HIGHLIGHT OF THE MONTH

Webinar on enhancing microinsurance products and processes in microfinance institutions
10th October 2012, 2:30-3:45 PM CEST
How can an MFI make its microinsurance program more successful and beneficial both for clients and for itself? What can be learned from innovative MFIs? Register now to be guaranteed a seat in this knowledge sharing event.

KNOWLEDGE UPDATE

Facility Publications
The social dilemma of microinsurance, Research paper nº22
Wendy Janssens and Berber Kramer, August 2012
Microinsurance games played with microcredit clients in Tanzania confirmed that less risk averse clients are tempted to free-ride and forgo individual insurance. The findings suggest that group insurance may provide a solution for low uptake of microinsurance.

Grantee Update
Allianz Life Indonesia’s experiences with savings-linked insurance
Read insights into distributing microinsurance through financial institutions and attracting and keeping clients through improved value.

Resource
MILK brief #13: "Doing the math" - funeral and life microinsurance in the Philippines
The MILK team partnered with the global microinsurance broker MicroEnsure and the microfinance institution Taytay Sa Kauswagan Inc. in the Philippines to assess the value of a combined funeral and life insurance product for low-income clients.

NEWS FLASH

Internship opportunity
The Facility is recruiting an intern to support its development of a microinsurance training programme. Find out more and apply here before the 21st September.

Call for proposals
The BASIS Assets and Market Access Collaborative Research Support Program aims to use innovative financial tools, including microinsurance, for inclusive agricultural growth. BASIS invites researchers from US universities to submit proposals for research projects that will contribute to this goal by the 23rd September 2012.

QUICK LINKS

Video
Designing a savings-linked product in Indonesia
Martin Hintz - Allianz

Video
The importance of accelerating client value
Michal Matul – Facility

Feature Story
Can the climate be insured?
ILO

More information
Training
Gordon Institute of Business Science course: Innovating low-income
business models for banking and insurance,
9th–11th October 2012, Johannesburg
Existing insurance business models have yet to fully harness the potential of
the low-income mass market. This programme will expose delegates to
innovative and sustainable approaches to take advantage of the significant
growth opportunity of the sector.

The Centre for Financial Regulation and Inclusion (CENFRI) programme
on microinsurance business strategies for African markets
Find out more about the business angle on African microinsurance explored in
this programme, with a focus on current market trends, client behaviour,
regulation, client value and innovation in business models.