



March 2013 *Forward to a friend*

HIGHLIGHT OF THE MONTH

QUICK LINKS



Audiovisual mass media campaigns for insurance education: Stages and lessons
Microinsurance Paper #21

Sarah Bel and Mariana Pinzón Caicedo

As the microinsurance industry grows there is an increasing need to scale up insurance education efforts and educate a wider audience. Audiovisual media is an attractive dissemination channel to achieve this because it is strongly anchored in the lifestyle of low-income people in developing countries. This paper explores the stages of such campaigns and presents lessons learnt.

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KNOWLEDGE UPDATE

2012 Annual Report

This 2012 Annual Report brings together the experience of the Facility over the last year and the lessons learnt with its partners. It also looks ahead and introduces the Facility's initial plans beyond 2013.

What is a health card worth? An evaluation of an outpatient health insurance product in rural India

Research Paper #30

Ajay Mahal, Karuna Krishnaswamy, Rupalee Ruchismita and D. Girish Babu

This paper presents the results of a randomized control trial that evaluated the impact of CARE Foundation's out-patient insurance cards. The insurance product encouraged more frequent visits to community health workers, leading to earlier identification of illnesses and more timely referrals to a doctor or hospital. Since patients were treated at an earlier stage, they spent fewer days in hospital and costs were lower.

Freedom from Hunger investigate the impact of consumer education

Does consumer education increase uptake of health microinsurance? Explore Freedom from Hunger's insights and their implications for practitioners.

MILK Brief #17: "Doing the Math" - Calamity Microinsurance in the Philippines

The MILK project partnered with MicroEnsure and TSKI to better understand the value of the calamity insurance for TSKI's clients who made claims on this insurance after a devastating event. Long delays (averaging 42 days) did reduce the overall value of the product, but it nonetheless played an important role in helping the insured to recover.

NEWS FLASH

Call for proposals for the 9th International Microinsurance Conference

The conference will take place from the 12th to the 14th November 2013 in Jakarta, Indonesia. The conference aims at distilling and disseminating information on key developments in the microinsurance market. Presentations must include concrete lessons learnt and recommendations for the audience. To submit a proposal, please complete the proposal form in English [here](#) and e-mail the proposal to info@munichre-foundation.org by the 15th May.

Breakfast panel discussion on opportunities in microinsurance distribution

10th May 2013, 8:00 to 10:30 am GMT, London

What information would you like to receive?

Article



Tilman Ehrbeck on what it will take to achieve healthcare coverage for the poor

The Huffington Post

Article



Filling the blank spots on the map

Munich Re Foundation

More information

One of the biggest challenges in microinsurance is getting low-margin, high-volume products to the low-income market. The Facility, in collaboration with Lloyd's, is organizing this event to share lessons from those who have pushed the frontiers in distributing insurance to the low-income market.

- [Articles](#)
- [Publications](#)
- [Videos](#)

Programme in microinsurance business strategies for East African markets

23rd to 26th April 2013, Nairobi

Cenfri, in collaboration with the 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 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.

Join us on



Call for microinsurance papers for The Geneva Papers on Risk and Insurance

The Geneva Association, in coordination with the Micro Insurance Academy, is pleased to announce a special issue on microinsurance in The Geneva Papers on Risk and Insurance – Issues and Practice (April 2014). Papers should be submitted electronically [here](#) by the 7th June 2013 at the latest.

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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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