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HIGHLIGHT OF THE MONTH

QUICK LINKS



[Leveraging health microinsurance to promote universal health coverage](#)

Briefing Note #20

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 this Briefing Note 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.

[New website](#)



KNOWLEDGE UPDATE

[WDR 2014, Risk and opportunity: Managing risk for development](#)

The path of economic development is paved with risks and opportunities. On the one hand, facing risk is a difficult challenge; on the other, the opportunity for growth and welfare improvement may never materialize without confronting and even taking risks. This is true for individuals, families, enterprises, and nations. The World Development Report 2014 examines how improving risk management can lead to larger gains in development and poverty reduction.

[MILK Brief #26: The business case for health microinsurance in India: The long and winding road to scale and sustainability](#)

The MicroInsurance Centre's MILK project studied a group of both private and publically-supported health microinsurance programmes in India to determine if a business case is evolving. MILK found that without government subsidized benefits, even long established schemes are struggling to achieve scale and sustainability.

[The power of insurance: Why Haiti's future depends on planning for the worst](#)

Olivier Barrau

Haiti is not the only Caribbean country exposed to extreme weather events, but it is the most vulnerable and terribly ill-prepared. Olivier Barrau argues that one of the most important missing links in the Haitian search for prosperity is risk management.

[Choice Pyramid: A microinsurance strategy tool](#)

MicroSave Briefing Note #142

The Choice Pyramid framework takes us through three stages – environmental, market, and organizational suitability for microinsurance implementation. Each of these three stages leads to a decision point for financial institutions to address the key questions discussed.

[An expert recommendation: books and papers on microinsurance](#)

Financial Access Initiative

Samantha Duncan, Associate Director of Impact at LeapFrog Investments, explains that a number of research papers and books have had a tremendous impact on her thinking and work in insurance. In this blog she outlines some of the ideas that have resonated with her.

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NEWS FLASH

Making health microinsurance in sub-Saharan Africa work: Promoting viability of community-based schemes

Health microinsurance in sub-Saharan Africa was the focus of this year's Geneva dialogue, hosted by the Novartis Foundation for Sustainable Development and the ILO's Microinsurance Innovation Facility. Experts from the public and private sectors, international organizations, and NGOs met to discuss how to improve the viability of community-based schemes.

Microinsurance under the microscope: Market clarity the key to growth KPMG Perspectives

KPMG discusses the growth potential of microinsurance. It argues that insurers are poised to make a big difference in the lives and well-being of low-income people, while also developing innovative ways to tap into a viable revenue stream.

Allianz releases its half-year microinsurance report

Key findings include:

- 24.1 million lives insured
- EUR 47.9 million Gross Written Premium
- 73 per cent of Allianz micro-insured are aware of their coverage, yet only 8 per cent realize they are "insured by Allianz"

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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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Reducing the vulnerability of grass-roots people in Papua New Guinea

Oliver Ullrich

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