Mic Journey Map: Norma, the Microinsurance Coordinator (MIC)

How She Hears
- CARD MBA Staff
- Unit Manager
- CARD Bank

Norma the MIC

NORMA'S HEADACHES

Why Say Yes?
- Didn't have a choice!
- Additional income
- Wants to support her family
- Learning new things
- Loves serving God
- Wants to help people

Why Say No?
- Shy (role doesn't fit her personality)
- Self-doubt
- Transport allowance
- Other MICs not happy
- Commission is low
- Risks (crimes, personal safety, etc.)
- Doesn't know what the job entails
- Busy with family/business

Norma shares information with husband.

Talk to Family

Consider the role of MIC.

What her job as an MIC involves before

Norma is now an MIC.

Application and Agreement

Once Norma decides to become an MIC, she fills out application and signs agreement for a slot in their Center Meeting.

Training

Norma attends a training session with other MICs where she learns about CPMI products.

No sales skills training.

Limited product knowledge leads to a fluctuate from a 1-hour briefing to 1-day training. A lot of information for Norma to use these to pitch the products effectively.

No set training schedule/structure - can only get through 2 products, and Norma is rushed to pitch in 15 minutes - has lost sales from not having enough time to explain properly pitching.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.

15-Minute Presentation

Sometimes she uses examples of products at Center Meeting.

Doesn't have the sales skills to easily pitch her pitch.

Norma focuses on Kabuklod and Sagip as main products. Finds it easier to pitch because Account Officer will be coming to Center Meeting.

Sometimes member doesn't show up, even these are hard to explain properly.