

Administrative data and documentation checklist

Introduction

Objectives

This checklist gathers a set of documents, information and data to be obtained in the context of a 3-D Client Value Assessment. The objective of this checklist is to ensure that comprehensive and clear administrative data requests can be efficiently communicated to all relevant stakeholders in the early phases of the client value assessment, and to help practitioners keep track of information obtained, pending or missing. More information on this checklist and how it fits into a client value assessment can be found in the 3-D Client Value Assessment Technical Guide.

How to use it

It is highly recommended to communicate and discuss this checklist with all relevant stakeholders at the very beginning of the assessment, and to agree on specific timelines for obtaining each document. In the table below, the column “deadline” can be used to input dates as discussed with the different partners. The column “status” can be used throughout the assessment to keep track of data obtained, pending or missing.

Relevant stakeholders include all parties that might be able to provide the information needed. Generally, information can be obtained from the insurance company, broker, technical assistance partner or distributor. Sometimes, one of these actors will be able to provide all or most of the information needed, but not always. At the beginning of the evaluation, identifying who can provide the information needed is essential. In the table below, the column “source” can be used to input the source or contact.

Early discussions should also help identify and address potential information gaps. In cases where none of the partners are able to provide some of the documents listed below, alternative data collection methods must be found. Such methods can include adding question to the farmers surveys, reaching out to government officials, or researching in publicly available databases. These alternative sources must be defined before starting the actual data collection process.

Administrative Requests Checklists

Product documentation checklist

Indicator	Request	Note	Source	Deadline	Status
General	Promotional material, product sheets, project description, etc.	Any information available on product and project background should be collected early on. This information is often easily available, including online. It is useful notably to understand the value proposition, identify key players, etc.		MM.DD.YY	<input type="checkbox"/>
General	Sample insurance contract	The insurance contract might be useful to understand how the product works, particularly in the case of group policies or products distributed through aggregators. Understanding the relationship between signatory, policyholders, beneficiaries, etc., is important for the evaluation. If unavailable, management interviews can be used to obtain the information.		MM.DD.YY	<input type="checkbox"/>
2,3	Previous evaluations / feasibility study on crop and risk relevance	Evidence that the crop(s) or livestock and risk covered were evaluated in comparison to other alternatives, and results of these evaluations		MM.DD.YY	<input type="checkbox"/>
4, 5	Insurance policy documentation	Documentation describing the policy, the benefits it offers, exclusions, term of coverage, etc., is generally associated with the insurance contract. If unavailable, any kind of written description of the term of coverage and benefit levels is needed at least for Indicators 4 and 5.		MM.DD.YY	<input type="checkbox"/>
14	Documentation provided to the insured	Any kind of document provided to the insured, in addition or in lieu of policy documentation and contract. This can be a certificate of coverage, brochure, or a description of the insurance coverage included in other document given to the insured (e.g., a loan contract)		MM.DD.YY	<input type="checkbox"/>
7	Sales protocols	Sales protocols can help identify how and what information the management aims to communicate to the insured, and can be compared to answers obtained from agents and sales staff.		MM.DD.YY	<input type="checkbox"/>
7	Written staff / agent training material	Training material can complement sales protocols and provide information on how sales policies are implemented. Training material can be compared to answers provided by agents and sales staff.		MM.DD.YY	<input type="checkbox"/>
12	Written procedures on the delivery of benefits	Insurers are expected to have documented procedures to deliver benefits to farmers, detailing the processes and mechanisms in place to ensure that payouts occur. Existence of such documentation partially determines the score of Indicator 12.		MM.DD.YY	<input type="checkbox"/>

Administrative data checklist

Indicator	Request	Note	Source	Deadline	Status
General	Information on number of clients, geography and proportion of farmers who received an indemnity	This information is required for the sampling (See 3-D Technical Guide) and should include at least: <ul style="list-style-type: none"> Total number of covered farmers Geographical distribution (number of covered farmer per village / district / area) Average proportion of farmers who received an indemnity per year in the past 10 years at least (for the whole product) 		MM.DD.YY	<input type="checkbox"/>
1, 6, 9	Data on premiums, claims, and contract value	Data on claims, premiums and sum insured is useful for the sampling, for the MQS calculations, and to verify information provided by farmers and assess their understanding of the product. This request might require some discussion with the partner to define what information is available. Ideally, a full dataset including the following elements should be obtained: <ul style="list-style-type: none"> Insured unique identifier Location (e.g., village, department) Year (at least 10 years of history) Sum insured Premium paid Claims However, depending on the number of insured, years of history, etc., it might not be possible to obtain such dataset. When this is the case, the following option can be considered: <ul style="list-style-type: none"> Discuss with partners to identify the most granular level at which information can be obtained for full portfolio Request full listing for selected sample of surveyed farmers only (see 3-D Technical Guide) 		MM.DD.YY	<input type="checkbox"/>
1,6,9	Premium data	If comprehensive datasets have been obtained (see above), additional request might not be necessary. On premiums, at minimum the following information is required for Indicators 1, 6 and 9: <ul style="list-style-type: none"> The full, unsubsidized price of insurance Price currently charged to covered farmers, per HA of coverage 		MM.DD.YY	<input type="checkbox"/>
6	Claims data	If comprehensive listings have been obtained (see above), additional request might not be necessary. On claims, at minimum, some information that can help validate the data obtained through surveys should be obtained for indicator 6. This can be actual payout data for surveyed farmers (preferred) or average payouts paid at regional level.		MM.DD.YY	<input type="checkbox"/>

4	Size of farm in Ha	Ideally, data on size farm in Ha at farm level. If not available, aggregates by locations or at minimum at portfolio level should be obtained.		MM.DD.YY	<input type="checkbox"/>
General	Loss ratio	Although not directly linked to any indicator, the loss ratio is an important measure of performance and can be used to complement information on value for money. Ideally, the loss ratio should be obtained for a few years (5-10) including the most recent year available.		MM.DD.YY	<input type="checkbox"/>
1	Index value	When more than 10 years of data on payouts is available at a sufficiently granular level, obtaining this information might not be necessary. When less than 10 years of history is available, an estimation of what the product <i>would have paid</i> if it had been in the market is necessary for the MQS calculations. These estimations are based on climate information and the product index. Insurers do these kinds of simulations before launching a product, and therefore should be able to provide this information.		MM.DD.YY	<input type="checkbox"/>
1	Historical data on crop yields at farm level over past 10 years at minimum	Insurers may be able to provide this information, especially if the index is based on yield. If no dataset is available, it might be useful to request a rough estimate of average yields in the areas where the assessment is conducted, to verify information obtained through surveys. In addition, local, departmental, regional or national administrations might be able to provide some information. Any other source (agricultural cooperative, etc.) can be relevant.		MM.DD.YY	<input type="checkbox"/>
4	Investment needs for covered crop (e.g, average loan size, cost of inputs...)	Partners might be able to provide this information, which might have been researched to design and price the contract. If not, a rough estimate provided verbally can be useful to validate information provided by farmers. Alternative sources, including publicly available sources, can also be relevant.		MM.DD.YY	<input type="checkbox"/>
9	Average income of covered farmers over the term of coverage	Partners might be able to provide data or a rough estimate of this. In addition, or to complement the information provided, national census data, publicly available reports, or local / departmental / regional administrations are relevant sources to consider.		MM.DD.YY	<input type="checkbox"/>
10	Pure premium and full premium	The pure premium refers to the part of the premium that is needed to cover for the expected losses. The full premium includes the pure premium includes an additional amount (the loading), which covers other expenses such as administrative costs, uncertainty, and cost of holding risks. The ratio [pure premium / full premium] therefore provides information on which portion of the premium is used to cover expected losses. This ratio determines the score of Indicator 10.		MM.DD.YY	<input type="checkbox"/>