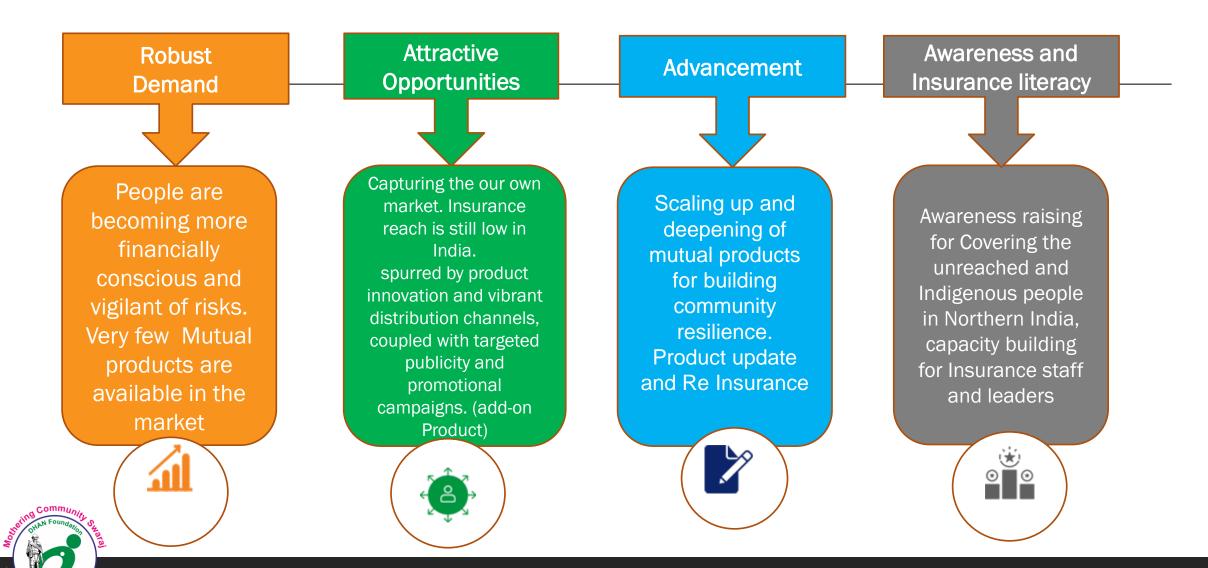


- 1. Shared values Core Risk management is the integral part of Poverty eradication Standards, norms and guidelines
- 2. Strategy Community centric community led innovative processes -
- 3. Structure Nested mutuality structure Independent and Interdependent, Sustainable Federation Collectives for deepening and advancement,
- 4. Systems Connecting the last mile Simple, easily accessible, effective executive and governance systems in implementation and monitoring Call Center
- 5. Styles Bottom up Integration with thematic Institutions Community as a stake holders.
- 6. Staffs Grooming and Nurturing high quality human resources
- **7.** Skills Community organising skill, Communication with community, convincing skill



Need for the Second phase

Silver Jubilee 2021-22



Focus areas for the second Phase

Reaching the unreached – one mutual product per family – Doubling the coverage in next 5 year (2 million) and 100 FM promotion

Experimentation – Product up dation, Risk mitigation, Non financial risk management and re- insurance.

Sustainable Behavioural Change Communication – capacity building of the insurance staffs, insurance awareness and literacy for members and leaders and Documentation.

Digitization - Build a new digital model, integrate emerging technologies into claim processes, achieve quicker promotions **and Tech fluent HR** - Identify a new talent with adoptive skills, upskill the existing employees

Stan uk like 2021-22

Resource organisation – Advanced centre for skill and Knowledge on Mutual insurance – Complement theory and practice of Mutual Insurance through **research, , capacity building, collaboration and dissemination of knowledge**



