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HIGHLIGHT OF THE MONTH

QUICK LINKS

Using subsidies for inclusive insurance: lessons from agriculture and health

Microrinsurance Paper #29

Insurance can contribute to a number of public policy objectives, including improving access to health care, increasing food security, and coping with climate change. This paper presents a framework and lessons from nine subsidized insurance schemes for governments and donors on how to effectively design and implement “smart” subsidies for agriculture and health microinsurance.



Article



KNOWLEDGE UPDATE

Case Brief: Fonkoze

Miguel Solana and Alice Merry

Increasingly insurance is being seen as a way to protect low-income people against the worst effects of catastrophes, such as the storms, floods and earthquakes which are regular and devastating for poor Haitians. Yet a chasm exists between the world of multinational reinsurers and the daily life of Haiti’s most vulnerable. Find out how Fonkoze, Haiti’s largest microfinance institution, was able to bridge this gap.

Microrinsurance helped ‘Yolanda’ victims stay liquid

Article



Mobile phones and microinsurance

Briefing Note #21

Pranav Prashad, David Saunders and Aparna Dalal

Insurers are using mobile phones to address two main challenges facing the microinsurance sector: increasing efficiency and reaching scale. Briefing Note #21 is based on a review of literature and 13 insurance schemes that are using mobile phones in some capacity. The brief reveals good practices and lessons for insurers to consider when implementing mobile-based microinsurance.

Microrinsurance demand: determinants and strategies

Michal Matul, Aparna Dalal, Ombeline De Bock and Wouter Gelade

Achieving universal health coverage in Nigeria one state at a time

Brooke Shearer Working Paper Series

Emily Gustafsson-Wright and Onno Schellekens

This paper argues that partnerships with community-based health insurance could be a stepping stone towards achieving universal health coverage, both in Nigeria and elsewhere. It may seem a contradiction to suggest that programmes that targets specific population groups could be the answer to achieving universal health coverage. However, by focusing on rural populations, the poor or vulnerable, the unemployed, and the informal sector or those who typically are excluded from other forms of health coverage, universal health coverage may in fact gradually be achieved in Nigeria one state at a time.

Publication



NEWS FLASH

A step from health microinsurance to social health protection

In the last few months of 2013 a quiet but important step took place in Cambodia. The HIP pilot project (with 7,000 insured workers) was transferred to the National Social Security Fund, the body in charge of developing social health protection for formal workers in Cambodia. The transfer of HIP to the

NSSF team represents an important landmark in Cambodia's attempts to offer healthcare to its population. It also represents an important global test case for government programmes looking to team up with long-standing private health initiatives, particularly microinsurance schemes.

[Towards an inclusive insurance roadmap in Peru](#)

In December, Superintendencia de Banca, Seguros y AFP (SBS), the Peruvian supervisor, hosted stakeholder workshops to present and discuss the Access to Insurance Initiative diagnostic findings for Peru. Presentations included practical application of the A2ii cross-country synthesis findings on various regulatory approaches to promote insurance market development and the corresponding regulatory and supervisory tools. Over the coming year, a public-private working group will set up a roadmap and work towards achieving the main microinsurance goals.

[Advisor at the Access to Insurance Initiative](#)

The Access to Insurance Initiative is currently recruiting for an Advisor. Please apply before the 23rd February.

[Micro Insurance Academy Annual Report](#)

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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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