



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

FROM SATELLITES TO SMS

QUICK LINKS



From satellites to SMS – and everything in between

Technology is central to achieving the efficiencies needed to provide valuable insurance to low-income people. Yet it has been demonstrated time and time again that its success is dependent on human factors and the adaptation of associated processes. Join us throughout June as we explore five years' experience of pushing the frontier of technology in microinsurance.

[Join our 5-year celebrations](#)



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MORE ON TECHNOLOGY

[Join us for a webinar on Technology: Improving the enrolment experience](#)

4th June 2013, 14:00-15:15 GMT

The Facility, in collaboration with the CGAP Technology Program and MicroEnsure

In many microinsurance markets, enrolling low-income clients in a manner that is both convenient for customers and cost-effective for providers remains a key challenge. How can technology address these problems? Join us to interact with speakers about their experiences.

[Webinar](#)



Case Brief: IFFCO-Tokio General Insurance Co.

ITGI piloted radio frequency identification devices to address problems with claims. It used the introduction as an opportunity to change its processes. Find out how these changes allowed it to better serve its clients and improve the viability of the scheme.

[Did you miss our webinar on “New opportunities in microinsurance distribution”?](#)

CGAP blog on m-insurance: Ensuring take-off while doing no harm

Jeremy Leach

Mobile network operators have recently begun offering insurance to their clients, known as “m-insurance”. This offers a significant opportunity to scale-up access to insurance. Yet the risk of failure can be systemic – these models can both scale rapidly and collapse suddenly. In the case of EcoLife Zimbabwe, for example, approximately 20 per cent of the adult population lost their cover overnight. This blog explores how it is possible to embrace these models while mitigating the risks of fallout should they go wrong.

[Blog](#)



Technology contributes to trust and viability for WRMS

Weather Risk Management Services Ltd. (WRMS) is testing a weather index insurance package in two remote districts in India. The two districts did not have the infrastructure required for weather insurance or quality weather forecasts. WRMS is installing the necessary weather stations to allow both these services, in order to support and protect farmers. It is also experimenting with using SMS to communicate more efficiently with farmers.

[CGAP blog on access to insurance through regulation and supervision](#)

OTHER NEWS AND KNOWLEDGE

[Your favourite Emerging Insight: Identification technology can reduce fraudulent claims and help make cattle insurance sustainable](#)

[More information](#)

Thanks to everyone who voted for their favourite Emerging Insight last month. Take a look at the winning Emerging Insight [here](#). And congratulations to Alexandra Levy, Carlos Ruano, Franciscah Nzanga, Mohammed Khaled, and William Martinez who each won a copy of [Protecting the poor - A microinsurance compendium Volume II](#).

- [Articles](#)
- [Publications](#)
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[Full report on last year's International Microinsurance Conference](#)

For three days last November, approximately 90 speakers and facilitators discussed innovative and sustainable microinsurance programmes, illustrated by the latest case studies and research results. You can now find out about all the sessions in the full report.

Join us on



[MILK Brief #20 "Doing the Math" – Loan protection insurance in Cambodia](#)

Can credit life microinsurance provide value to clients? In its latest Client Math study, MILK partnered with the Cambodian microinsurance provider MEADA. It explored the value of a life microinsurance product that combines loan protection with a small cash payout in the event of a microcredit borrower's death. The team found that MEADA could expand its benefits to better match the costs faced by low income people after a family member's death.

[VisionFund International is recruiting an Insurance Director](#)

VisionFund is looking for a senior insurance professional to develop a global insurance operation that can provide one or more broad-based insurance products to its clients. The chosen candidate will build a new global business from scratch - shaping and delivering the whole regulatory and operating model.

[Seminar on social marketing with a focus on microinsurance 30th-31st May 2013, Mumbai](#)

The College of Insurance, the training arm of the Insurance Institute of India, will hold a seminar on "Social Marketing: Ideation to Implementation (Focus: Microinsurance)". Social marketing became popular when thinkers like Philip Kotler and Gerald Zaltman realized how marketing principles could be used to influence social behaviour to benefit the target audience and general society. This seminar will explore how it can be applied to microinsurance. Please see the [brochure](#) and [registration form](#).

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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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