

Seguro Ratio 2019

PERFORMANCE INDICATORS FOR MICROINSURANCE		CARE MBA Score	IC Maximum Score
SOLVENCY & STABILITY	Measures the degree of Safety, Soundness, Stability and Financial Strength of the Microinsurance provider	25	30
EFFICIENCY	Measure show how efficiently Microinsurance is delivered to the customer	4	20
GOVERNANCE	Determines if the conduct of the Microinsurance business complies with the principles of Good Governance	21	30
UNDERSTANDING OF THE PRODUCT BY THE INSURED	Determines if a product is well Understood and the insured is more likely to buy it or to renew (retain the coverage)	7	10
RATE OF GROWTH	The Growth rate of any business is usually a general measure of success	5	5
OUTREACH	Measure the extend to which microinsurance penetrates the target market	5	5
TOTAL		67	100