HIGHLIGHT OF THE MONTH

Creating an enabling environment to improve client value

Client Value Brief #3
Camyla Fonseca and Aparna Dalal

This brief provides recommendations for policymakers, regulators and funders on how to create an enabling environment that promotes client value. The insights are based on new evidence on the impact of microinsurance. It also draws on the experience of countries where governments and donors are using insurance-related interventions to achieve public policy objectives or develop the market. The brief presents ten blueprints for governments and donors.

KNOWLEDGE UPDATE

Behavioural insights in insurance
Lisa Chassin, Anup Singh, Abhay Pareek and Premasis Mukherjee

Despite numerous research studies on consumers’ preferences and willingness to buy insurance, low demand and apathy remain a mystery. This note takes an alternative approach, highlighting explanations for insurance purchase and use decisions through concepts of behavioural economics.

Lessons from expanding health insurance in Nigeria
Hygeia Community Health Care works on ambitious programmes to provide health care to previously uninsured low-income communities in Nigeria. Read about its latest experiences and lessons on subsidies, sales and technology.

Why some m-insurance models have more upside than others according to Jeremy Leach
James Militzer

As mobile access has exploded in the developing world, new products and services are increasingly hitching a ride on those rails – and sometimes, the results can be impressive. However, linking microinsurance and mobile networks can also pose considerable risks. Jeremy Leach explores these risks – and the reasons many companies are willing to look past them – and gives an overview of the state of mobile insurance.

NEWS FLASH

10th International Microinsurance Conference 2014
11 to 13 November 2014, Mexico City, Mexico

Hosted by the Munich Re Foundation, the Microinsurance Network and the Asociación Mexicana de Instituciones de Seguros (AMIS), the conference will feature key developments in the sector, including the Facility’s work on the role of insurance associations in supporting market development, consumer protection, client value, distribution and failure factors in microinsurance.

QUICK LINKS

See you in Mexico City!

We look forward to seeing you at the 10th International Microinsurance Conference, particularly at our forum on “Making public-private partnerships work”.

The Facility at your doorstep

Find out where else we will be in the next few months.
Effect of health insurance on the use and provision of maternal health services and maternal and neonatal health outcomes: A systematic review
Alison B. Comfort, Lauren A. Peterson and Laurel E. Hatt

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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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