

Partnerships

Good partnerships have been identified as a success factor in microinsurance. Insurers often need to form partnerships with organizations that can serve as distribution channels to achieve scale. The number of multi-stakeholder partnerships in microinsurance is also growing, as governments and donors become involved. These partnerships are particularly challenging to manage, as partners have distinct (sometimes conflicting) priorities and different organizational cultures.

Partnerships involving public and private actors have emerged as a particularly successful way of offering microinsurance at scale: governments provide premium subsidies, and leverage the expertise of insurers and the client base of distribution channels to achieve public policy objectives.

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