



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

This special edition of the newsletter celebrates the release of our annual report. If you would like to receive this newsletter every month, please [sign up here](#).

## HIGHLIGHT OF THE MONTH

## QUICK LINKS



### Annual Report 2013: Results of ground-breaking practice and research from 2008 – 2013

Microinsurance is coming of age. The million dollar question microinsurers, regulators, and governments continue to grapple with is: Can microinsurance be viable and provide client value? The evidence presented in the report indicates: Yes it can. See highlights on viability and client value throughout this newsletter. Or read the full report [here](#).

### Article



### More than 4 billion are without insurance: Why it matters and what donors can do about it Craig Churchill and Alice Merry

### Blog



### Promising starts in mobile microinsurance: Tigo Senegal and Telenor Pakistan GSMA Mobile Money for the Unbanked blog

### Publication

## REACHING VIABILITY

### Business case for microinsurance part II Microinsurance Paper #32

Janice Angove

In 2010 we studied six insurers and saw that they were facing challenges with profitability. They implemented a number of corrective measures, particularly in distribution and claims management. Now this study investigates whether those measures have been successful over the longer term.

### Scale: Thinking big Microinsurance Paper #30

Mia Thom, Jeremy Gray, Zani Müller and Jeremy Leach

Achieving scale is a significant success factor for microinsurance schemes. This paper reviews microinsurance initiatives that have achieved scale to understand the drivers behind their success. You can also see the key findings at a glance in this [infographic](#).

### Using subsidies for inclusive insurance: Lessons from agriculture and health

#### Briefing Note # 22

Ruth Vargas Hill, Gissele Gajate-Garrido, Caroline Phily and Aparna Dalal

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 briefing note presents a framework and lessons for governments and donors on how to effectively design and implement “smart” subsidies for agriculture and health microinsurance.

### Operational excellence for insurers: Providing insurance for the emerging customer

EY and LeapFrog Investments

For global carriers seeking growth from emerging markets, the outlook is very bright. To convert the emerging consumer opportunity into profitability, however, insurers must address considerable uncertainty and formidable operational challenges.

# CLIENT VALUE

## Launch of our new client value series in partnership with MILK

For several years, the MicroInsurance Centre's Microinsurance Learning and Knowledge (MILK) project and the Facility have been assessing if low-income people actually benefit from insurance and how value can be improved. This new three-part series summarizes the evidence and translates the results into guidance specifically for practitioners, consultants, policymakers and funders. The first brief is already available - keep an eye out for the next two!

## Removing obstacles to access microinsurance

### **Briefing Note #23**

Eric Cimon, Beatrice Harnasch, Peter Gross, and Camyla Fonseca

Based on a review of more than ten case studies, this briefing note identifies barriers to access and provides strategies to overcome them. More specifically, it takes a closer look at three business processes that enable access – enrolment, premium collection and renewal – and some related success factors. The goal is to provide concrete examples of how microinsurance schemes can improve clients' access to products.

## Balancing client value and business case in Kenyan health microinsurance

Richard Koven, Barbara Magnoni, Emily Zimmerman, Danielle Sobol and Laura Budzyna

In an effort to better understand how profitability and client value complement one another, and how they conflict, the MILK team conducted extensive research on two private health insurance providers in Kenya.

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## The moment of truth: Claims management in microinsurance

### **Briefing Note #24**

Kelly Rendek, Jeanna Holtz and Camyla Fonseca

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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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