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## MOVING THE MARKET



Today microinsurance covers half a billion risks, up from 135 million in 2009, with rapid growth in India, South Africa, and the Philippines. Yet millions of poor households in other countries still lack access to valuable products. There is an urgent need to accelerate the growth of insurance markets for low-income people in these countries. Join us as we focus on [market development](#) throughout August.

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[Webinar](#)

## MORE ON MARKET DEVELOPMENT

### [Webinar: Building an inclusive insurance market](#)

**28th August 2:30 PM CEST**

Join us for a joint webinar with the Access to Insurance Initiative on inclusive insurance market development. A holistic and systematic approach to market development can overcome barriers to serving insurance to the low-income population. Collaboration between supervisors/regulators, industry players, policy makers, and donors is already showing positive results in some countries. This webinar will highlight activities by supervisors through the International Association of Insurance Supervisors (IAIS) and industry players. It will take inspiration from achievements in Zambia and in the Philippines to consider potential strategies for enhancing inclusive insurance markets. Register now.



### [Leveraging health microinsurance to promote universal health coverage](#) **Microinsurance Paper #23**

Meredith Kimball, Caroline Phily, Amanda Folsom, Gina Lagomarsino and Jeanna Holtz

Many countries are pursuing government-sponsored health insurance as a primary path towards universal health coverage. In these same countries, there are private health microinsurance schemes sponsored by community-based organizations, commercial insurance companies, or other institutions. In this paper the Facility explores the hypothesis that government-sponsored initiatives should collaborate with private actors to accelerate the expansion of health insurance to informal workers and their families.

[Did you miss our webinar on "Putting clients first"?](#)

[Publication](#)

### [Case Brief: La Asociación Mexicana de Uniones de Crédito del Sector Social \(AMUCSS\)](#)

Josh Ling, Mario Melchor Vila and Miguel Solana

Mexican agriculture provides a large majority of the food consumed in the nation, but production is frequently constrained by the climate. A government agricultural insurance scheme was developed to offer protection for farmers. However, small-scale farmers struggled to access the scheme. Found out about how an intermediary was able to extend access.



### [Top seven opportunities for funders to advance microinsurance](#)

Therese Sandmark and Craig Churchill

Find out the seven top opportunities nominated by donors and investors currently supporting microinsurance. From market development to capacity building, they suggest how to best contribute to the healthy development of the

[What is a health card worth? A randomised controlled trial of an outpatient health insurance](#)

sector.

### [Pilot project introducing outpatient healthcare on the RSBY card – A case study](#)

[ICICI Foundation](#)

With the Facility's support, ICICI Lombard has brought free primary healthcare and drugs to thousands of low-income people in the Puri and Mehsana districts of India. These benefits are offered as an addition to the government's outpatient scheme, and through the same smart card technology. Read the full case study here.

### [Assessment of microinsurance as an emerging microfinance service for the poor: The case of the Philippines](#)

The Philippines' microinsurance industry has made significant progress during the last 5 years, thanks to the establishment of a policy and regulatory environment. However, there is still room for growth: only about 7.8 million people are covered by a microinsurance policy, in a country with about 23.1 million people living below the poverty line.

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## OTHER NEWS AND KNOWLEDGE

### [Video on putting clients first: The case of SAJIDA Foundation](#)

The Facility's partner, SAJIDA Foundation, offers microinsurance to address a wide range of risks faced by its clients in Bangladesh. This video shows how SAJIDA has used the Facility's PACE tool to evolve its product to better meet its clients' needs.

### [A.M. Best TV: High value and viable, the microinsurance mission](#)

AM Best discusses microinsurance with experts at the Facility's recent conference in New York. Industry leaders give their opinions on how innovative approaches can help balance the need to improve social outcomes and the need to create profits.

### [Guide for health microinsurance practitioners](#)

[Taara Chandani and Denis Garand](#)

The Microinsurance Network's Health Working Group has released a guide for practitioners on "Lessons learned and good practices in health microinsurance". The publication takes stock of the learning in health microinsurance to date, and offers practical advice on how to go about implementation.

### [Addressing the value and viability trade-off in health insurance: A case study on Uplift Health Mutuals](#)

[Rupalee Ruchismita, Dr. Saurabh Sharma and Dr. Altaf Virani](#)

CIRM conducted a study to gain insights into the operational processes of Uplift Mutuals, a community-based health fund. This study documents its innovations and key characteristics, while drawing lessons on client desirability, viability, scalability, and prospects for replication.

### [Distribution and technology in microinsurance in India and Brazil](#)

GIZ reports on the experiences of Bradesco in Brazil and CARE in India. Find out more about their use of retailers and non-commercial distribution channels, as well as their implications for consumer protection.

### [Register now for the 3rd ICMIF Microinsurance Workshop](#)

**21st - 22nd October 2013, New Delhi**

This 2-day workshop offers first-hand experience of running a microinsurance scheme through a combination of a microinsurance simulation, insights from experienced facilitators, and the opportunity to network. Register before the 9th August.

### [Microinsurance key performance indicators simulation workshop](#)

**8th - 10th November 2013, Jakarta**

Learn how to monitor the performance of your microinsurance operations and increase your financial viability by participating in this innovative and interactive workshop. Based on a realistic case study you will devise and execute strategies in the ICMIF microinsurance simulation tool to evaluate the impact of decisions made. Places are limited, register now.

### [product in rural India](#)

[The Lancet, Prof Ajay Mahal PhD, Karuna Krishnaswamy MA, Rupalee Ruchismita MA and B. Girish Babu MA](#)

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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.

