

## TECHNICAL ASSISTANCE FELLOWSHIP PROGRAMME

The number of qualified experts able to provide technical assistance in the field of microinsurance is very limited. At the same time, there is a great demand for relevant expertise to help develop the industry. This gap represents an opportunity for forward thinking insurance professionals. To assist such professionals in expanding their expertise to include microinsurance, the Microinsurance Innovation Facility offers its Technical Assistance Fellowship Programme. The objective of the Programme is to assist relevant professionals in adapting their expertise to the low-income market.

### What is a Fellow?

Fellows of the Facility are typically professionals with substantial experience in the insurance industry. Although they have a demonstrated desire to use their expertise to effectively provide insurance to low-income markets, they have limited exposure to the very people that make up those markets. They recognize that low-income people live within a different risk structure, and have different needs and abilities. They believe that they can use their professional skills to improve the risk management strategies of this market. However, lacking a clear understanding of the market yields a recognized capacity gap. Through the Fellowship Programme, a fellow can provide insurance expertise while learning to adapt that expertise to the low-income market for the benefit of a host organization.

### What are host organizations?

Host organizations are based in developing countries and are currently providing, or planning to provide, microinsurance to their members, customers, or market in general. They may be commercial or mutual insurance entities. They may be delivery channels trying to work with insurers to develop and implement microinsurance products that benefit the low-income market. These hosts typically will have strong skills in working with the low-income market, but limited skills in insurance. Some hosts will be insurers that need another insurance professional to allocate significant time to developing a microinsurance line with them.

Fellows will provide structural enhancement to the host organization, rather than simply providing one-off technical assistance. The host organization is expected to be in a much stronger and operationally sustainable position at the conclusion of the fellowship. The fellow is expected to leverage the lessons from the fellowship into providing future technical assistance to others.

### Who is qualified to participate?

Insurance professionals who are keen to apply their skills to benefit the low-income market and who have worked in a technical capacity for at least three years may participate. This includes young, mid-career or retired professionals.

## Basic criteria:

- ready to work on site on a host microinsurance programme for 6-12 months;
- interested in working in developing countries and on development issues;
- serious commitment to provide technical assistance on an ongoing basis after the assignment;
- good working knowledge of the language spoken in the country of the host organization

## What does the Facility provide?

We facilitate a selection and matching service between the fellow and the host organization. In addition, the fellow is provided with a mentor who will provide both on-site and remote guidance. The Facility also provides a monthly stipend to support daily living expenses for the duration of the fellowship. The size of the stipend varies depending on the country and city where the fellow will be hosted.

## What is the process?

The Facility assesses the potential candidates through an application that can be downloaded from the Facility's website. The Facility will conduct an assessment interview by telephone. Following the telephone interview, the candidate will be informed in writing of the status of their status. The profiles of approved candidates will be made available to appropriate host organizations as part of the matching process that focuses on linking the needs and opportunities of the institution with the skills and needs of the fellow.

- The host organization and the potential fellows will be linked by the Facility for further discussion and mutual acceptance.
- The fellow will be guided through the contracting process and orientation by the programme administrator
- The Facility will then assign a mentor to the relationship.
- The host organization, the fellow and the mentor will develop a detailed Terms of Reference and Learning Agenda to guide the fellowship and define the objectives and responsibilities of each party.
- Once these documents are finalized and approved by the Facility, the fellow and the mentor will visit the Host organization together to develop a Work Plan for the fellowship.
- Monthly communications between the mentor, fellow, and host organization will be conducted in accordance with an agreed schedule. Formal monthly progress assessments and a final assessment report from each partner at the end of the assignment will be expected.

**What happens after the fellowship?**

The Facility intends to fulfill the demand for skilled technical assistance in microinsurance by developing a supply of relevant and qualified experts presented through our online database. Following satisfactory completion of the fellowship, and receipt of positive evaluations from the mentor and host organization, the fellow may request to be included in this database of designated experts. This database is actively used by parties across the globe searching for appropriate technical assistance.

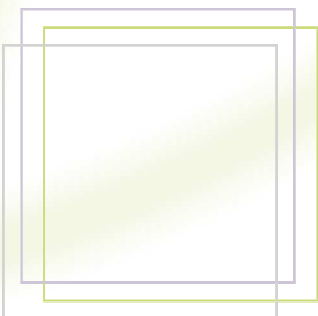
For more information:

[www.ilo.org/microinsurance](http://www.ilo.org/microinsurance)

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