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HIGHLIGHT OF THE MONTH

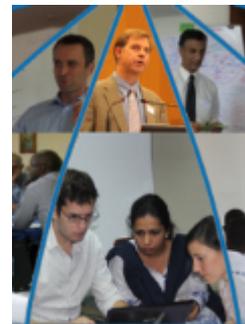
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[New partnership with the World Bank Group to enhance access to index insurance in rural areas in Africa and Asia](#)

The Facility and the World Bank Group Global Index Insurance Facility (GIIF) have launched a dynamic partnership to enhance knowledge and capacity for index insurance. Together they aim to provide access to improved insurance products to hundreds of thousands of smallholder farmers, small businesses and individuals in Asia and Africa. The three year partnership is the first-of-its-kind within the rapidly evolving index insurance industry.

At your doorstep



KNOWLEDGE UPDATE

[Creating client value: Ten blueprints for microinsurance providers](#) **Client value brief #2**

Michal Matul and Aparna Dalal

The second brief in this series provides recommendations for insurance companies, other risk-carriers and distributors on how to improve the value that their microinsurance offerings provide to clients. These insights are based on evidence and close collaboration with a diverse set of more than 60 providers over the last six years.

[Microinsurance applications: Filling supply and demand gaps](#) **Microinsurance Paper #35**

Alex Bernhardt

Microinsurance is essential to the long-term growth and sustainability of the global microinsurance market. However, microinsurance and its uses differ from traditional reinsurance. Furthermore, at this still nascent stage in the development of a global microinsurance market, there is a gap between the supply of and demand for microinsurance. This gap is partly a result of a break in knowledge between practitioners on both sides. This paper looks to help close that gap.

[Case Brief: UAB Vie](#)

Caroline Phily and Alice Merry

UAB Vie offers a highly-trusted savings product to market traders in Burkina Faso. The daily, manual transactions were proving inefficient and prone to error and fraud. It therefore decided to equip each member of its sales staff with a mobile phone to record the transactions in real time. This brief reflects on the advantages and limitations of this technology upgrade.

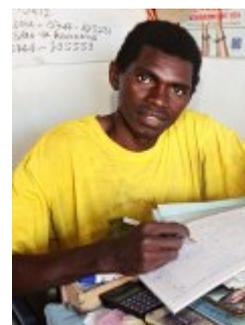
[Financial consumer protection: Five lessons from behavioural research](#) Rafe Mazer

The boom in behavioural research methods and experiments means that consumer protection challenges don't have to be addressed using the same methods or approaches that failed before. We can now achieve a deeper, more evidence-based understanding of how actors in a financial market behave, what incentives drive them, and what new policies or products might best facilitate financial systems that are both inclusive and responsible.

[Piecing together partial solutions: Financial tools to cope with shocks](#)

[Find out when we're coming to you!](#)

Publication



[Microinsurance distribution channels: Insights for insurers](#) **Microinsurance Paper #33**

Alice Merry, Pranav Prashad and Tobias Hoffarth

Blog

Emily Zimmerman, Barbara Magnoni and Laura Budzyna

Insurance is never the only component of a low-income person's financial strategy when a crisis hits. People also use cash on hand, gifts or other donations, they borrow formally and informally, and they are even sometimes pushed to sell assets to gather the funds that they require. With the benefit of the lessons from 16 client math studies, this paper takes an in-depth look at each of the tools that people use to address the various shocks of life.

NEWS FLASH

Building disaster-resilient communities and economies – Looking back on the first phase

The PSI Global Resilience Project aims to identify the most effective measures to combat disasters and help communities implement them. It has just completed its first phase, in which it assessed the effectiveness of a range of disaster risk reduction measures across the three most devastating types of natural hazard: cyclone, earthquake and flood. The findings are outlined in a new report.

Diagnostic report on the microinsurance market and regulations in Uganda now available

R. Carpenter, L. Beichl and R. Steinmann

This study into the microinsurance market in Uganda aimed to make recommendations to the Insurance Regulatory Authority for a policy framework for regulating microinsurance in Uganda. Find out more about its conclusions.



Microinsurance: The next generation of impact investments Jeremy Leach and Sandisiwe Ncube

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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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