



HIGHLIGHT OF THE MONTH



[Request for proposals: Moving to holistic risk management](#)

The ILO's Social Finance Programme is [inviting proposals](#) from financial institutions in Indonesia and the Philippines to implement an integrated risk-management solution for low-income households and small enterprises. The objective is to test products that combine the benefits of savings, credit, insurance and risk prevention.

QUICK LINKS

[Impact Insurance Academy in September](#)



KNOWLEDGE UPDATE

[New paper: Providing insurance responsibly](#)

Responsible insurance provision is the delivery of appropriate products in an accessible, transparent, fair, responsive and respectful way to informed consumers who can use those products effectively. In [our latest paper](#) we present the principles of responsible insurance that are necessary for insurance to have a significant social and developmental impact.

[New brief: Ten years of Impact Insurance](#)

The Facility is celebrating its ten-year anniversary in 2018. Over the last ten years, we have grown with the industry. Despite a drastically changed environment, many products, technologies and players that took their first steps with us a decade ago are now well-established, while other promising initiatives are just beginning. [Read about ten trends that we have witnessed over the past decade.](#)

[Emerging Insight: Putting client insights into practice](#)

Access to data keeps increasing, and with it potential uses for the insurance sector. However, a large volume of data is only valuable if converted into useful insights and put into practice. If you missed our recent webinar on "Putting client insights into practice", this Emerging Insight is an excellent way to catch up on the topic. [Learn from the experience of Britam and see what client data could do for your organization!](#)

[Emerging Insight: Health and money matters](#)

Demand for health cover from low-income households is frequently higher than for any other type of financial risk management solution. Over the last decade, a few financial service providers have taken up the challenge of developing such solutions for low-income clients, but there is significant scope for further innovation. [Check out our latest Emerging Insight](#) to discover the range of financial services that can help families manage their health expenses.

NEWS FLASH

[Webinar: Digital transformation – from strategy to implementation](#)

Two very different organizations will join us to share their journeys in digital insurance. Indira Gopalakrishna will speak from the perspective of a Kenyan insurance intermediary, Equity Insurance Agency, while Jeremy Leach, Chief Executive Officer of Inclusivity Solutions, will share an insurtech's experience.

[What's happening on our blog?](#)

If you aren't following our blog yet, let us bring you up to date! This month we enjoyed a guest contribution by the AMA Innovation Lab on the [minimum quality standard](#) for agricultural insurance products, as well as a post on

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[Assessing the role of the insurance sector in property market development](#)

[Social Finance and Impact Insurance on LinkedIn](#)



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[public-private partnerships](#) in Kenya and what they can do for universal health coverage. [Read more on our blog.](#)

[World Bank Global Findex Database 2017](#)

The Global Findex database is the world's most comprehensive data set on how adults save, borrow, make payments, and manage risk. The [2017 edition](#) has just been launched and includes updated indicators on access to and use of formal and informal financial services. The database also now includes brand new indicators and data on the use of fintech for financial transactions

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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.

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