



September 2012 - N°12 FR SP [Forward to a Friend](#)

HIGHLIGHT OF THE MONTH

QUICK LINKS



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.

Video



KNOWLEDGE UPDATE

Facility Publications

The social dilemma of microinsurance, Research paper n°22

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.

Designing a savings-linked product in Indonesia

Martin Hintz - Allianz

Video



The importance of accelerating client value

Michal Matul – Facility

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.

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.

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