



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

## HIGHLIGHT OF THE MONTH

## QUICK LINKS



### [Creating an enabling environment to improve client value](#)

#### Client Value Brief #3

[Camyla Fonseca](#) and [Aparna Dalal](#)

This brief provides recommendations for policy-makers, 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.

[See you in Mexico City!](#)



## 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.

**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](#)

### [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 Miltzer](#)

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.

[Find out where else we will be in the next few months.](#)

[Publication](#)



**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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