



Published on *The ILO's Impact Insurance Facility* (<http://www.impactinsurance.org>)

[Home](#) > Learning from others? mistakes



[1]

Briefing Note #:36

Title: Learning from others? mistakes

Author(s):

Aparna Dalal, International Labour Organization

Date of Publication: July 2015

Summary:

The microinsurance sector has grown from 78 million policies in 2007 to 500 million in 2012 and the exponential growth is expected to continue, since the potential market is estimated at 3?4 billion policies. However, for every scheme that has succeeded, many more have struggled to reach scale, become viable or provide client value, and some have failed altogether. Many innovations have resulted from efforts to convert these near-misses to successes. Briefing note 36 draws on the experience of 12 such attempts to identify the most common challenges that caused severe problems. The challenges are organized in five clusters: Viability, Client Value, Operations, Partnerships and External.

This Briefing Note is excerpted from our paper on the same subject, [click here to read it](#) [2].

[Download the publication \(PDF\)](#) [1]

Source URL: <http://www.impactinsurance.org/publications/bn36>

Links:

[1] http://www.impactinsurance.org/sites/default/files/ILO_IIF_Briefing%20Note_10_EN.pdf

[2] <http://www.impactinsurance.org/publications/mp42>