



TUCO Group Insurance and Member Protection Plan

**A practical protection
partnership for calypsonians
and cultural practitioners of
Trinidad and Tobago**

This proposal explores a practical, affordable, and scalable group insurance plan for TUCO members.

Prepared by Kurt Allen

Too many cultural practitioners remain financially vulnerable

Many calypsonians and cultural workers still lack reliable protection in times of:



Illness



Accident



Hospitalisation




Disability



Death



Funeral Emergency

 The people who help carry the nation's cultural voice often face crisis without structured support.

Protecting culture means protecting the people who carry it

TUCO members contribute to:



National Identity

Calypsonians are central to the cultural identity of Trinidad and Tobago.



Carnival and the Cultural Economy

Driving economic activity through the world-renowned Carnival season.



Tourism Visibility

Attracting visitors and international attention to Trinidad and Tobago.



Heritage Preservation

Keeping traditions, stories, and cultural memory alive for future generations.



Public Commentary and Storytelling

Providing a vital voice on social and political issues through song.

This is not only a welfare issue. It is also about protecting contributors to Trinidad and Tobago's cultural and economic life.

A practical group protection plan for TUCO members

This initiative can be:

Practical

Designed to meet real needs of cultural workers in Trinidad and Tobago.

Affordable

Structured so that members can realistically participate and benefit.

Scalable

Built to grow as membership and confidence in the plan increases.

Administratively Manageable

Designed to work within TUCO's existing organisational structure.



TUCO is a strong group for an insurance partnership

TUCO offers:

An Identifiable Membership Base

A clearly defined group of registered calypsonians and cultural practitioners.

Member Verification

The ability to confirm who is in good standing and eligible for coverage.

An Existing Communication Network

Established channels to reach members efficiently and consistently.

A Structure That Can Support Administration

Organisational capacity to coordinate enrolment and ongoing management.

Strong National Visibility

A recognised and respected institution in Trinidad and Tobago's cultural landscape.

This makes TUCO more feasible as a group client than a loose public market with no organised membership structure.

Start with a TUCO Group Protection Starter Plan

Phase 1 core benefits:



Group Life Insurance

Core financial protection for members and their families.



Personal Accident Coverage

Protection in the event of accidental injury or disability.



Funeral Assistance Benefit

Immediate financial support to ease the burden on families at time of loss.



Hospital Cash Benefit

Daily cash support during periods of hospitalisation.

📌 This is the recommended pilot structure because it gives meaningful value without introducing full medical-plan complexity too early.

Start simple. Build credibility. Expand over time.

This approach is:

Why Start Small?

- Easier to explain
- Easier to administer
- More affordable to launch
- Immediately valuable to members
- More realistic than full health insurance at the outset

The Growth Path



1 Pilot

Launch starter plan with core benefits

2 Adoption

Build member confidence and enrolment

3 Expansion

Add health and specialist benefits over time

📌 The strongest opening move is a manageable starter product, not an overly ambitious first-phase design.

Illustrative life insurance discussion range

Possible discussion levels:

TT\$25K

Entry Level

A meaningful starting point for pilot group members.

TT\$50K

Mid Range

A balanced option offering stronger family protection.

TT\$75K

Enhanced Level

A more comprehensive benefit for longer-serving members.

📌 These figures are not fixed offers. They are starting points for conversation and package design. Final pricing and eligibility subject to insurer assessment and group profile.

The plan can expand once the pilot proves viable

Possible future benefits:



Outpatient Support



Diagnostics



Prescription Support



Surgery and Hospitalisation

Critical Illness Options

Lump-sum support upon diagnosis of serious conditions.

Travel Emergency Coverage

Protection for members travelling for cultural engagements.

The proposal is designed to scale responsibly after initial success.

There are multiple ways to fund the programme

Possible models:

1

Fully Member-Funded

Members pay their own premiums directly, keeping TUCO's financial exposure minimal.

2

Shared Contribution

TUCO and members split the cost, making coverage more accessible.

3

TUCO Benefit Bundle

Insurance is included as part of the overall TUCO membership package.

4

Sponsor-Supported Pilot

A corporate or government sponsor underwrites the initial launch phase.

📌 Flexibility in funding makes the proposal easier to shape around affordability and launch feasibility.

This strengthens TUCO's value to members

Benefits to TUCO:



Stronger Membership Value

Members gain tangible, practical benefits from their TUCO affiliation.



Reduced Hardship in Crisis

Members and families are supported when they need it most.



Improved Member Confidence

Trust in TUCO as an organisation that genuinely looks after its people.



More Modern Benefit Structure

Positions TUCO as a forward-thinking, professional cultural body.



Stronger Incentive for Active Membership

Insurance coverage becomes a compelling reason to maintain good standing.

The plan is not only about insurance. It also helps modernise TUCO's member offering.

This is a credible commercial and strategic partnership

Benefits to the insurer:

Access to a Defined Group Market

A ready-made, verified pool of insurable members.



National Cultural Visibility

Association with one of Trinidad and Tobago's most recognised cultural institutions.



Positive Public Goodwill

Demonstrated commitment to the welfare of cultural workers.

Strong CSR Alignment

A meaningful, story-driven corporate social responsibility initiative.



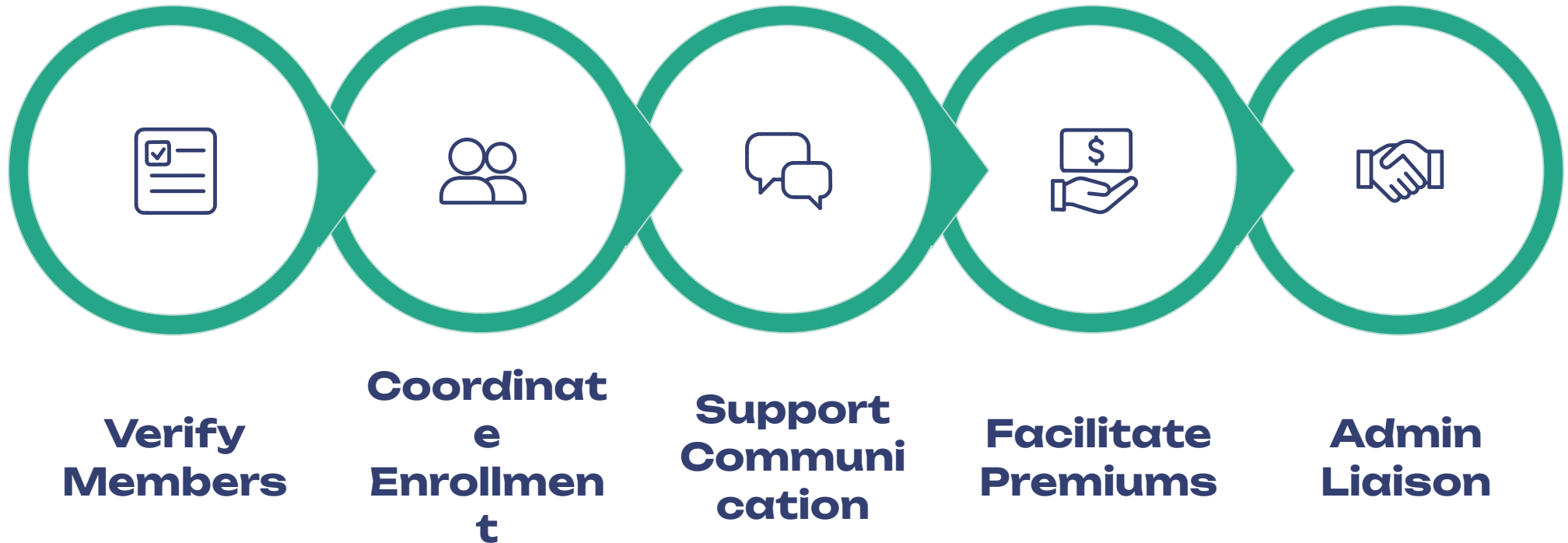
Future Expansion into the Wider Creative Sector

A gateway to the broader creative and cultural economy of Trinidad and Tobago.

The insurer is not being asked for charity, but for a structured partnership with social impact and market value.

TUCO can help organise the programme

Potential TUCO roles:



Insurers need to know the group has a workable counterpart for coordination and communication.

Feasibility depends on a few key data points

TUCO should be ready to provide:

Key Data Points Required

- Number of financial members
- Likely pilot enrolment
- Age profile
- Active vs veteran member mix
- Current fee structure
- Preferred premium collection method

Why This Matters

This is the most important commercial gap to close before final discussions. Insurers require this information to assess group risk, determine premium levels, and design appropriate coverage options.

Preparing this data in advance will demonstrate TUCO's seriousness as a group client and accelerate the path to a formal proposal.

A practical 7-step rollout



This creates a realistic path from concept to pilot implementation.

This is not charity.

The Positioning

This is a practical group protection plan for people who have spent their lives helping to build the cultural wealth of this nation.



We are seeking an exploratory partnership discussion

We are asking the insurer to:

- **Assess TUCO as a viable group client**
- **Advise on minimum group size**
- **Propose 2-3 starter options**
- **Provide pricing guidance**
- **Discuss pilot-launch requirements**



Protecting culture starts with protecting cultural workers.

A practical, affordable, and scalable model for TUCO members

