



July 2016 FR [Forward to a friend](#)

HIGHLIGHT OF THE MONTH

QUICK LINKS

[The State of Microinsurance 2016 has been launched](#)

The Microinsurance Network has released its annual magazine "The State of Microinsurance", presenting the latest insights and developments in product design, distribution and regulation. Be sure not to miss the article on building scale in agriculture insurance through bundling by Pranav Prashad from the Facility.



[*Handle with care*](#)



KNOWLEDGE UPDATE

[Emerging Insight 122: An under-rated distribution opportunity - Why post offices matter for insurers](#)

Guilherme Suedekum, UPU and ILO

With 1.5 billion people worldwide accessing financial services through a post office, postal networks are a promising distribution channel for insurers. Our latest Emerging Insight showcases a [success from Morocco](#).

[Resilience and health shocks: The potential of health savings accounts and health loans](#)

Paul, L., Elabed, G. & Gash, M., CGAP

In this paper published by CGAP, researchers identify strategies that households use to respond to health and environmental shocks. The findings highlight the value of financial service providers and development practitioners investing in the development of shock-specific financial tools.

[The growth of microinsurance: Expanding financial inclusion](#)

Severin Luebke, FSD Africa

Severin Luebke of FSD Africa lays out the growing role of microinsurance in financial inclusion in Sub-Saharan Africa (SSA) and presents how FSDA and the Facility are working to further insurance penetration in SSA.

NEWS FLASH

[Three additional fellowship opportunities are now open for applications](#)

The Facility is looking to place fellows with three innovation partners in Africa. One fellow will support Equity Insurance Agency in Kenya to provide insurance solutions to their micro, small and medium enterprise clients; while two fellows will support national health insurance schemes in digital innovations for member enrolment and renewals in East and West Africa. Deadline for applications is 10 August 2016 (midnight CEST). [Click here to apply now](#).

[The Digital Insurer Webinar: The Insurance Blockchain, 6th September 2016](#)

The Digital Insurer is hosting a webinar on "The Insurance Blockchain" on September 6. Click [here](#) to read more.

[Can inclusive solutions bridge gap to Universal Health Coverage?](#)

This article addresses the challenges in achieving universal health coverage through the public sector and the ways in which global health actors can help make existing coverage more inclusive. It offers [three opportunities](#) to help

[How to maximize the value of microinsurance for emerging consumers](#)

[*Top vendors*](#)



[AIC and Pioneer on track to be top 5 vendors of MI in next 5 years](#)

[*Ahead of the curve*](#)



the private sector customize and scale their approach for low-income consumers.

Three companies get serious about measuring customers' financial health

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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 World Bank Group, USAID, AFD, FSDA, Africa Re and AusAID.

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