



September 2014

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HIGHLIGHT OF THE MONTH

QUICK LINKS

[Join us at the ILO's Microinsurance Forum 2014](#)

11th November 2014, Mexico City, Mexico
Register now for free and join us at this year's forum with the theme "Making public-private partnerships work". Part of the 10th International Microinsurance Conference, the pre-conference forum will feature cases from Mexico, Peru, Colombia and India. It will serve as a spring board to discuss lessons and effective strategies for microinsurance practitioners to successfully partner with governments.



Article



KNOWLEDGE UPDATE

[Making health microinsurance work: Ten recommendations for practitioners](#)

Microinsurance Paper #36

Jeanna Holtz, Tobias Hoffarth and Caroline Phily

The high cost of health care can have devastating consequences for low-income households. Health insurance is one option that can mitigate these consequences by contributing to improving access to health services. This paper outlines key challenges and presents ten recommendations for practitioners, governments and other stakeholders to improve product design, streamline processes, and foster necessary partnerships: in short, to make health microinsurance work.

[Breaking the ICE in Latin America: The role of insurance associations in insurance consumer education](#)

Microinsurance Paper #34

Miguel Solana, Shoshana Grossman-Crist and Camyla Fonseca

This paper discusses the different approaches available to insurance associations in Latin America to effectively deliver insurance consumer education. Emphasis is placed on a business model for associations, while providing key lessons and links to useful reference material. The discussion is based on a review of the experiences of insurance associations in Brazil, Colombia, and Mexico.

[Case Brief: Bradesco](#)

Miguel Solana and Alice Merry

Some banks have started to develop partnerships with commercial outlets, such as shops or pharmacies, who provide a set of financial services on behalf of the bank. This model has been particularly successful in Brazil, where the number of bank branches remained stable from 2002 to 2011, but the number of banking correspondents experienced a 19 per cent annual growth rate. Find out about Bradesco's experience using its extensive network of almost 47,000 banking correspondents to sell personal accident and funeral insurance.

[Microinsurance reaches a tipping point](#)

Best's Review, Craig Churchill and Alice Merry

Blog



[Hype or hope? Implications of big data for financial inclusion](#)

Greg Chen and Xavier Faz

Video

NEWS FLASH

[10th International Microinsurance Conference 2014](#)

11th to 13th November 2014, Mexico City, Mexico

Register now for this year's conference that focuses on the successes and challenges of microinsurance. 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.

12th Advanced Reflective Training on microinsurance

8th to 11th December 2014, Madurai, India

This programme from the Tata Dhan Academy focuses on mutuality & insurance principles, explores the insurance needs of the poor, and presents successful micro and mutual insurance schemes. A product design lab enriches participants' actuarial and technical understanding and field visits will allow a deeper understanding.

LeapFrog Investments raises US\$ 400m for investing in financial inclusion

LeapFrog Investments has raised US\$ 400m for a new fund to tap the demand for financial services from 2 billion emerging consumers in Africa and Asia. The fund will invest in high-growth companies that provide financial services, which include insurance, saving, pensions and payments, for emerging markets.

Microfact launches the MFI Factsheet 4.0

Microfact, a joint initiative of ADA and BRS, is pleased to announce the launch of a new version of the MFI Factsheet, an MIS-tool for the monitoring of the financial and social performance of microfinance institutions.

Part-time internship opportunity

Weather Risk Management Services Pvt. Ltd. in New Delhi, India, is offering internships for young and motivated candidates from South Africa and China. Qualified candidates are expected to interact with local insurance companies, conduct feasibility studies of index insurance products, and design scalable insurance products for the regions. Interns will be required to work remotely for 30 to 40 hours. Please send your CV to sonu.agrawal@weather-risk.com



Microinsurance awareness campaign roadshows in Ghana
NIC, GIA and GIZ PromIGH

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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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