



April 2013   [Forward to a friend](#)

MICROINSURANCE TO THE MASSES



From mobile networks to supermarkets or churches, insurers are leaving their comfort zone of brokers and microfinance institutions, and getting closer to the everyday lives of their clients. The Facility and its partners have been pushing the frontier of microinsurance distribution for 5 years. To celebrate this milestone the Facility will be showcasing innovations to deliver microinsurance to the masses throughout May.

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[Join our 5-year celebrations](#)



MORE ON DISTRIBUTION

[Webinar on new opportunities in microinsurance distribution](#)
10th May 2013, 8:30 AM - 9:45 AM BST

One of the biggest challenges in microinsurance is delivering low margin, high volume products to the masses. As part of its 5-year celebration, the Facility, in collaboration with Lloyd's, is organizing a live breakfast panel discussion with experts on microinsurance distribution. The discussion will also be webcasted as part of the Facility's webinar series. [Please register here.](#)

[Case Brief: Aseguradora Rural](#)
Miguel Solana and Alice Merry

In 2012 Aseguradora Rural registered the first approved health microinsurance product in Guatemala, sold through its partner, a large, trusted bank network. It has been able to leverage clients' trust in the bank to grow quickly. Now it is tackling the challenge of ensuring understanding and use of the product on an equally large scale.

[Pathways towards greater impact: Better microinsurance models, products and processes for MFIs](#)
Briefing Note #15

Craig Churchill, Aparna Dalal and Josh Ling

The experiences of innovative microfinance institutions have made it clear that they can provide risk-management services that are valuable for clients and for the institution. This briefing note provides a comprehensive review of the challenges and successes of microfinance institutions and offers ten key recommendations.

[How can a small shop or local hairdresser sell microinsurance?](#)

In Brazil many banks have developed extensive networks of "banking correspondents". These are non-banking outlets, such as shops or hairdressers, which provide banking services on behalf of the bank. Find out about Bradesco's experiments to use this network to sell microinsurance.

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[Blog](#)



[CGAP's new blog on microinsurance asks, "Why don't people buy microinsurance?"](#)
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[Publication](#)



OTHER NEWS AND KNOWLEDGE

[The impact of microinsurance on asset accumulation and human capital investments: Evidence from a drought in Kenya](#)
Research Paper #31

Sarah A. Janzen and Michael R. Carter

Can insurance reduce the need for households to rely on costly coping strategies that undermine their future productivity? This paper aims to answer this question based on evidence from an index-based drought insurance product for pastoralists in northern Kenya. Find out more about how the

[How can developing countries get a better handle on healthcare costs?](#)
Milliman White Paper
Richard Kipp and Lalit Baveja

product helped households meet their needs and recover after a drought.

**University of Zurich executive education course on microinsurance
24th to 25th June 2013, Zurich**

This course allows participants to gain a basic understanding of microinsurance. Participants will explore the theory and practice of offering microinsurance products to low-income customers. Through a simulation tool that introduces market uncertainty to classroom learning, participants will experience the key aspects of managing a microinsurance scheme. [Register online before the 23rd May 2013.](#)

**Policy seminar on microinsurance regulation for supervisory authorities
29th to 30th May 2013, Cairo**

This seminar welcomes representatives from African insurance regulatory and supervisory authorities as well as selected representatives of the African insurance industry. Participants will discuss innovative business models in microinsurance, and explore the regulatory and supervisory challenges around these models. The seminar will be held in English with French translation available. For further information please contact: secretariat@access-to-insurance.org.

Leapfrog is recruiting

Leapfrog invests in high-growth companies in Africa and Asia, delivering financial services to emerging consumers. It is recruiting for a number of key positions: Director - Media and Communications; Investor Relations Officer; Special Assistant to Andy Kuper; and Investment Associate – Singapore. The deadline for all positions is early/mid May 2013. [Learn more and apply here.](#)

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Housed at the International Labour Organization's Social Finance Programme, the Microinsurance Innovation Facility seeks to increase the availability of quality insurance for the developing world's low income families to help them guard against risk and overcome poverty. The Facility was launched in 2008 with generous support from the Bill & Melinda Gates Foundation to learn and promote how to extend better insurance to the working poor. Additional funding has gratefully been received from several donors, including the Z Zurich Foundation and AusAID.

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