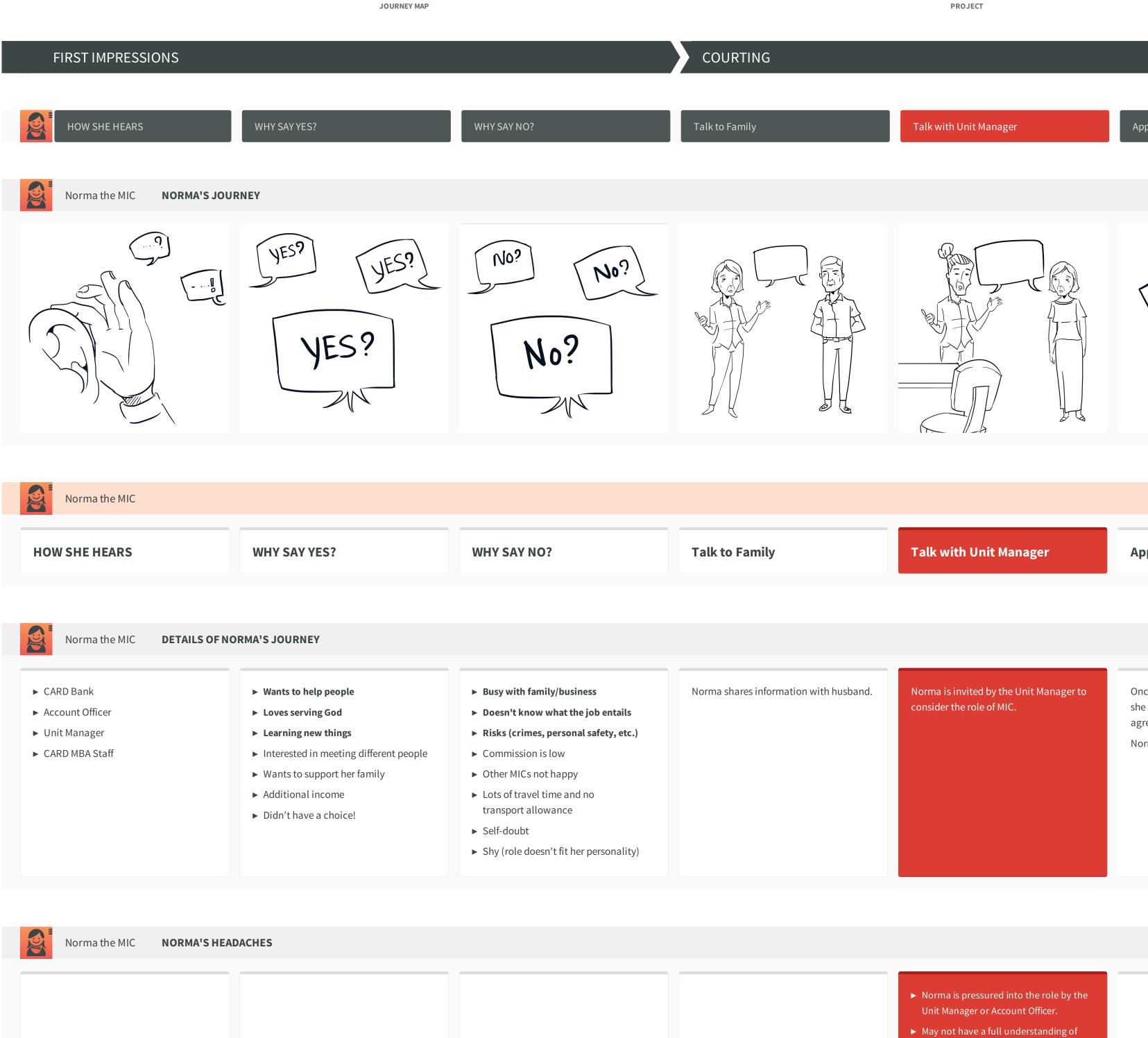
MIC JOURNEY MAP: NORMA, THE MICROINSURANCE COORDINATOR (MIC)

PIONEER _____

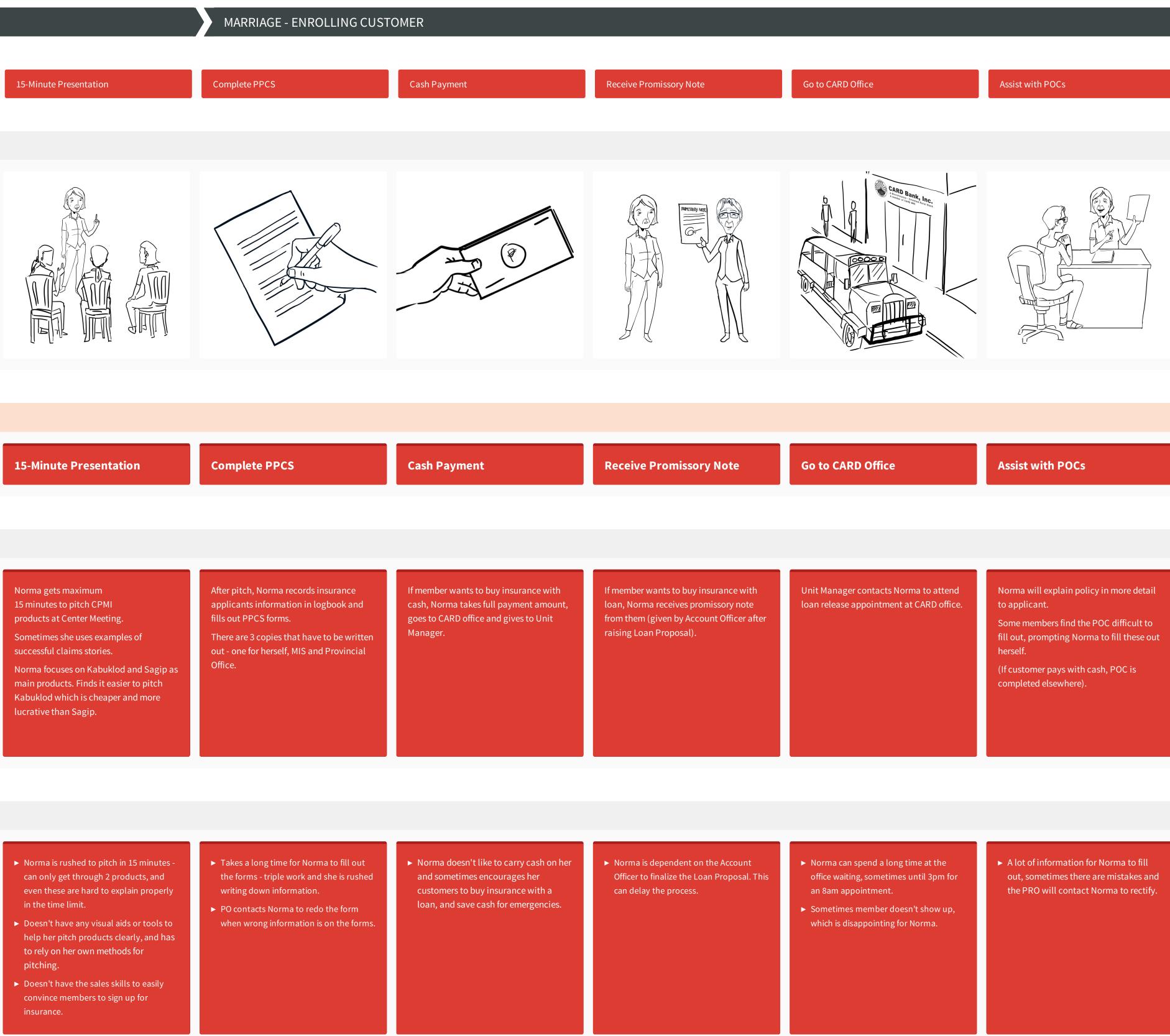
what her job as an MIC involves before

she signs up.



| MARRIAGE MARRIAGE - SALES PITCH Application and Agreement Training Get Proof of Covers Schedule Pitch Time Go to Center Meeting 15-Minute | Presentation |
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| Application and AgreementTrainingGet Proof of CoversSchedule Pitch TimeGo to Center Meeting15-Minute | Presentation |
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| | |
| Application and Agreement Training Get Proof of Covers Schedule Pitch Time Go to Center Meeting 15-Minut | te Presenta |
| | |
| she fills out application and signs agreement form. Norma is now an MIC. | s maximum to pitch CPMI t Center Meetin s she uses exam claims stories. uses on Kabukl ucts. Finds it ea which is cheape nan Sagip. |
| | |

- Norma doesn't learn how to pitch products effectively.
- No set training schedule/structure can fluctuate from a 1-hour briefing to 1-day training. A lot of information for Norma to learn.
- No sales skills training.
- Limited product knowledge leads to a lack of customer understanding on products.
- The Proof of Cover forms that come with each product have a lot of information on them - it's not easy for Norma to use these to pitch the product. She does not have any supporting marketing or tools to help her pitch products clearly.
- Organising a pitching time slot depends
 Norma doesn't get a transport on Norma's initiative as an MIC, and she is restricted to when the Unit Manager or Account Officer can fit her into their agenda.
- Busy with her own sari-sari business.
- allowance to cover her costs to the Center Meetings.
- Relies on the Account Officer which limits her ability to sell.
- in the time limit.
- help her pitch products clearly, and has to rely on her own methods for pitching.
- Doesn't have the sales skills to easily convince members to sign up for



| Prepare Deposit Slip | Forms to Provincial Office | MARRIAGE Daily Report | Order Proof of Covers | Referrals |
|---|---|---|--|--|
| | For PO | Image: state stat | | <image/> |
| Prepare Deposit Slip | Forms to Provincial Office | Daily Report | Order Proof of Covers | Referrals |
| Once loan proposal has been approved and funds have been released, Norma fills out Deposit Slip: 3 copies - one for herself, CARD and Provincial Office. | Norma takes forms (enrollment form, deposit slip and summary sheet) to Provincial Office or puts them in collection boxes for MIS or anyone from the PO to pick up. Norma takes photos of forms (to indicate proof of loan), sends via SMS to Provincial Office. | Norma texts report of all releases daily to Provincial Office. Every Friday, sends text summary to MIS. | Norma goes to Provincial Office twice a month to get POCs (if the MIS takes too long to bring her new ones). | Norma solicits referrals from existing members/customers and collects addresses to follow-up on later. |
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