HIGHLIGHT

Achieving scale and efficiency in microinsurance through retail and banking correspondents
Jeremy Leach, Anand Menon and Sandisiwe Ncube

Insurers have shifted away from traditional agents and brokers to partner with various alternative distribution channels in order to reach scale at low cost. Can these models be profitable and offer value to clients?

KNOWLEDGE UPDATE

Outpatient care in RSBY: A study of program’s pilot experiments
Shantanu Shoree, Saurabh Sharma and Rupalee Ruchismita

This paper reviews the pilot experiments conducted from 2011 onwards in eight districts across six states to test the provision of outpatient (OP) benefits under RSBY, India’s Social Health Insurance Scheme for low income populations.

Making health microinsurance work: ten recommendations for practitioners
Jeanna Holtz, Tobias Hoffarth and Caroline Phily

Health microinsurance (HMI) can deliver value to clients and support efforts to achieve universal health coverage. Despite being the most demanded type of microinsurance across the world, its success remains limited and HMI providers face a myriad of challenges.

Microreinsurance applications: Filling supply and demand gaps
Alex Bernhardt

The potential size of the global microreinsurance market is estimated somewhere between US$6 billion and US$12 billion in ceded premium. An untapped market of this size warrants significant attention from the reinsurance community, given downward global trends in commercial reinsurance and other pressures on top-line growth.

Insurance and financial inclusion: IAIS and A2ii
Jonathan Dixon

Insurance is a critically important tool for not only reducing poverty, but also for helping those who have emerged from poverty to manage their risk and avoid falling back into poverty. Three pioneering insurance supervisors from Ghana, Pakistan and South Africa share their experience in regulating inclusive insurance vis-à-vis the work of the A2ii and the IAIS.

NEWS FLASH

Participate in a global property study

This short survey takes stock of the property microinsurance products that exist globally. The insights generated from this survey will inform the Kenya Property Microinsurance Feasibility study, which is commissioned by Habitat for Humanity International's Center for Innovation in Shelter and Finance to determine the business case for property microinsurance in Kenya.
Report on 7th Microinsurance Innovation Forum
This year’s forum focused on the theme “Making public-private partnerships work”. The forum gathered practitioners, risk-carriers, enablers and government agency representatives from across the globe. Read the summary of their discussion on strategies on how to make PPPs work in the forum report.

Financial inclusion: The next move forward
City & Financial Global
19th January 2015 London, United Kingdom
Across the world there are 2.5 billion people with no access to formal financial services. To remedy this, financial inclusion has become a major policy concern. This conference will take stock of the progress that has been made so far in promoting financial inclusion, and will examine the next moves forward.