



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

## HIGHLIGHT OF THE MONTH

## QUICK LINKS



### [Business case for microinsurance part II](#) **Briefing Note #26**

[Janice Angove and Aparna Dalal](#)

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.

### *Blog*



## KNOWLEDGE UPDATE

### [Case Brief: Naya Jeevan](#)

[Jeanna Holtz and Alice Merry](#)

Financing health for low income households is a significant challenge. Naya Jeevan is trying an innovative approach: in order to make quality health services affordable to low-income workers in Pakistan, it seeks sponsors to pay the majority of the premium on behalf of workers whom they employ or have a business relationship with.

### [Behavioral economics, key to financial education](#)

[Andrea Reyes](#)

### *Publication*



### [Microinsurance: Scaling through peer learning](#)

[Stanford Social Innovation Review](#)

[Craig Churchill and Alice Merry](#)

In 2010, Old Mutual began selling a funeral microinsurance product. It seemed well designed and affordable but, despite intensive marketing, sales were disappointing. Around the same time and around 3,500 miles west from Johannesburg, La Positiva, one of Peru's biggest insurers with two million clients, faced similar challenges. See how peer learning helped the two insurers learn from each other and reach low-income clients.

### [Exploring viability in primary care insurance: A study of CARE Hospital Foundation's innovative experiment in India](#)

**Research Paper #40**

[Rupalee Ruchismita and Saurabh Sharma](#)

This paper evaluates the financial viability of CARE Foundation's health-care delivery model, which aims to provide access to affordable primary health care in rural areas and includes an outpatient insurance product. The paper assesses the value proposition of the programme to clients and reviews the performance of the outpatient insurance product.

### [Scale: Thinking big](#)

**Briefing Note #25**

[Mia Thom, Jeremy Gray, Zani Müller and Jeremy Leach](#)

### *Publication*

### [MILK Brief #33: "The right touch" - Reducing distribution costs in alternative channels for microinsurance](#)

[Derek Poulton and Barbara Magnoni](#)

Insurers often look to alternative channels – such as financial institutions, utility companies, retail chains, and even telecoms – to reduce costs and expand the scale of microinsurance. However, ensuring that clients trust and perceive value in a product can be difficult. Can we effectively sell insurance to low-income clients without significant levels of interaction or "touch" with the client? What kinds of clients might be willing to buy insurance through lower cost, lower touch channels?

## The Geneva Papers on Risk and Insurance: Special issue on microinsurance

This first special issue on microinsurance addresses a range of timely issues in the sector around demand, operations and impact. The journal has made this special issue available free of charge until the end of July, so take a look while you can!

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## NEWS FLASH

### Policy seminar on challenges and opportunities in enhancing client value in insurance – the African experience with new technologies

**4th - 5th June, Kigali**

The African Insurance Organization (AIO), the Access to Insurance Initiative (A2ii), the International Association of Insurance Supervisors (IAIS), and the Microinsurance Network (MIN) will host a policy seminar. It will provide a platform for exchange between insurance supervisors and participants from the insurance industry. Please [register](#) for the event.

### IFC and CIDR to expand low income health microinsurance coverage in Senegal

IFC, a member of the World Bank Group, announced an agreement with the Centre International de Développement et de Recherche to expand micro health insurance in Senegal to low-income and informally employed individuals.

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**Now available: [Report on the 9th International Microinsurance Conference](#)**

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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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