



November 2013

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HIGHLIGHT OF THE MONTH

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VimoSEWA's resurgence: Increasing outreach and managing costs in a voluntary standalone microinsurance programme

After two decades of experience, VimoSEWA had serious concerns about rising costs and slow growth in its voluntary microinsurance scheme. So it began an ambitious programme of changes to its structure, culture, products, operations, and monitoring and evaluation. This case study reflects the tensions faced by an organization trying to be socially focused and financially viable, and demonstrates how a resilient attitude can spur resurgence.

What do you think of our resources?



KNOWLEDGE UPDATE

Literature review on the impact of microinsurance

Research Paper #35

Ombeline De Bock, University of Namur, CRED, and Darwin Ugarte Ontiveros, University of Namur, CRED

This paper provides an overview of the current state of research on the impact of microinsurance. Despite varied results, overall it shows that microinsurance seems to achieve markedly positive results under specific provisions.

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Blog

Update on Cenfri's microinsurance activities

The Facility partnered with Cenfri to find out about the barriers to developing microinsurance markets in countries ranging from Colombia to China. It also explores innovative business models in microinsurance, and seeks to understand the financial behaviour of low-income people. Read more about Cenfri's recent findings.



MILK Brief #27: "Doing the Math" – Funeral microinsurance and speedy claims in the Philippines

This brief assesses how fast claims payments impact clients. The study finds that ultra-fast claims payments offer less financial value than they do expected value, as they create peace of mind and trust in the insurer.

[Why do partnerships in mobile financial services struggle?](#)

Mark Flaming and Aiaze Mitha

The Nokia 1100 model of health insurance for the poor – ready to catch the wave?

As part of his work in Kenya and Nigeria, Thierry van Bastelaer had the opportunity to work closely with private health insurers who are committed to finding affordable solutions to increase poor families' access to health care. These insurers are keenly aware that this requires finding a myriad ways to cut costs everywhere possible, despite the fact that they are viewed with suspicion by development practitioners who perceive them as either avoiding the low-income market or trying to make huge profits from it. Thierry wrote this blog to question this logic and recognise the efforts of these pioneers in pro-poor, yet profitable, health insurance.

Publication

NEWS FLASH

Microinsurance in Asia and Oceania grows by 40 per cent a year

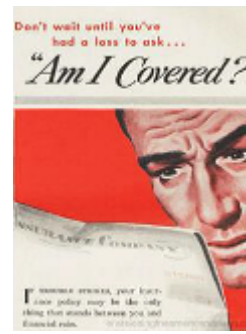
According to new research released by the Munich Re Foundation and GIZ, the microinsurance sector in Asia and Oceania has reached 172 million lives

and properties covered, representing a 40% annual growth rate between 2010 and 2012. India is leading the market at over 100 million, whilst Malaysia and Indonesia emerge as having the most vibrant microinsurance markets with a growth rate of 185% and over 100% respectively, over the same time period.

Tata Dhan Academy's 11th advanced reflective education and training on microinsurance

4th – 7th December 2013, Madurai, India

The course will facilitate participants to share their experiences from different countries. It aims to promote collaborative efforts to advance microinsurance activities. The learning processes will include case studies, videos, group discussions, lectures, experience sharing, labs and field visits. Please apply before the 20th November.



Microinsurance lessons from history.

George Zanjani and Richard Koven

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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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