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## HIGHLIGHT OF THE MONTH

## QUICK LINKS



### [Join us to explore microinsurance business models for Africa](#)

**9-12 March 2015, Livingstone, Zambia**

The Zambia Microinsurance Technical Advisory Group in collaboration with Financial Sector Deepening Zambia (FSDZ), Munich Re Foundation, and the ILO's Impact Insurance Facility will be hosting a regional conference on microinsurance business models and strategies for Africa. Register by 31st January 2015 to take advantage of early registration fees. Click the links to access the [agenda](#) and [announcement](#).

### [Blog](#)



## KNOWLEDGE UPDATE

### [The value of claims analysis in health microinsurance: Learning from three South Asian cases](#)

[Jeanna Holtz](#), [Tobias Hoffarth](#) and [Sapna Desai](#)

Most providers of health microinsurance can do more to understand the illness and claims patterns of insured clients. Analysing claims data equips practitioners with valuable insights to improve the client value and viability of their programmes. This paper provides insights from a comparative analysis of claims data of three South Asian programmes run by VimoSEWA, Uplift and Naya Jeevan.

### [Global health protection crisis leaves almost 40 per cent of the world's population without any coverage](#)

[ILO](#)

An ILO study shows that 80 per cent of the population across 44 countries are without any health protection, and globally, around 40 per cent of the population is excluded from social protection in health. Find out more about the ILO study and watch a short video summarizing its findings.

### [Understanding CBHI hospitalisation patterns: a comparison of insured and uninsured women in Gujarat, India](#)

[Sapna Desai](#), [Tara Sinha](#), [Ajay Mahal](#) and [Simon Cousens](#)

Community-based health insurance (CBHI) has been associated with increased hospitalisation in low-income settings, but with limited analysis of the illnesses for which claims are submitted. A review of claims submitted to VimoSEWA, an inpatient insurance scheme in Gujarat, India, found that fever, diarrhoea and hysterectomy were the leading reasons for claims by adult women.

### [Eight trends that will impact financial inclusion in 2015](#)

[John Owens](#)

### [Make a New Year's resolution](#)



### [Stay informed about the latest developments in impact insurance](#)

### [Blog](#)



## NEWS FLASH

### [Webinar: Marketing microinsurance – A case study in Morocco](#) **10AM EST, 3rd February 2015**

It is almost a universal fact: explaining insurance is difficult. This webinar addresses this issue, based on Women's World Banking's recent experiences with Al Amana in Morocco. The webinar will explore the importance of customer research and how this translates into a marketing and education plan.

### How one woman is changing business lending In Africa

Forbes

A vast majority of micro through medium size enterprises in emerging markets suffer from a lack of access to credit. When an African female entrepreneur can't borrow money, she must rely on her own limited savings to invest in her business, which limits her prospects. Some would think this is an insurmountable problem, but not Kate Woska, an entrepreneurial bank analyst. Woska founded Atikus Insurance, which provides credit insurance and tools to enable and incentivize lenders to approve a greater number of loans at more equitable rates.

### Individual insurance and mutual support arrangements in developing countries

DIW Roundup

Insurance coverage in the developing world is expanding rapidly. International donor organizations, which identified the promotion of social protection systems as a key priority, strongly encourage this development. Yet, while the positive role insurance can play for poverty reduction is fairly uncontroversial, the potential negative side-effects of the rapid insurance expansion are less apparent and evidence is not clear-cut.

### Five lessons about agent networks in Peru

Xavier Faz

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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.

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