Emerging Insight #: 144

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The Facility is celebrating its 10-year anniversary. To commemorate this journey, we have compiled our 10 favourite Emerging Insights from the last decade (this was a tough task for us, as we have many favourites 😊).

- **EI 44: Process improvements leading to better client value in livestock insurance**.[2]
  The changes made by IFFCO-TOKIO General Insurance Ltd in India for its credit-linked livestock insurance product which have not only reduced claims costs, but also improved the client value of the product.

- **EI 49: Production with protection: evidence of insurance increasing farmers? investments**.[3]
  Results from an experiment in Ghana reveal that rainfall insurance leads to significantly larger agricultural investment and riskier production choices by farmers.

- **EI 50: Beyond slogans: a ten-step planning model to promote microinsurance**.[4]
  Many organizations simply equate promotion with creative elements, such as slogans and logos. Describing the offer, establishing goals, selecting target audiences, and understanding their barriers and perceptions should come first.

- **EI 72: Governments and private health microinsurance schemes can work together to achieve universal health coverage**.[5]
  A review of countries pursuing universal health coverage suggests greater collaboration between public and private actors can accelerate its advancement.

- **EI 76: A systematic review of the impact of microinsurance**.[6]
  A review of 38 studies on the impact of microinsurance finds access and use of microinsurance associated with lower out-of-pocket spending, lower reliance on burdensome coping strategies, higher investments in agriculture, increase use of health care services and better health outcomes.

- **EI 84: Think BIG**.[7]
  Scale - reached by selling and retaining large business volumes - is an important (if not the most important) driver of microinsurance profitability.

- **EI 91: Bundle with care**.[8]
  Bundling insurance with other financial services requires care and attention. Failure to ensure good claims experience has implications for the insurer, distributor and, most importantly, clients.

- **EI 105: Why do farmers underestimate risks?**.[9]
  Evidence from the Kenya Financial Diaries indicates that households underestimate impacts of shocks that are not in the form of new cash outlays.

- **EI 125: Index insurance education**.[10]
  This EI outlines seven guidelines on how to deliver insurance education.

- **EI 129: Growing claims to avoid growing pains**.[11]
  Pioneer?s growth journey in the Philippines is powered by a focus on claims.

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