



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

HIGHLIGHT OF THE MONTH

QUICK LINKS



Briefing Note: Microinsurance distribution – Insights for insurers

Alice Merry, Pranav Prashad and Tobias Hoffarth
 Take a look at our new-style briefing notes and see our top insights on microinsurance distribution for insurers. It is a formidable task for insurers to reach people who do not come into contact with their usual sales channels, at low cost and in large numbers. To be successful, they must answer three critical questions: How can I make the most of the distribution channel? What can I do for the distribution channel? Is the channel right for my target market?

[Find out more about our new name](#)



KNOWLEDGE UPDATE

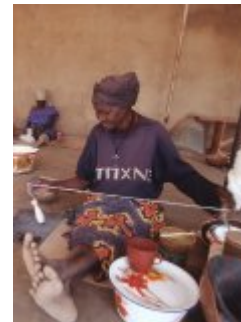
Moving beyond micro and innovation

[Blog](#)

Briefing Note: Breaking the ICE – The role of insurance associations in insurance consumer education

Camyla Fonseca and Aparna Dalal

In the last decade, some insurance associations have expanded beyond their traditional core functions to develop insurance consumer education (ICE) programmes. As the representatives of the industry, they are well-positioned and ideally suited to invest in ICE. By investing in ICE they not only promote consumer protection but they also contribute in improving the reputation of the industry.



Insights into actions: What human-centered design means for financial inclusion

Y. Seltzer and C. McKay, CGAP

This paper discusses the insights gained and the lessons learned from CGAP's seven human-centered design (HCD) projects in eight countries. For these projects, CGAP brought leading design firms to work with banks, telcos, and insurance intermediaries and developed 175 concepts for financial products or services and 30 prototypes. The paper identifies HCD as a process built on learning directly from customers in their own environments. It claims that using the HCD method challenges financial providers to understand, create, evolve, and test possible solutions and repeat the cycle as required, hence leading to more efficient products.

What does it take to build resilient households in Burkina Faso?

Bobbi Gray and Megan Gash, CGAP blog

[The Facility at your doorstep](#)

Bundling mHealth info and microinsurance to improve health outcomes in Kenya

Hillary Miller-Wise, Center for Financial Inclusion Blog

The CEO of Grameen Foundation in Africa describes their work to support low-income Kenyans to manage their health risks. Find out more about their health insurance product combined with health information delivered through mobile phones, and take a closer look at the business case.



MicroSave India Focus Note #110: Insurance product for contractual MSE workers of India - Behavioural insights

Premasis Mukherjee, Lisa Chassin, Anup Singh and Abhay Pareek

This brief focuses on the emerging need for voluntary insurance products for micro and small enterprise (MSE) contractual workers of India. It presents detailed research with a section of the target segment in order to better

[Find out where we will be in the](#)

understand their choices and preferences in terms of insurance products and services.

NEWS FLASH

Agriculture insurance: freeing farmers from extreme weather risk

Gaby Ramm and Roland Steinmann, *Guardian Professional*

Life for rural smallholder farmers is often marred by difficulties, and there are many constraints limiting their economic potential. In India and Ghana insurance has changed smallholders' planting behaviour, encouraging more investment in their farms.

Webinar on marketing microinsurance: a case study in Morocco

2nd December 2014, 20:30 - 21:30 EST

Women's World Banking is organising a webinar to share its experiences in developing a marketing and financial education plan for microinsurance. It will focus on its most recent project AlAmana (Morocco) as a case study.

MicroEnsure is recruiting

See details on positions including Communications Manager, Data Administrator, Country Manager, and Development Manager, and apply online.

[Unsubscribe from the list](#) | [Update subscription preferences](#)

Housed at the International Labour Organization, the Impact Insurance Facility enables the insurance industry, governments, and their partners to realise the potential of insurance for social and economic development. The Facility was launched in 2008 with generous support from the Bill & Melinda Gates Foundation, and has received subsequent funding from several donors, including the Z Zurich Foundation, Munich Re Foundation, the IFC, USAID and AusAID.

Copyright © 2014 ILO's Impact Insurance Facility. All rights reserved.

next few months

More information

- [Articles](#)
- [Publications](#)
- [Videos](#)

Join us on

