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FOCUSING ON CLIENTS



Microinsurance products must offer two things: value for clients, and viability for the organizations that offer them. The ILO's Microinsurance Innovation Facility has spent 5 years working with organizations as they design and adapt products to achieve both of these. The Facility's partners have demonstrated that finding small but pivotal improvements is the key for products that work for clients and providers. [Join us to explore product design throughout July.](#)

QUICK LINKS

Webinar



MORE ON PRODUCT DESIGN

[Join us for "Delivering on the promise of microinsurance: Putting clients first"](#)

9th July 2013, New York

Join us in New York or via webinar to explore products that offer value for low-income people. Learn from pioneers about their efforts to offer quality products in a viable way. And explore the question: how does client-orientation contribute to the insurer's bottom line? [Register here.](#)

[Case Brief: SAJIDA Foundation](#)

Mary Yang and Alice Merry

SAJIDA has consistently found ways to improve the value of its product for clients. From faster claims to community health workers, find out how it uses the PACE tool to identify improvements.

[Beyond slogans: Good practices in promoting microinsurance products](#)

Microinsurance Paper #22

Nancy R. Lee and José Miguel Solana

Microinsurance providers continue to struggle to stimulate and sustain demand for their products. This paper provides a ten-step promotional planning model and examples of good practice, to inspire better promotion of microinsurance products.

[Find inspiration in the new promotion inventory.](#)

The Promotion Inventory catalogues promotional materials from microinsurance schemes. Search for radio/theatre scripts, videos, brochures, printed advertisements, and much more by using the filters. The inventory allows practitioners to learn and draw inspiration from others' promotional efforts. If you would like to share your materials, please email us at microinsuranceknowledge@ilo.org.

[MILK Brief #23: Getting better at improving client value: the case of Fonkoze's Kore W microinsurance product](#)

Barbara Magnoni, Emily Zimmermann, Michal Matul and José Miguel Solana

In 2012, the Haitian microfinance institution Fonkoze used two tools – MILK's Client Math tool and the Facility's PACE tool – to better understand how and whether its Kore W property insurance product added value in the lives of clients, and how it might be modified to improve that value. This brief summarizes the results.

[Did you miss our webinar on technology: Improving the enrolment experience?](#)

Blog



[Does outpatient care through microinsurance offer value?](#)
CGAP blog, Barbara Magnoni

Publication

How we managed to insure one million people - and what we learned from it

Microinsurance Case Study from Allianz Life Indonesia

In Indonesia there are more than 50,000 MFIs. They serve a market that comprises more than 52 million small entrepreneurs in the fourth most populous country in the world. This represents huge business potential. Six years after its launch as a pilot product in Indonesia, Allianz Indonesia's credit life product successfully reached the mark of one million active insured. The aim of this case study is to highlight the driving factors behind its success, and to draw lessons that Allianz Indonesia has learned along the way.



OTHER NEWS AND KNOWLEDGE

The Facility launches its partnership with the Multilateral Investment Fund

The Facility is launching its new partnership with the Multilateral Investment Fund, a member of the Inter-American Development Bank Group. The partnership will mine the experiences of microinsurance projects that the two organizations have funded throughout Latin America and the Caribbean. It aims to leverage these lessons to replicate successes and innovation across the region.

The impact of health insurance education on enrollment of microfinance institution clients in the Ghana National Health Insurance Scheme **Research Paper #33**

Elizabeth Schultz, Marcia Metcalfe and Bobbi Gray

Despite the fact that national health insurance has been available in Ghana since 2003, the coverage is far from universal. This study evaluates a consumer education intervention for microfinance clients. Results suggest that the lack of knowledge may not be the most important barrier to enrollment. Rather, it appears that convenience of registration and timing of premium payments were more common challenges faced by these individuals.

The Landscape of Microinsurance in Africa 2012 - Full Study

This landscape study aims to describe the current state of, and recent trends in, microinsurance in Africa. The study identifies gaps in access to and the supply of microinsurance, as well as key bottlenecks to sustainable expansion of the sector.

Microinsurance Africa Summit 2013

14th – 16th August 2013, Nairobi

The strategic Microinsurance Africa Summit will bring you up to speed on the latest developments in microinsurance in Southern Africa and beyond. It will cover themes such as mobile microinsurance, technology, Takaful, and microinsurance for MFIs. To book your place, complete and sign this [registration form](#) and fax to +254 (0) 20 374 5796.

Micro health insurance: Chronicle of a death foretold?

CGAP blog, Thierry van Bastelaer

Micro health insurance clients are increasingly being served by government-backed services. Does this mean that the trend is to move away from private providers? Is there a future for micro health insurance?

ILRI is recruiting a Market and Capacity Development Manager

ILRI is looking to bring to scale its Index-Based Livestock Insurance agenda. It is therefore recruiting someone to build and execute a market and capacity development strategy to support this effort. All applications should be submitted online [through the recruitment portal](#) on or before midnight Nairobi time on the 30th June 2013.

MILK Brief #22: "Doing the math" – Outpatient health insurance in Tanzania

Barbara Magnoni, Laura Budzyna, Danielle Sobol and Emily Zimmerman

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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.