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HIGHLIGHT OF THE MONTH

QUICK LINKS



Why people do not buy microinsurance and what can we do about it

Microinsurance Paper #20

Michal Matul, Aparna Dalal, Ombeline De Bock & Wouter Gelade

The findings of this paper debunk some of the most common myths about demand for microinsurance. The paper aims to help practitioners understand what factors determine demand for their microinsurance products. Based on a review of more than 30 studies, it blends academic findings with practical examples and presents solutions to improve demand.

Blog



KNOWLEDGE UPDATE

Experimenting with delayed payments in China

Liquidity constraints and lack of trust in insurance providers play an important role in low take-up of microinsurance in developing countries. This project attempts to address this by testing an alternative premium collection method, which allows farmers to defer premium payment until the end of their insured period.

MILK Brief #19: Microinsurance-only multinational intermediaries: The early years

Is there a business case for microinsurance intermediation? The MicroInsurance Centre's MILK project is exploring this question by studying the commercial viability of three microinsurance-only multinational intermediaries: MicroEnsure, PlanetGuarantee, and AKAM.

Understanding and information failures: Lessons from a health microinsurance program in India

Research Paper #29

Jean-Philippe Platteau & Darwin Ugarte Ontiveros

This paper attempts to understand the factors underlying the low take up and renewal rates frequently observed in insurance programmes in poor countries. Based on experience in India, the findings suggest that overcoming poor understanding is a key issue for increasing the provision of insurance to poor people.

Protecting those left behind

The MILK team partnered with Compartamos Banco in Mexico to study its innovative life product, reaching over 1.8 million borrowers. Using a randomized control trial methodology, "Protecting those left behind" evaluates the purchase decisions clients make, and the effects of different marketing approaches and of subsidizing cover.

NEWS FLASH

Programme in microinsurance business strategies for East African markets

23rd to 26th April 2013, Nairobi

Cenfri in collaboration with the ILO's Microinsurance Innovation Facility, African Insurance Organization and University of Stellenbosch Business School Exec Ed will present a programme aimed at providing participants with a thorough understanding of microinsurance and business strategies for East African

Finding real world relevance for microinsurance research

Publication



New research on hog insurance in China

Research paper #28

Kevin Chen, Wuyang Hu, Chengwei Xiao & Li Xing

Publication



KPMG International Issue Digest on microinsurance

More information

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markets. It will focus on topic areas such as current market trends, client behaviour, innovation in business models, business-relevant microinsurance regulation and proving and improving client value.

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Apply now for a communications internship at the Facility

The Facility is looking for a communications intern to support dissemination activities and repackaging content to make it more accessible for practitioners and other stakeholders. We offer a great learning opportunity within an experienced, diverse team of professionals with private sector and development backgrounds. If you are interested please send your CV and short cover letter by February 28th to Beatrice at guillemain@ilo.org

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Indian insurance regulator plans to revisit micro-insurance product regulations

The Insurance Regulatory and Development Authority plans to revisit the regulations for microinsurance products in India. The insurance regulator is in talks with the industry for a fresh look into the existing regulations, including premium levels and improving delivery models.

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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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