

Compensation under malicious insurance acts policy (MAIP)

1. A recurring comment from the national staff found in the fact finding missions was that national staff and international staff receives different compensation under MAIP. Although there is no separate recommendation with regards to MAIP, the Task Force highlights that the rationale needs to be better communicated and made available. The background information is below.
2. Under MAIP, eligible individuals are covered on a 24-hour basis as per below, for accidents resulting in death or disability caused by a list of incidents.¹

International Professional staff	<ul style="list-style-type: none"> • Death benefit: US \$500,000 • Permanent Total Disablement: US \$500,000 • Permanent Partial Disablement Benefits: A percentage of US \$500,000
National Officers and General Service staff	<ul style="list-style-type: none"> • Death benefit: ten times the net annual salary (excluding additional allowance) subject to a maximum of US \$500,000 • Permanent Total Disablement: ten times the net annual salary (excluding additional allowance) subject to a maximum of US \$500,000 • Permanent Partial Disablement Benefits: A percentage of ten times the net annual salary (excluding additional allowance) subject to a maximum of US \$500,000

3. The intent of the MAIP is not to compensate the beneficiaries for the loss of life as life in itself is invaluable. The purpose of the MAIP is to compensate beneficiaries for the loss of income they suffer due to the death of personnel. Since Professional and General Service personnel do not receive the same salary, the loss of income to their families is not of the same level.
4. Examples of compensation payable under MAIP:

	Net annual take home pay (gross salary + allowances ²)	Compensation under MAIP	MAIP compensation equivalent to annual salary
International staff: P4 Step 5, based in Sana'a, Yemen	USD 157,720	USD 500,000	3.17
Locally recruited staff, GS 5 step 5, based in Sana'a, Yemen	USD 28,753	USD 232,170	8.07
International staff, P3 Step 6, based in Syria	USD 140,958	USD 500,000	3.55

¹ War, invasion, hostilities, acts of foreign enemies (whether war be declared or not), civil war, revolution, rebellion, insurrection, military or usurped power, riots or civil commotion, sabotage, explosion of war weapons or terrorist activities (whether terrorists are the country's own nationals or not).

² Salary and allowances are calculated for staff with a dependent spouse and 2 children; less insurance coverage for the whole family. IP staff with only 1 assignment. Local staff with 2 language allowances.

	Net annual take home pay (gross salary + allowances ²)	Compensation under MAIP	MAIP compensation equivalent to annual salary
Locally recruited staff , NOB Step 5, based in Syria	USD 33,292	USD 298,200	8.96

5. The issue is, however, the perception of the beneficiaries. Even in the view of the stated purpose of the compensation under MAIP, the beneficiaries perceive the loss of individuals (or any disabilities) affiliated with different amounts of monetary compensation as inequitable. Nonetheless, as the purpose of the MAIP is to compensate beneficiaries for the loss of income they suffer due to the death of the staff, and the fact that locally-recruited staff do receive at least 5 times the compensation compared to international staff, the Task Force does not wish to pursue this recommendation.