

ICMIF Board Meeting – DHAN Presentation

04.04.2022



Reach as on December 2021



A glance...

States - 14

Districts - 88

Locations - 353

Villages - 17, 698

Families - 24.30 Lakhs

Cumulative savings - Rs. 823.26

Member loan outstanding - Rs. 1502.94



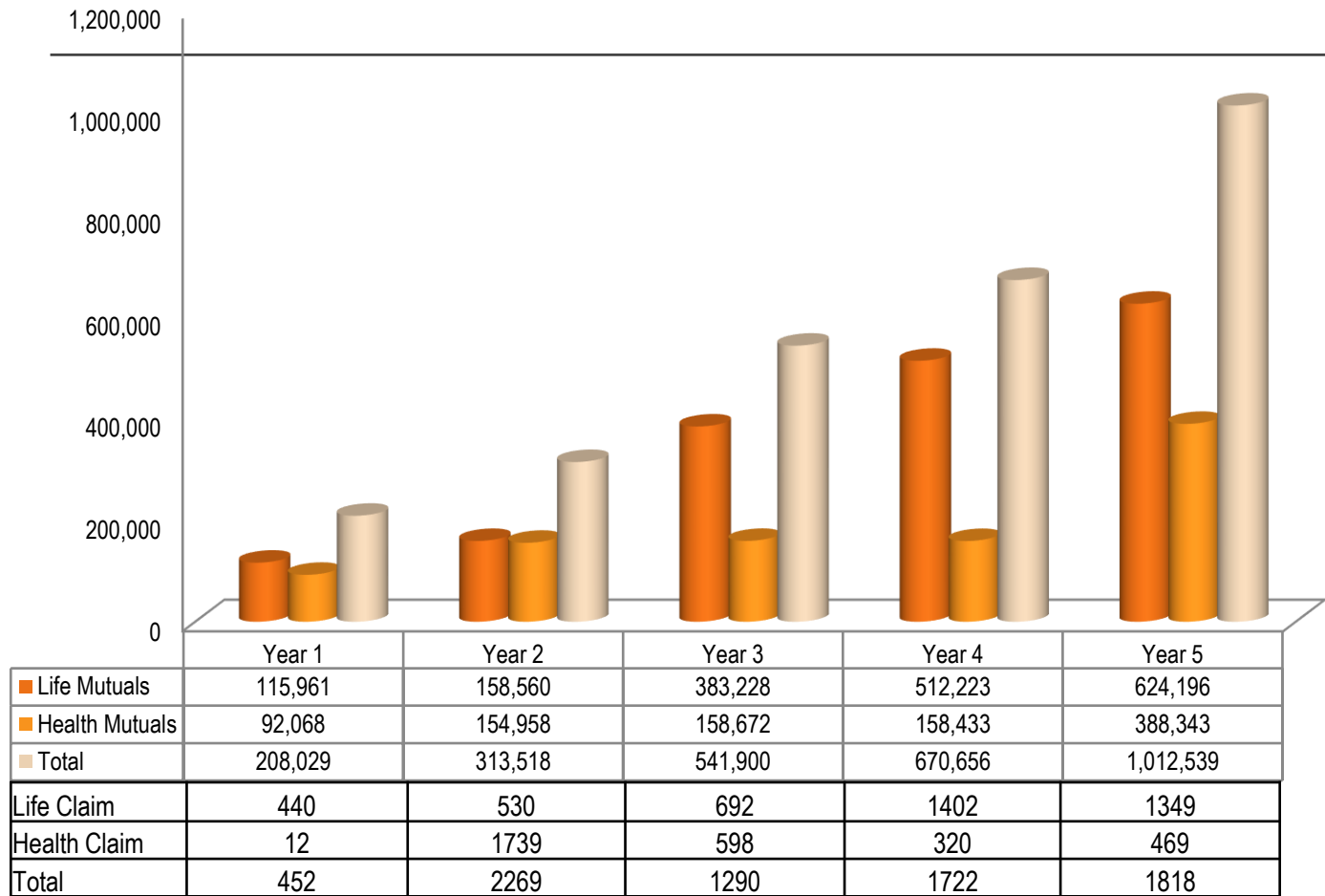
Member Out of Poverty :

Self Declaration during 2021 - 15,798

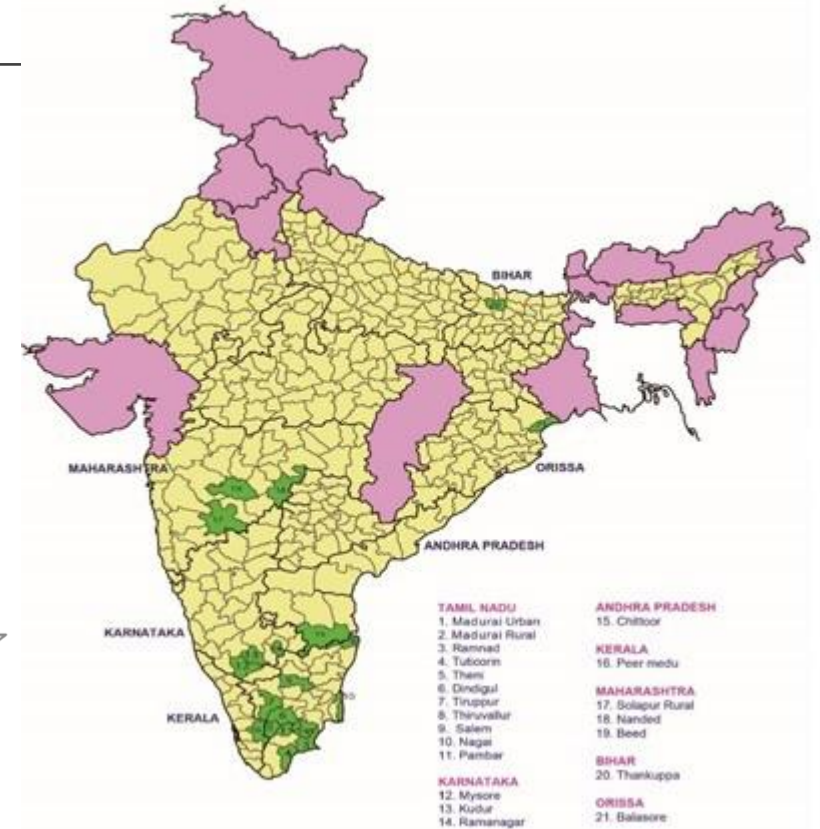
Cumulative - 5,27,619

Mutual Insurance reach in DHAN ICMIF 5-5-5

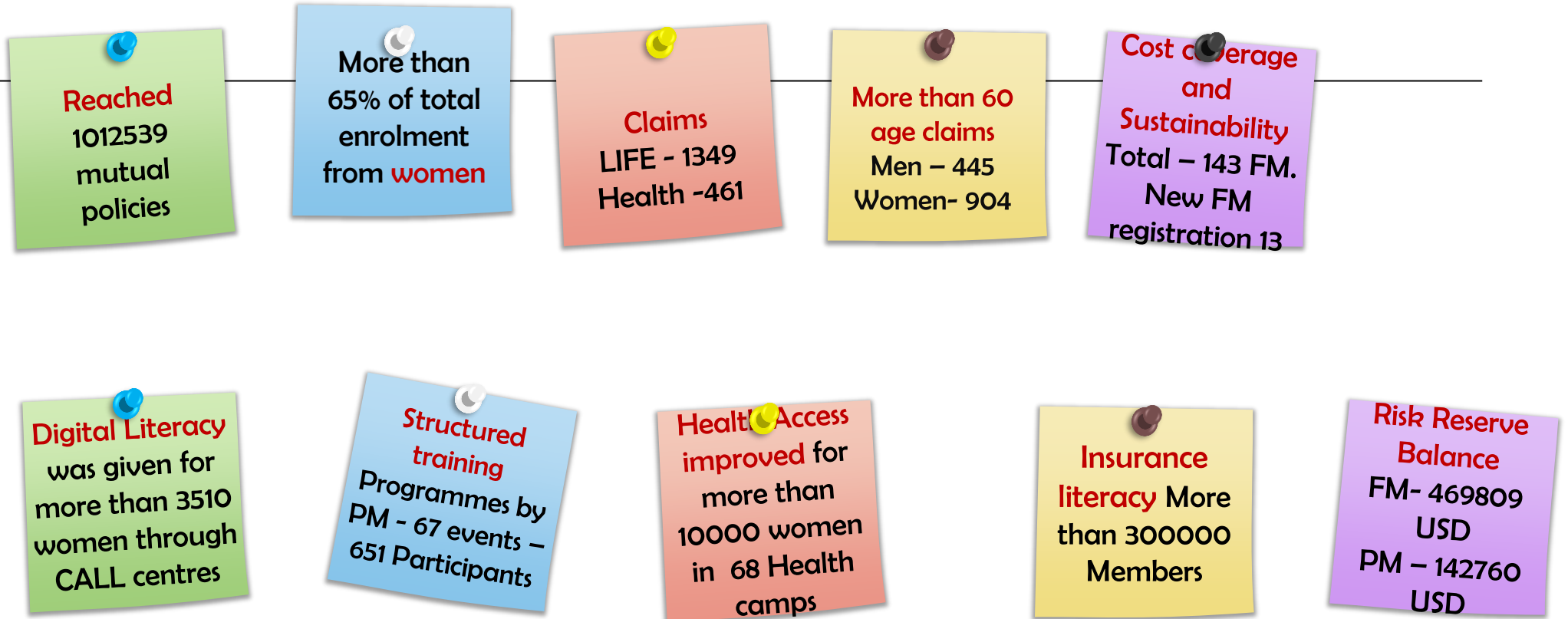
ICMIF Reach



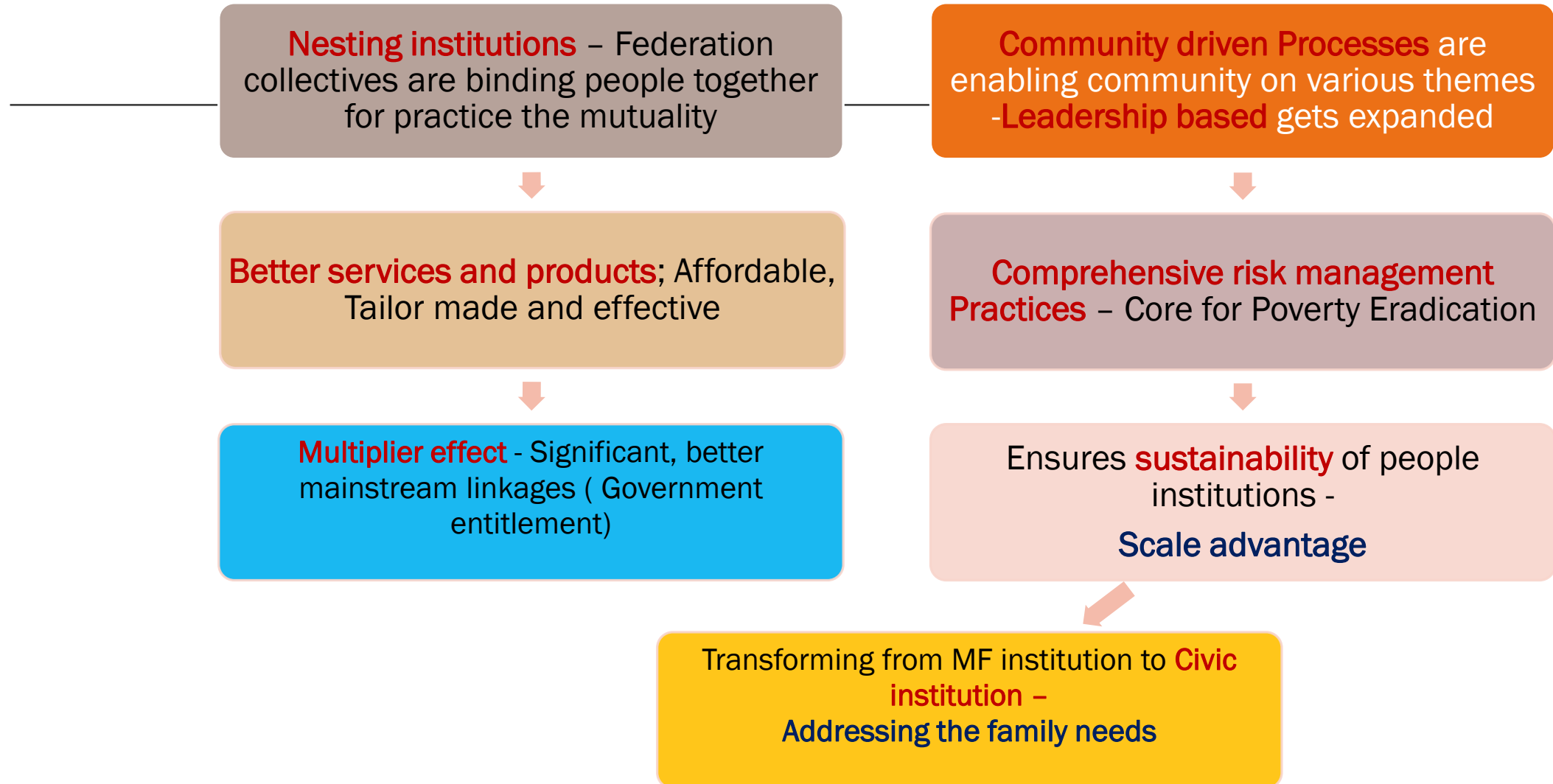
Mutual Federations as on March 2022



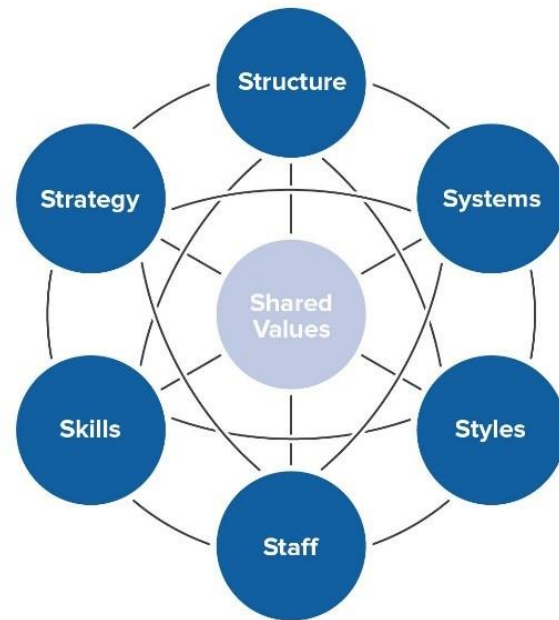
Y5 - Outcome Created



Key Learnings

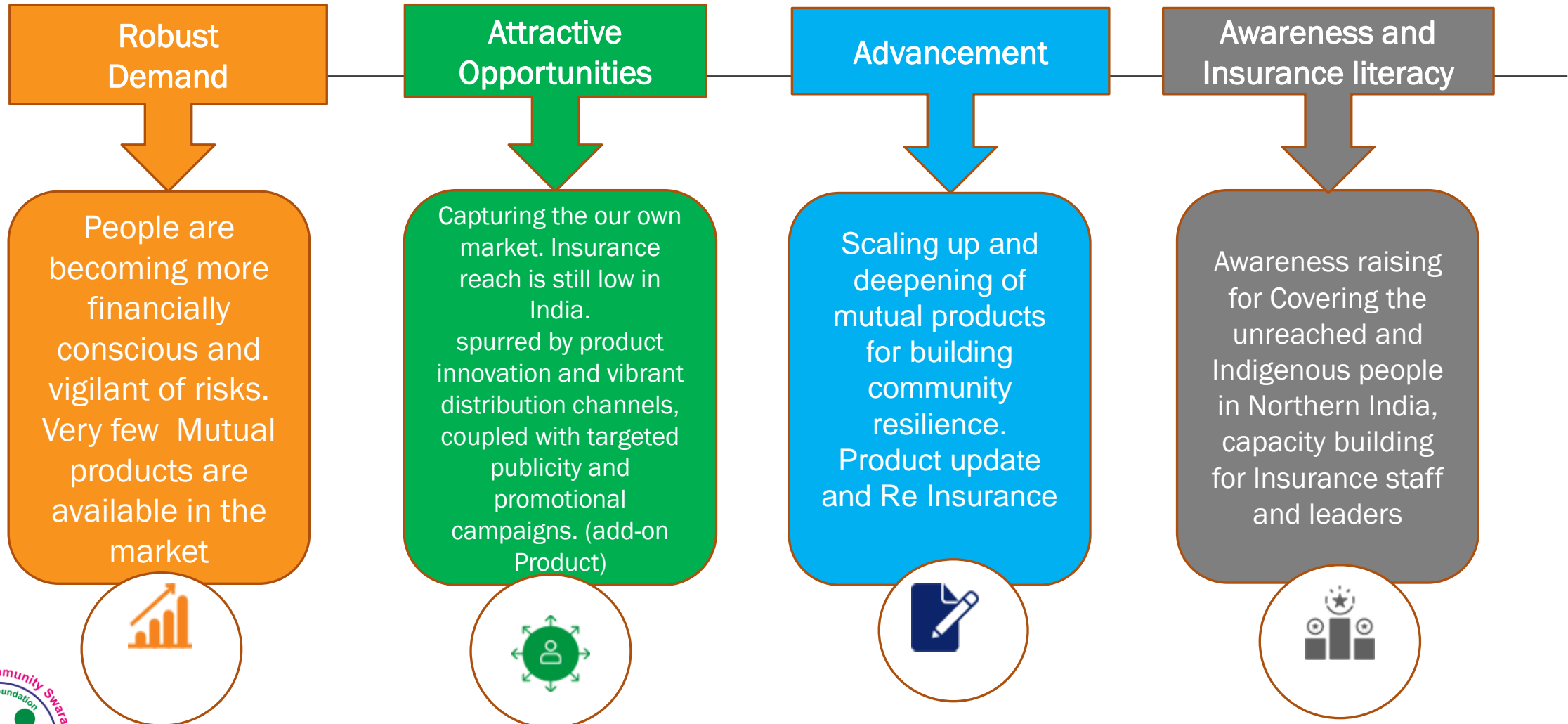


Key Success factor - DHAN's Model



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



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

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**

Thank you