



January 2014 FR SP [Forward to a friend](#)

## HIGHLIGHT OF THE MONTH

## QUICK LINKS

### Removing obstacles to accessing microinsurance

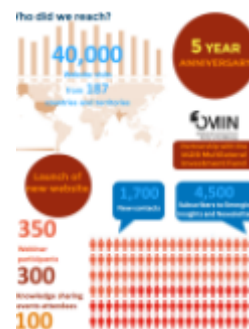


#### **Microinsurance Paper #27**

Eric Cimon, Beatrice Harnasch, Peter Gross and Camyla Fonseca

Based on a review of more than ten case studies, this paper identifies barriers to accessing microinsurance and provides strategies to overcome them. It provides concrete examples of how microinsurance schemes can improve clients' access to products.

### *2013 Year in review*



## KNOWLEDGE UPDATE

### Video on pursuing primary care: The case of Naya Jeevan

Naya Jeevan began offering hospitalization insurance for low-income people in Pakistan. Yet its clients constantly demanded primary health care. See how Naya Jeevan is adapting its approach to meet these needs.

### A quick look at what knowledge we delivered and who we reached in 2013

*Article*

### The moment of truth: Claims management in microinsurance **Microinsurance Paper #28**

Kelly Rendek, Jeanna Holtz and Camyla Fonseca

This paper explores the experiences of 12 microinsurance providers in order to identify some guiding principles that apply uniquely to claims management in microinsurance. The goal is to identify strategies for claims processes and systems that can maximize efficiency and client value.



### WIN WIN WIN - Profitability and client value along the life microinsurance value chain in the Philippines

The MicroInsurance Centre's MILK team examines the vibrant life microinsurance market in the Philippines. It finds that there is a strong and unambiguous business case for life microinsurance in the Philippines both for risk takers and distributors. Furthermore, in the face of increasing competition, there are opportunities to compete not just with lower prices or larger pay-outs, but with appropriate coverage, tailored to clients' needs.

### Tacos, tequila and microinsurance in Mexico

**Actuaries Magazine**

Josh Ling

### Highlights on emerging practices in health systems

The Center for Health Market Innovations has released its annual summary of emerging practices in health systems. It identifies emerging healthcare practices, analyses the effectiveness of these practices, and spotlights programs improving their ability to serve poor communities.

*Publication*

### Implementing a participatory model of micro health insurance among rural poor with evidence from Nepal

Recently, the Government of Nepal has shown interest in universal health care through implementation of health insurance; however, it has neither launched a national scheme nor entered into arrangements with commercial insurers. Rather, it has designated pilot districts for experimentation with several models. This paper addresses the question of whether and how it is possible to operate sustainable health insurance in the informal sector in rural Nepal without premium subsidies, and what useful role communities can play in the self-governance of their insurance.

**Insuring climate resilience: How insurers are responding to climate change. And how they can be part of an effective government response**

This study is based on a survey among over 50 private sector insurance companies worldwide. It explores how insurance companies and governments can work together to provide vulnerable communities with access to the insurance services needed to better cope with weather extremes.

**Connected agriculture: The role of mobile in driving efficiency and sustainability in the food and agriculture value chain**

This paper focuses on the potential of mobile services to improve agricultural productivity. It highlights twelve opportunities that could have widespread multiplier effects on the lives and livelihoods of many smallholder farmers in developing countries through the provision of better access to markets, information and finance.



**New report launched on index-based microinsurance from 5 South Asian countries: Towards de-risking disasters**

Premasis Mukherjee and Sunil Bhat

## NEWS FLASH

**Safaricom launches mobile microinsurance service with Changamka Health**

Kenyan operator Safaricom, Britam and Changamka Health, a Facility grantee, have launched a micro-insurance health cover service which enables Kenyans to make contributions via M-Pesa, looking to increase the level of medical insurance cover in the country.

**National coordinator for development of microinsurance in Tanzania**

In 2012 the Tanzania Insurance Regulatory Authority (TIRA) was engaged in the country's first microinsurance diagnostic study. The study has clearly identified the state of low access to insurance by the majority of Tanzanians, and consequently made recommendations on possible action by the government, TIRA and the insurance industry. TIRA, the relevant stakeholders and development partners have now agreed on a national action plan, for which they wish to employ a Microinsurance Coordinator. Applications for the role are open until the 31st January.

**Regional landscapes - The Microinsurance Network launches call for proposals**

The landscape studies, led by ILO, the MicroInsurance Centre, the Munich Re Foundation and other organisations, provide tri-annual regional studies and an online database. One of the activities of this project is the data collection update of the previously published landscapes – Latin America and the Caribbean, Africa and Asia. The Microinsurance Network is looking for a partner organisation to implement the project from 2014-2016. Please refer to the Terms of Reference for information on objectives and deliverables and submit your proposal by 31st January 2014 to Véronique Faber at [vfaber@microinsurancenet.org](mailto:vfaber@microinsurancenet.org).

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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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