



December 2013 FR SP [Forward to a friend](#)

## HIGHLIGHT OF THE MONTH

## QUICK LINKS

### Mobile phones and microinsurance

#### **Microinsurance Paper # 26**

Pranav Prashad, David Saunders and Aparna Dalal

Insurers are using mobile phones to address two main challenges facing the microinsurance sector: increasing efficiency and reaching scale. This paper is based on a review of literature and 13 insurance schemes that are using mobile phones in some capacity. The review reveals good practices and lessons for insurers to consider when implementing mobile-based microinsurance.



### *Article*



## KNOWLEDGE UPDATE

### A smoother road to building quality insurance at scale

Aparna Dalal and Craig Churchill

New impact evidence shows that microinsurance products can provide financial protection, reduce vulnerability, and improve access to critical services for low-income households. And with innovations in product and delivery, more people now have access to microinsurance. Does this mean that microinsurance has finally arrived? The answer depends on where you look.

### The microinsurance landscape in Asia and Oceania 2013

Munich Re Foundation

In spite of substantial growth, the microinsurance sector has not been able to cover more than 4.4 per cent of the people in Asia and Oceania. However, the continent is characterised by a multiplicity of products and innovations.

### Beyond the actuary's guess - lessons from 15 studies on client value of microinsurance

Emily Zimmerman, Barbara Magnoni and Michael J. McCord

Over the course of three years, the MicroInsurance Centre's MILK project conducted 15 client math studies in 10 countries for a range of life, property, and health microinsurance products. This paper brings together lessons about the value that products provide to clients, exploring nuances around when, how, and to what degree.

### Microinsurance Booklet

MicroSave

The Optimising Performance and Efficiency Series (OPE Series) brings together key insights and ideas on specific topics, to provide microinsurance practitioners with practical advice. The present volume of OPE series compiles the learning of MicroSave on strategising for microinsurance and optimising product and delivery channel for delivery of microinsurance.

### Philippines: Insurers reach out to typhoon-hit clients

Asian Insurance Review

### *Publication*



### The emergence and development of agriculture microinsurance – A discussion paper

The Microinsurance Network

### *Blog*

## NEWS FLASH

### Consultancy to evaluate a joint ILO and UNCDF programme

The ILO's Social Finance Programme and UNCDF are looking for a consultant to evaluate their Joint Program "Promoting Access to Microinsurance for Financial Inclusion and Decent Work". The evaluation will assess the

relevance, effectiveness, efficiency and sustainability of the market development initiative undertaken since 2009 in Ethiopia, Zambia and to a lesser extent in Kenya. Please see the detailed [TOR](#) and [annexes](#), and, if interested, please send your technical and financial proposal to Caroline Phily ([phily@ilo.org](mailto:phily@ilo.org)), cc Mr Yoseph Aseffa ([aseffa@ilo.org](mailto:aseffa@ilo.org)) by January 8th 2014.

#### **Report on 6th Microinsurance Innovation Forum**

This year's forum focused on the theme "Building quality microinsurance at scale". The forum gathered pioneering microinsurers from across the globe; you can read a summary of the insights they shared in the forum report.

#### **MiCRO recruiting two consultants for Central American project**

The Microinsurance Catastrophe Risk Organisation (MiCRO) is recruiting a Technical Project Manager and a Short-Term Consultant for a catastrophe microinsurance program in Central America. Candidates are invited to send their applications by December 31st, 2013.

#### **The UNEP FI Principles for Sustainable Insurance Initiative is recruiting a Programme Manager**

The chosen candidate will primarily support the Programme Leader in running the daily affairs of the PSI Initiative. The position entails thought leadership, critical thinking, and excellent programme management and relationship-building skills. To apply, please send a CV and a covering letter explaining why you are suited for the job to [psi-recruitment@unepfi.org](mailto:psi-recruitment@unepfi.org) by the 17th January 2014.

#### **From Rio+20 to Beijing 2013: Principles for Sustainable Insurance Initiative reaches next milestone**

The UNEP FI events in China's capital in November 2013 represented an important milestone in the journey of the UNEP FI Principles for Sustainable Insurance Initiative. It is now moving forward with a new 3-year strategy.

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#### **Microinsurance gets three wishes** **Véronique Faber**

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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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