



June 2014 *Forward to a friend*

## HIGHLIGHT OF THE MONTH

## QUICK LINKS



### **We are recruiting!**

2014 is proving an exciting year for the ILO's Microinsurance Innovation Facility. With new donors and partners, we have launched an ambitious new 5-year strategy to drive the development of the microinsurance sector.

To achieve our plans we need to expand our team of highly-qualified insurance and development experts. We are currently recruiting for two new positions. Please take a look at the job descriptions and share.

### *Article*



## KNOWLEDGE UPDATE

### **Microinsurance distribution channels: Insights for insurers** **Microinsurance Paper #33**

Alice Merry, Pranav Prashad and Tobias Hoffarth

This brief synthesises our experiences with more than 60 partners distributing microinsurance, and outlines key strengths and weaknesses of distribution channels for insurers. The brief provides a starting point for insurers to select and approach a distribution channel.

### **Increasing the immediate value of microinsurance for the poor**

The challenge: using human-centered design techniques to figure out how to deliver relevant insurance products to the mass market, leveraging mobile phones. Find out how CGAP, MicroEnsure and Continuum collaborated on this challenge.

### **Issues Paper: Addressing the gap in actuarial services in inclusive insurance markets**

This paper outlines current challenges in providing qualified actuarial resources in microinsurance markets and proposes a number of suggestions to address these challenges. The paper also explores avenues for further development and collaboration between the IAA and IAIS in this area.

### **Regulatory approaches to inclusive insurance market development**

Jeremy Gray, Hennie Bester, Christine Hougaard and Mia Thom

This synthesis paper identifies five regulatory approaches that insurance supervisors could adopt under different market circumstances.

### **Government subsidy in microinsurance: A necessary trend?**

MicroSave blog, Sunil Bhat and Premasis Mukherjee

Governments have entered the microinsurance sector with subsidised insurance programmes of various kinds. However, many have argued that these schemes are not truly in the spirit of microinsurance. What should be their role?

### **Buying insurance against climate change**

The New York Times

### *Publication*

### **Beyond the Pioneer**

GETTING INCLUSIVE INDUSTRIES TO SCALE



### **Beyond the pioneer: Getting inclusive industries to scale**

Harvey Koh, Nidhi Hegde and Ashish Karamchandani

### *Video*

## NEWS FLASH

### **Communications and Research Intern**

We are looking for a Communications and Research Intern to start on the 1st August for a 6-month assignment. Please send your CV and short motivation

letter to [microinsurance@ilo.org](mailto:microinsurance@ilo.org) . Find out more in the [full job description](#).

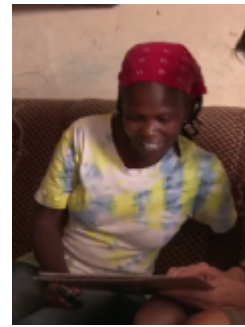
**[Report on microinsurance learning sessions: Latin America and the Caribbean 2013](#)**

Read a summary of all the sessions on microinsurance at the XIII Inter-American Forum on Microenterprise, held in Mexico last September.

**[Sanasa Insurance Company visit to CIC Insurance Group, Kenya](#)**

An exchange visit took place in Nairobi, Kenya between Développement international Desjardins, Canada; Sanasa Insurance Company Limited, Sri Lanka; and CIC Insurance Group, Kenya. Find out what the organisations learnt from each other's experiences.

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**[Human-centered design and microinsurance](#)**

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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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