

micro
insurance
network



ANNUAL REPORT

2024

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Glossary

A2ii	Access to Insurance Initiative
AIO	African Insurance Organisation
BPG	Best Practice Group
CGAP	Consultative Group to Assist the Poor
e-MFP	European Microfinance Platform
FIDES	Federación Interamericana de Empresas de Seguros
GIZ	German Agency for International Cooperation
GoL	Government of Luxembourg
ICII	International Conference on Inclusive Insurance
IDF	Insurance Development Forum
IGP	InsurResilience Global Partnership
ILO	International Labour Organization
InFiNe	Inclusive Finance Network Luxembourg
IIWG	Inclusive Insurance Working Group
JMM	June Member Meeting
LAC	Latin America and the Caribbean
MF	Ministry of Finance
MFA	Ministry of Foreign and European Affairs, Defence, Development Cooperation and Foreign Trade
MiN	Microinsurance Network
MSME	Micro, Small and Medium Enterprise
NGO	Non-governmental organisation
SDGs	UN Sustainable Development Goals
TSP	Technical Service Provider

A message from the Board Chair



What timing it is that our Annual Report for 2024 is released during a period of unusual and unprecedented uncertainty amid 'peaceful' - albeit complicated - times.

No sooner had economies got to grips with post-pandemic inflation than new challenges to global trade threaten financial upheaval in industries and markets. This scenario pervades even as the impact of geopolitical and armed disputes in Ukraine, the Middle East and several other pockets of our planet continues. These, taken with continuous weather disturbances and natural calamities, impact food security and livelihoods, contributing to doubts about UN member states' ability to achieve the SDGs by 2030. While this shared blueprint for peace and prosperity for people and the planet remains seemingly elusive, it is not impossible.

This brings us back to our Network's reason for being. It is still the only one of its kind, composed of multi-stakeholders representing various contributors to the inclusion ecosystem, bound by a shared vision for a world where people of all income levels are more resilient and less vulnerable to daily and catastrophic risks.

Time and again, we remind one and all that access to insurance (a key form of risk management) is essential for sustainable development without which the world's low-income sectors will not achieve lasting prosperity.

Thirteen years after the MiN became an independent non-profit organisation after graduating from the CGAP working group on microinsurance, questions remain about the viability of microinsurance – particularly how to implement it successfully. While such predicaments are not new, they must be addressed anew.

There is much evidence of progress, as millions have gained improved access to insurance at affordable premiums in many parts of the world. This was made possible by an impressive and inspiring generosity of spirit present in the field of microinsurance that is hard to find elsewhere. Our Network is witness to exchanges of knowledge, best practices and continuing innovations, as well as partnerships and collaborations forged not only between the MiN and our partner organisations, but also between members across the regions. What better indication of our collective efforts to move the needle in closing the protection gap?

It is incumbent, therefore, to harness and build on this goodwill. Let us continue what has worked best, do away with what is not applicable, encourage more countries to pass legislation enabling microinsurance, and convince more insurers to look beyond the business case and take that initial plunge towards inclusion.

In doing so, we empower millions of people and SMSEs who need insurance the most.

In line with this, we began 2024 with a new round of financial support from our core funder the Government of Luxembourg. At the same time, the Network has embarked on its Strategic Review to cover the next five years (2027 to 2031).

The MiN continues to chart progress in Latin America as well as Africa. While there is no shortage of microinsurance efforts in Asia, we look forward to growing our involvement in the region, which includes a pilot partnership with the Microinsurance Innovation Hub (MIIH) based in India. You can read more about these and other developments in the following pages.

As I will reach my term limit as a board member at the end of 2025, let me express my deepest thanks to the members of the Network for the opportunity to serve in the pursuit of a shared cause about which I am most passionate. It has been a memorable nine years, and none of what we've achieved would have been possible without the support of our donors, partners, sponsors, fellow directors and Secretariat. Onwards we march in our pursuit of resilience and inclusion!

Lorenzo Chan
Board Chair

A message from the Executive Director

It is both an honour and a privilege to address you in the Annual Report for the first time as the Microinsurance Network's Executive Director. I stepped into this role with a deep sense of responsibility to build on what this organisation has already achieved and to continue supporting our members in the most effective ways we can.

Members form the foundation of a network like ours and our primary objective, and existence for that matter, is to assist, enable and facilitate our shared objectives. I am deeply inspired by the incredible work many of you have accomplished over the years and cannot thank you enough for your unwavering pursuit, support, dedication, and belief in our mission.

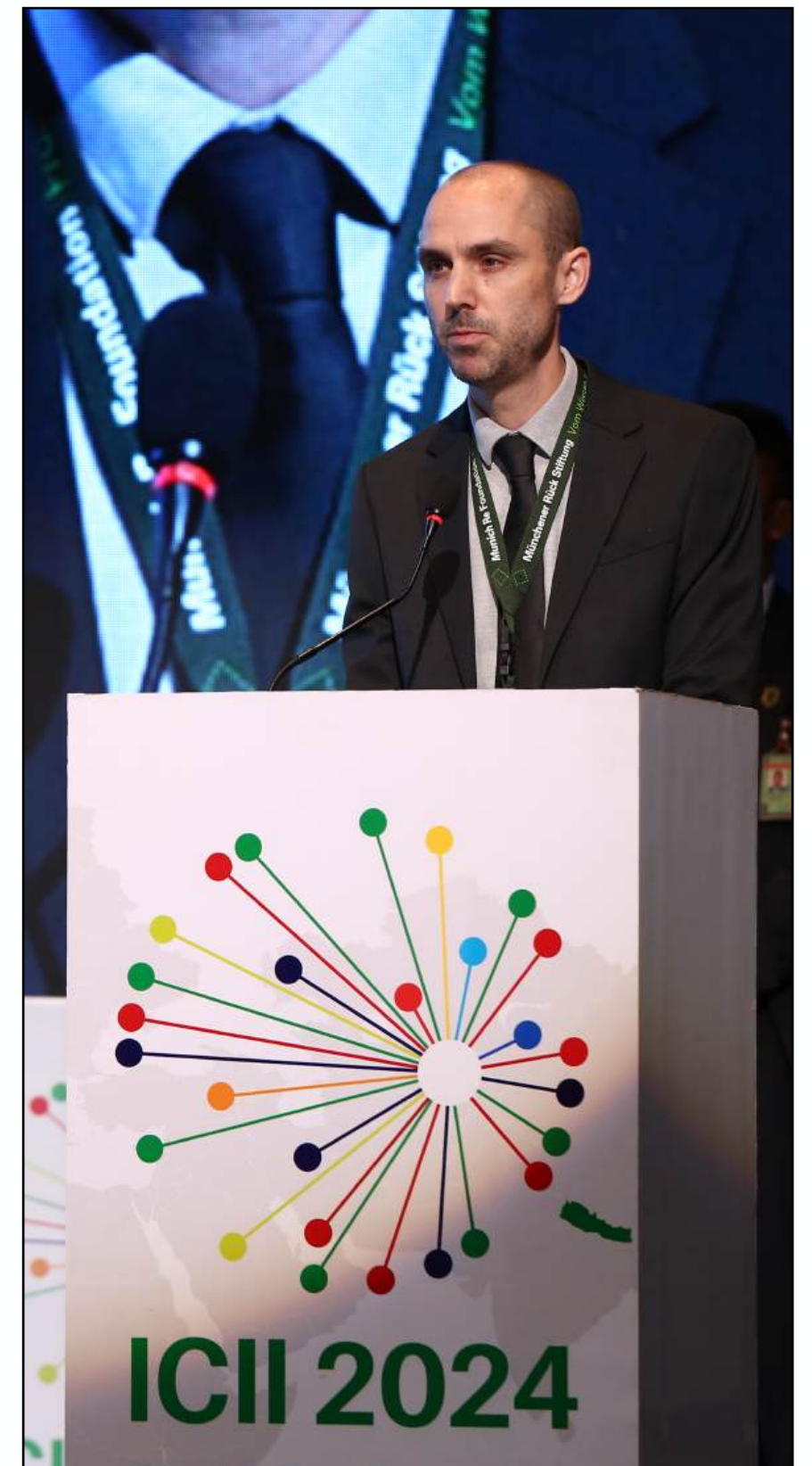
2024 was a complicated year for the Network, but it was not without its achievements. We successfully deepened our regional presence, especially in Africa and Latin America thanks to our regional teams that constitute an essential element to the value proposition we offer.

We take pride in both the launch of the Landscape of Microinsurance in Geneva in collaboration with UNDP along with the 20th International Conference on Inclusive Insurance in Kathmandu with the Munich Re Foundation. These events have empowered policymakers and practitioners with actionable insights and calls to work together which should bear fruit in the coming years.

Speaking of the future, I would like to take this opportunity to highlight a few improvements that will be happening in 2025 and beyond. A key priority for us is to continue deepening our regional presence - following the success of our African and Latin American initiatives. We plan to expand our presence in Asia, ensuring our work is locally relevant and globally connected. One of the main differences from previous years will be the organisation of multiple regional member meetings instead of having one annual meeting in Luxembourg, thus providing timely regional platforms for discussion and sharing.

Equally important is the evolution of the Landscape of Microinsurance, which will evolve from an annual programme to once every two years. This enables us to delve deeper into the data and develop additional reports focusing on specific topics. Furthermore, we plan to make the aggregated data available for users in an interactive online data hub to aid analysis, drive actionable insights and promote transparency.

Also critical is our commitment to strengthen our collaboration with key partners, including A2ii, CGAP, Global Shield, IDF, ILO and UNDP, among others. By fostering these relationships and expanding our programmes, we seek to amplify our collective impact, ensuring microinsurance remains a powerful tool for financial resilience and inclusive development. Together, we will help shape a better protected and equitable future.



I would like to conclude my message with a word of gratitude to the Government of Luxembourg (GoL), without whom none of this would be possible. The GoL have been instrumental in supporting financial inclusion through numerous initiatives and organisations over the years ranging from product development, capacity building, knowledge transfer, impact investing, etc. But one aspect in which they have truly excelled is in the power of convening and bringing together organisations and individuals with shared objectives and who value cooperation and partnership. Such is not only well regarded and championed by the GoL but forms part of our core value proposition at the Network. Merci!

Matthew Genazzini
Executive Director

Best Practice Groups



Building the Resilience of
Smallholder Farmers

66 members



Chair
Pranav Prashad
ILO's Impact Insurance Facility

In 2024, the Smallholder Farmers BPG actively engaged its members across seven meetings, including an in-person gathering at the ICII 2024 in Nepal. The group led and participated in collaborative sessions, webinars and strategic partnerships focused on enhancing the resilience of smallholder farmers through inclusive insurance.

2024 key activities

Partnership with African Insurance Organisation (AIO)

The MiN, with the support of the BPG and the ILO, formalised a strategic partnership with the AIO to support the development of inclusive insurance across Africa by creating a robust platform for knowledge sharing and capacity building. Through this partnership, the BPG co-organised two initiatives:

AIO conference microinsurance workshop (Nairobi): *Creating Value for Insurers, Channels and Beneficiaries through Effective Distribution – Ensuring Last-Mile Delivery*

The session brought together insurers, distribution partners and development actors to explore practical strategies for reaching underserved markets. Findings from the Landscape Study relating to distribution were presented, offering a global perspective alongside African cases highlighting opportunities and barriers from 15 countries.

Expert Forum (jointly with AIO Agriculture Microinsurance WG): *Distribution and Distribution Channels – Creating Value for Insurers and Beneficiaries*

The webinar and Q&A explored innovative and blended distribution models can extend reach, reduce costs and enhance value for underserved markets. Three case studies illustrated practical approaches:

- ▶ Rural Inclusion: Ostree platform for delivering financial and insurance literacy.
- ▶ Yelen Assurance: using blockchain for transparency and efficiency to agricultural insurance in Burkina Faso.
- ▶ Feed the Future Innovation Lab for Markets, Risk and Resilience (UC Davis): adapting index-based livestock insurance in northern Kenya to help women protect their assets and families from drought.

ICII 2024 parallel session (Nepal): *New Approaches to Working with Farmer Organisations for Affordability, Sustainability and Scale for Climate Risk Insurance*

The session explored persistent barriers to sustainability and scale - including consumer education, trust, affordability, and inclusivity. Four case studies showcased innovative solutions:

- ▶ MRR Innovation Lab's Village Insurance Savings Accounts (VISA) model
- ▶ Rural Inclusion's Ostree Platform: training for village champions including 15,000 coffee farmers in Uganda.
- ▶ IBISA's Heat Stress Solution and Claims monitoring platform: satellite data, climate metrics and transparent dashboards to protect over 100,000 livestock in India.
- ▶ ACRE Africa's Village Champions model: creating sustainable incomes while ensuring inclusion of farmers outside formal groups.

JMM 2024 interactive session (hosted with WFP and IBISA)

Roundtable discussion to build understanding of insurance's role in disaster resilience and wider development goals. Two case studies were presented:

- ▶ WFP: lessons learned on implementing agricultural insurance for smallholder farmers in disaster-prone contexts.
- ▶ IBISA approach to serving smallholder farmers: holistic, integrated, farm-level risk management.

Participants also shared examples of successful, scaled-up programmes at the micro, meso, and macro levels, including climate change adaptation and product bundling for climate risk insurance and gender-focused strategies to increase women's uptake of insurance.

Best Practice Groups



Insurance
for MSMEs

55 members



Chair
Jeremy Gray
Cenfri



Chair
Vera Neugebauer
Cenfri

In 2024, the MSME BPG focused on promoting data-driven approaches to improve the design and delivery of inclusive insurance solutions for MSMEs, aiming to deepen understanding of MSME-specific risks and design more tailored and sustainable insurance products. The group had two meetings in 2024, and focused on addressing on the fourth of the six key challenges identified: FSPs lack data and knowledge about MSMEs.

2024 key activities

Expert Forum: *Adopting a Data-Centric Approach to Design Insurance for MSMEs*

The session in December 2024 brought together thought leaders from the public and private sectors to explore how data can inform and improve insurance solutions for MSMEs. Panellists presented real-world experiences in collecting, analysing and applying data to develop more relevant and customer-centric insurance products.

MSME insurance toolkit: *Implementing a Data-Driven Approach to MSME Insurance*

This toolkit aims to equip insurance providers with practical guidance to implement a data-driven approach to MSME insurance. It is specifically designed for insurers, reinsurers and insurance intermediaries who are looking to better understand, segment and serve MSMEs. By leveraging data strategically, the toolkit supports the development of more tailored and effective insurance solutions for this underserved and highly diverse segment.

The toolkit covers four core steps to implementing a data-driven approach, featuring success stories of organisations that have leveraged data effectively to serve the MSME sector.

- ▶ Secure internal buy-in and define a data strategy aligned with organisational goals.
- ▶ Leverage multiple data sources – internal, public and partner – to gain insights.

- ▶ Collect primary data directly from MSMEs through surveys, interviews and digital tools like WhatsApp.
- ▶ Analyse data using both quantitative and qualitative techniques to inform product design, pricing and customer segmentation.

Featured case studies:



Seguros Bolívar: Geo-targeted insurance products with simplified claims and digital processes.



Old Mutual: Persona-based segmentation and flexible tech infrastructure.



KGFS: Field-based data collection to personalise insurance coverage for micro-entrepreneurs.

Revamped MSME BPG Landing Page

A new StoryMap platform was launched to compile all outputs generated by the BPG. This interactive hub for resources, webinars, reports, and toolkits, aims to provide members with a dynamic and user-friendly space that supports learning and collaboration.

- ▶ Continuous updates
- ▶ User-friendly access to resources
- ▶ Enhanced learning and collaboration for BPG members

Best Practice Groups



Improving health
outcomes

30 members



Chair
Lisa Morgan
ILO's Impact Insurance Facility



Chair
SK Khalidujjaman
Waadaa.insure

In 2024, the Health BPG continued to play a vital role within the MiN by fostering collaboration and knowledge exchange on health microinsurance practices. Once again the group provided a unique platform for practitioners, researchers and policymakers to share insights and innovative approaches aimed at improving access to quality healthcare through inclusive insurance.

2024 key activities

Virtual meetings

The group held four virtual meetings to discuss emerging trends, operational challenges, and effective strategies in health microinsurance.

ICII 2024 proposal

Prepared a proposal for a session at the International Conference on Inclusive Insurance (ICII) 2024 in Nepal. Although the proposal was not selected, the process provided valuable insights and stimulated discussion within the group on how microinsurance can effectively complement universal health coverage efforts.

Leadership update

In December, the group welcomed a new co-chair, bringing renewed energy and leadership to strengthen the group's engagement and agenda for 2025.

Best Practice Groups



Making Insurance Work for Women

36 members



Coordinator
Karimi Nthiga
Microinsurance Network

In 2024, the Making Insurance Work for Women BPG (now renamed Gender and Inclusive Insurance BPG) held two knowledge-sharing sessions focusing on women-centric insurance solutions and the importance of gender-disaggregated data. Recognising that gender is a cross-cutting theme, both sessions collaborated with other BPGs to promote broader inclusion across sectors.

2024 key activities

Expert Forum: *Designing for Women: APA SHEild Launch*

APA Insurance, in partnership with the International Finance Corporation (IFC), presented their programme APA SHEild – a unique and exclusive programme designed specifically for women.

5 key takeaways from APA SHEild launch

The Making Insurance Work for Women BPG also hosted the APA SHEild team to offer valuable insights into their experience designing women-centric insurance products. Hellen Osore, Head of Inclusive Insurance, and Irene Mutonyi, Chief of Staff, shared their expertise, drawing from their involvement in crafting the APA SHEild Programme.

1. Life stages and events: tailoring insurance to women's needs

Insurance offerings need to account for the unique life stages and transitions that women undergo, providing coverage that aligns with their evolving needs. This approach ensures that insurance not only offers protection but also supports women through various pivotal moments in their lives.

2. Segmentation, gender-sensitive marketing and personalised distribution

Recognising the diverse profiles of women only is not enough. It's crucial to acknowledge that each profile may necessitate a distinct approach in terms of raising awareness, distribution methods and claims handling.

This personalised strategy ensures that insurance services are not just accessible but also relevant and responsive to the various ways of life of women. By authentically engaging with women and understanding their perspectives, insurance companies can develop

communications that truly resonate, fostering a deeper connection and trust.

3. Leveraging the power of referrals: trust leads to advocacy

Women possess immense potential to act as powerful advocates for your insurance products. By earning their trust and demonstrating genuine value, they are more likely to recommend your services within their extensive social networks, amplifying your reach and impact.

4. Invest in your team: understanding gender dynamics

Investing in your team's education about gender dynamics in the context of inclusive insurance is crucial. Training your programme team on these aspects equips them to better understand, engage with, and serve the specific needs of women. This ensures that your offerings are not just inclusive but also effective in addressing the unique challenges and opportunities women face in accessing insurance.

5. Partnerships are critical: leverage everyone's expertise

Different partners bring different expertise and experiences into the design of the programme. Leverage your partners' expertise as they provide valuable perspectives which can inform the development of more responsive, flexible and accessible insurance solutions.

Expert Forum: *Why Data Matters: A2ii's FeMa Meter Tool*

A2ii presented their FeMa Meter tool for collecting sex-disaggregated data and compares differences between men and women on various indicators.

Best Practice Groups



42 members



Chair
Laura Elena Rosado
AXA EssentiALL

In 2024, the Landscape BPG played a key advisory role in shaping the Landscape of Microinsurance. The group met three times throughout the year, bringing together 29 active members including representatives from UNDP, regulators, insurers, researchers and development institutions.

2024 key activities

Strategy and vision

The group reviewed the 2023 report outcomes and validated the 2024 work plan, which focused on three strategic priorities: increasing insurer participation, boosting the study’s visibility, and ensuring its long-term financial sustainability. Updates on report design, translation, and promotion strategy were shared, and the group endorsed evolving the Landscape into a more open, dynamic Data Hub. Members also discussed refining the questionnaire, emphasizing simplicity and clarity to encourage higher response rates.

Progress and improvements

Members reviewed progress on data collection, analysis, and report writing. At that point, 44 questionnaires had been submitted. The group provided input on the report structure, which includes global insights, case studies, and tailored summaries for key stakeholder groups. The need to enhance data accessibility through online tools and to integrate official data from regulators to complement voluntary disclosures was also addressed.

Data website and governance

The group reviewed the state of the case studies and data from 37 countries, as well as challenges encountered in specific regions. A comparative analysis of data visualization platforms was presented, with Power BI identified as the preferred tool due to its integration capabilities, security, and ease of use. Although the platform is still under development, members provided input to help shape its final structure.

Ongoing guidance and feedback

BPG volunteers provided technical feedback on the Power BI dashboard, which is currently being finalized and will be launched soon. Their input has helped ensure the platform is user-friendly and tailored to the needs of different audiences. Members reviewed the draft report and made suggestions to improve accessibility, the clarity of results, and report formatting (e.g. executive summaries and visual aids). There was a strong push to enhance the practical use of data through relevant case studies and targeted outputs for regulators, insurers, and policymakers.

Key outputs and milestones

- ▶ The Power BI platform was finalised to improve access and use of Landscape data.
- ▶ A plenary session at the 2024 ICII was confirmed, with wide promotion supported by BPG members.
- ▶ The official launch of the 2024 Landscape of Microinsurance is scheduled for 2025.

International Conference on Inclusive Insurance (ICII) 2024

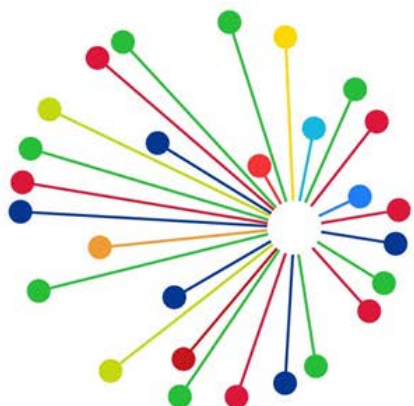
The International Conference on Inclusive Insurance is one of the key events in the inclusive insurance industry, bringing together hundreds of delegates and speakers from around the world. The conference is co-organised with the Munich Re Foundation and local partners and is a catalyst for the growth of inclusive insurance markets in the host country, as well as the region.

International Conference on Inclusive Insurance 2024

#ICII2024

Register now!

www.inclusiveinsurance.org



ICII 2024

21–25 October 2024
Kathmandu, Nepal



नेपाल लघु बीमा संघ
NEPAL LAGHU BIMAK SANGH



नेपाल बीमा प्राधिकरण
NEPAL INSURANCE AUTHORITY



नेपाल बीमक संघ
NEPAL INSURERS' ASSOCIATION



JEBISAN
KATHMANDU



JEEVAN BIMAK
SANGH NEPAL



micro insurance network



Munich Re Foundation
From Knowledge to Action

The ICII 2024 marked the 20th anniversary of the conference and took place in Kathmandu, Nepal, hosted by the Nepal Insurance Association, Life Insurance Association Nepal, Nepal Microinsurance Association and the Nepal Insurance Authority, in collaboration with the Munich Re Foundation and the Microinsurance Network.

 **500+ participants from 43 countries**

 **24 sessions**

 **2 plenaries hosted by the MiN**
Landscape and Covering Nanay, along with a Consultative Forum in partnership with A2ii

 **Members' Evening**
Additionally, MiN members were invited to the Members Evening on the opening day where 80 members and partners gathered in an informal setting, providing an excellent opportunity to foster connections and establish relationships.

Key Takeaways from the ICII 2024

1. Global collaboration for inclusive insurance

The conference underscored the importance of collaboration among diverse stakeholders—policymakers, insurers, NGOs, and academics—in developing context-specific, locally relevant solutions.

2. Debunking myths and showcasing opportunities

Participants addressed prevailing misconceptions about microinsurance, emphasising its untapped potential for growth and its critical role in enhancing financial resilience for vulnerable populations.

3. Driving innovation and data-driven solutions

A recurring theme was the necessity of leveraging data to design insurance products that are both accessible and affordable. The conference spotlighted the growing role of digital innovations, supportive regulatory frameworks, and collaborative funding models in driving transformative change.

4. Sustainable economic growth through resilience

ICII 2024 reinforced the link between economic resilience and sustainable growth, positioning inclusive insurance as a tool that aligns profitability with social impact. Discussions highlighted the sector's potential to foster long-term economic stability for underserved communities.

5. Looking ahead to ICII 2025 in Ecuador

The announcement of Quito, Ecuador, as the host city for ICII 2025 reflected the conference's ongoing commitment to fostering global dialogue. Scheduled for 13–17 October 2025, the next event will emphasise Latin American and regional priorities, ensuring inclusive insurance solutions are tailored to local needs.

Read the full conference report [here](#).

June Member Meeting 2024



The June Member Meeting (JMM) took place from 18-20 June 2024 in Luxembourg, bringing together 38 members for three days of exchange, learning, and collaboration in Luxembourg.

The meeting opened with remarks from Lorenzo Chan (Pioneer Inc., MiN Board Chair), who shared updates on the Network and emphasised that while many insurers exist, few are truly willing to step beyond traditional models – a reminder of the vast opportunities that still lie ahead for inclusive insurance.

Paul Weber (Ministry of Foreign and European Affairs, Defence, Development Cooperation and Foreign Trade) highlighted collaboration as key to Luxembourg’s approach and reaffirmed the government’s commitment to supporting microinsurance as a driver of inclusive growth. Participants then discussed common barriers and shared experiences in tackling challenges related to distribution, regulation, and client awareness.

In the following days, the discussions turned to innovation and the future of inclusive insurance. Laura Elena Rosado (AXA, MiN Board Vice-Chair) presented insights from the MiN’s Landscape of Microinsurance study, while members shared examples of pioneering work advancing inclusion and resilience – from digital innovation and data-driven gender tools to partnerships reaching underserved communities.

The meeting concluded with a joint workshop organised with InFiNe, focusing on financial inclusion and inclusive insurance in climate and disaster risk finance. Dr. Astrid Zwick (Global Shield Secretariat) and several member organisations highlighted the importance of collaboration and coordination to close protection gaps and build climate resilience.

In closing, Lorenzo Chan reflected on the need to continue advocating for the value of insurance:

“Sometimes it’s not enough to let our work on the ground do the talking. We have to go out and convince more people about the role of insurance.”

MiN extends sincere thanks to its members, speakers, and event partners – including the Ministry of Foreign and European Affairs, Defence, Development Cooperation and Foreign Trade, Luxembourg’s Ministry of Finance, Democrance, IBISA, and InFiNe – for making JMM 2024 a success.



Other events



MiN (co) organiser



MiN speaker



MiN participant



January



- UNEP FI Regional Roundtable Latin America & the Caribbean 2024

March



- Bridging Gaps, Building Futures: Microinsurance in 2023 and the Path to the SDGs & Launch of The Landscape of Microinsurance 2023

May

- Resultados del Estudio del Panorama del Microseguro 2023 para Costa Rica
- Resultados del Estudio del Panorama del Microseguro 2023 para El Salvador
- Rincón de Innovación - Iniciativa Financiera del Programa de las Naciones Unidas para el Medio Ambiente (UNEP- FI)
- The Landscape of Inclusive Insurance in Kenya
- The Role of Young Insurance Professionals in Promoting Inclusive Insurance in Africa



June

- Descifrando los Seguros Inclusivos
- June Member Meeting 2024
- Semana del Seguro Guatemala
- Workshop on the landscape of Inclusive Insurance in Uganda



July

- Primer Congreso Internacional de Seguros Inclusivos
- Mejores prácticas de microseguros y seguros inclusivos



August

- Vision Fund Insurance conference - Mexico



September

- Securing the Future: Learnings from Implementing Funeral Microinsurance Solutions in Zambia



October

- XIV Cooperative Financial Convention ICORED
- International Conference on Inclusive Insurance 2024
- Seminario Internacional Seguros Inclusivos
- COP16



November

- Distribution and distribution channels - creating value for insurers and beneficiaries
- Leveraging on artificial intelligence advance microinsurance: Focusing on trends from the Landscape of Microinsurance
- Savings & Credit Forum. From risk to resilience: Harnessing Financial Services as a tool to build resilience
- The Landscape of Microinsurance; Innovating for Resilience: Designing the Next Generation of Climate Risk Financing and Insurance Instruments in Africa
- The Landscape of Inclusive Insurance in Nigeria
- Unlock the Potential of Microinsurance for MFIs



December

- Expert Forum "Adopting a Data-Centric Approach to Serve MSMEs"

Communications

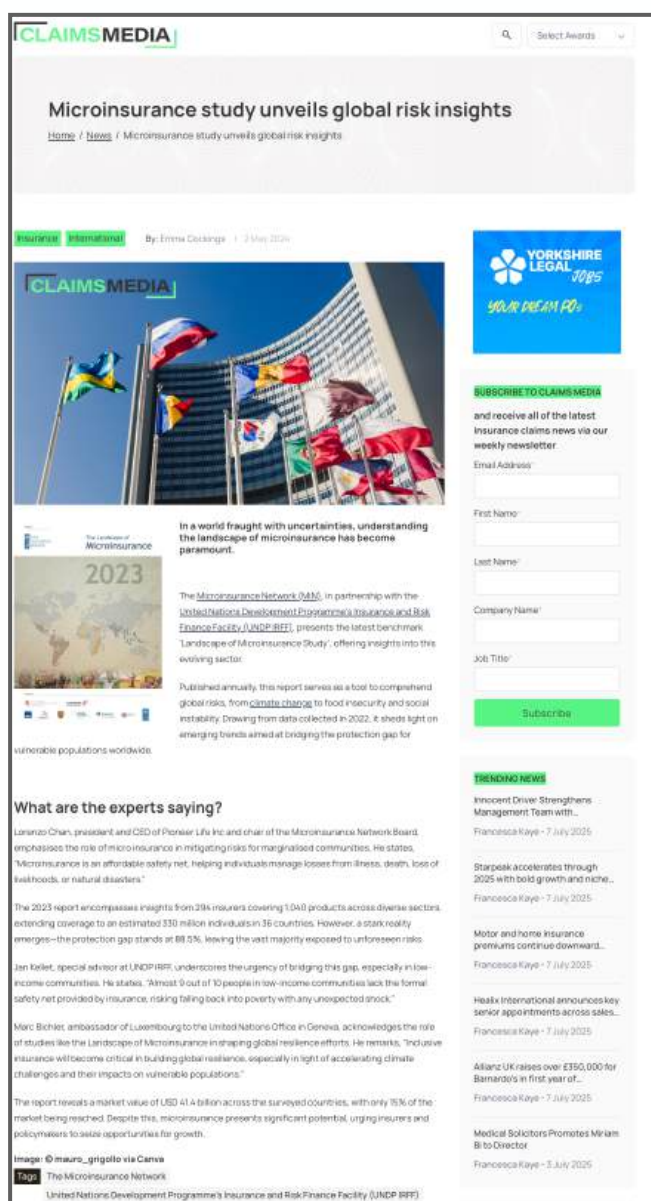
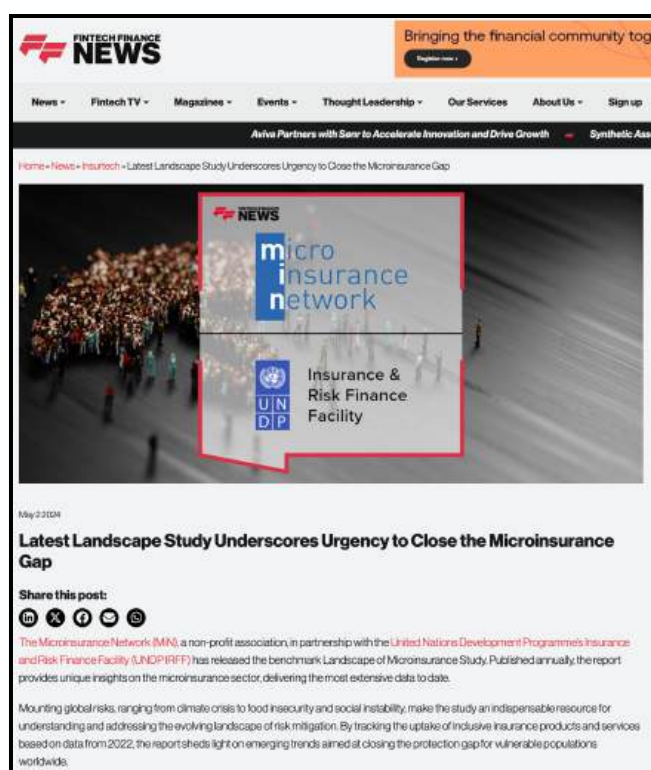


The MiN in the media

Selection of coverage in 2024

29 media mentions

3 press releases



Digital engagement



Followers +18% (8,138 at year end)

Post impressions +68%

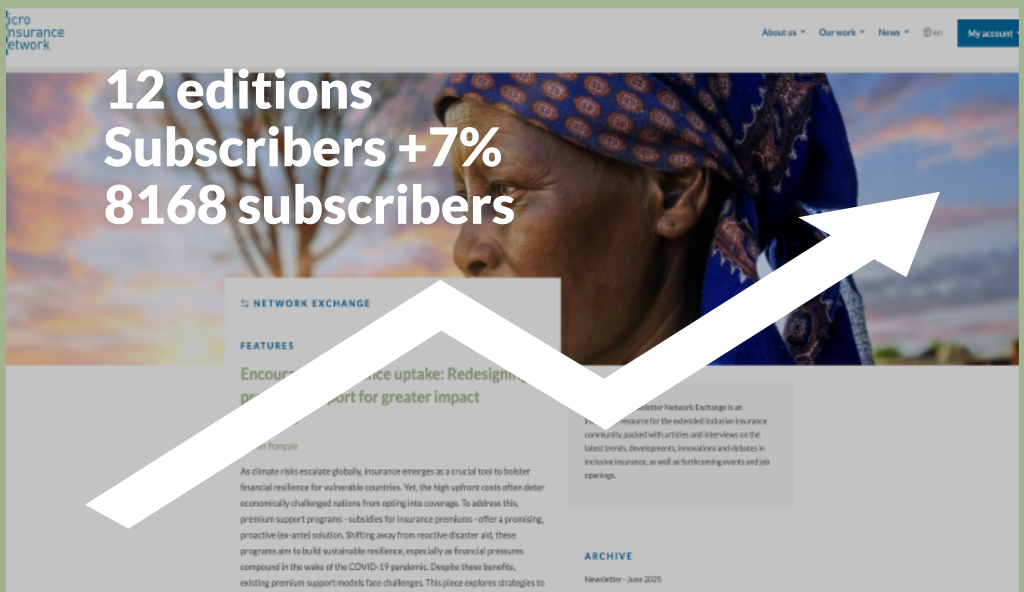


Followers +4% (1,987 at year end)

Post views +8%



website



newsletter



Landscape of Microinsurance

The Landscape of Microinsurance 2023

The Landscape of Microinsurance provides a unique benchmark, tracking uptake of inclusive insurance along with insights into emerging trends. Based on extensive primary research, the report and data provide information from over 35 low- and middle- income countries. The MiN leads the creation of this open knowledge piece which aims to mobilise key decision makers around the world on the development of microinsurance.

Launch of the 2023 Landscape



In Q1 2024, the MiN, in collaboration with UNDP, officially launched the 2023 Landscape at a high-level hybrid event in Geneva. The event brought together more than 150 participants including senior government officials, industry leaders, donors and development practitioners—both in person and online. The event featured keynote speeches and a high-level panel

discussion exploring the role of inclusive insurance monitoring in public and private sector decision-making.

Notable speakers included UNDP Administrator Achim Steiner, multiple permanent representatives to the UN in Geneva, as well as leaders from AXA, Munich Re Foundation, ZEP-RE, and the Egyptian Institute of Directors, among others. The session concluded with a networking lunch sponsored by AM Best, fostering collaboration across sectors in support of the SDGs.

Promotion and stakeholder engagement

To raise awareness of the report and boost engagement, the MiN organised a series of workshops and speaking engagements across Africa and Latin America, promoting the value of inclusive insurance and encouraging participation in the Landscape programme. Additionally, 19 country-level workshops were organised in partnership with local institutions such as AUDEA (Uruguay), AAP (Costa Rica), SIB (Guatemala), ABOCOSER (Bolivia), VisionFund (Mexico) and WAICA (Ghana). Nearly 1,500 stakeholders including regulators, insurers and development actors took part.

Click on the images above to download the reports

The Landscape of Microinsurance 2024

The 2024 Landscape report saw 294 insurers from 37 countries reporting on a total of 985 microinsurance products. Although this figure was slightly lower than 2023 (1,040), the consistency of insurer participation and geographical coverage underscored the maturity of the process. Data was collected across three continents, maintaining a representative and high-quality sample.



In 2024, the Landscape programme focused on the finalisation, publication and strategic positioning of the 2023 Landscape report, while also advancing the core workstreams for the upcoming 2024 edition.

Preliminary results from the 2024 edition were showcased during a plenary session at the ICII in Nepal.

The session highlighted the role of microinsurance in building resilience for vulnerable people, and provided actionable insights tailored to insurers, regulators and policymakers. The final report was launched in Q1 2025 through a digital campaign including a public webinar, press release and social media rollout.

Looking ahead

To continue building on the momentum, the MiN has already begun identifying key global and regional events taking place in 2025 where the Landscape findings should be showcased. This aligns with the broader objective of using the Landscape as a strategic tool to inform decision-making, drive innovation and advocate for inclusive insurance globally.





2024 regional activities: Latin America & the Caribbean

A year of consolidation and regional projection

2024 marked a turning point in the history of the Microinsurance Network (MiN) in Latin America and the Caribbean. More than a collection of isolated activities, this year was the tangible expression of a regional strategy that has been taking shape for over five years. What began as a pioneering, yet fragmented effort has now evolved into a robust, influential and strategic regional network.

In 2020, Latin America lacked a regional office, had only 19 institutional members, and faced barriers such as language, limited visibility and low engagement. By 2024, MiN had more than doubled its membership in the region, reaching 38 institutional members and 20 global members operating in Latin America, totalling nearly 58 committed organisations, a testament to both growth and membership commitment. An example is the expansion of the regional WhatsApp group, which grew from 60 representatives in 2023 to 122 in 2024, becoming a dynamic space for real-time exchange and cross-country collaboration.

Visibility, information and relevance: three pillars of change

One of the key pillars of progress has been the strengthening of relevant information production and accessibility for the industry. The Landscape of Microinsurance report has expanded from covering only six countries in the region to gathering data from eleven countries in 2024. This has been achieved through key partnerships with insurance supervisors and associations.

The value of the report has been recognised by multiple actors across the ecosystem. The increasing demand for information led to numerous invitations to present the findings at local, regional, and international events. In 2024, MiN was invited to present the report's results by organisations such as AUDEA (Uruguay), AAP (Costa Rica), SIB (Guatemala), ASES (El Salvador), and ABOCOSER (Bolivia). The report was also featured in regional workshops organised by SERINSA, focusing on Central America; by Vision Fund, emphasising the role of microfinance institutions; and by ICORED, targeting the cooperative segment.

One of the most significant milestones of 2024 was the inclusion of the report as an official tool within the A2ii's training platform for insurance supervisors and regulators. This integration not only validates the report's technical quality but also positions it as a global reference for informed decision-making in inclusive insurance supervision and regulation.

Complementing this achievement, three other key reports were developed throughout the year, further expanding the insights generated by the study:



Inclusive insurance ecosystem diagnostic survey

In partnership with FIDES and the ILO, this report compiles data from 16 countries on products, distribution channels.



Mapping of microinsurance definitions in LATAM

This report systematises terminology and performance indicators used across the region, promoting greater technical and conceptual alignment.



Improving the viability and value of inclusive insurance: a deep dive into perceived barriers by non-participating insurers

Developed in partnership with the ILO and the Generation Foundation, this report - while not published - identifies and analyses the six main barriers faced by insurers that have not yet entered the microinsurance market. It lays the foundation for a series of reports and webinars in 2025 that will showcase best practices and successful strategies to overcome these challenges.



2024 regional activities: Latin America & the Caribbean

Capabilities that transform

Strengthening technical capacities has been another essential component of the regional strategy. Through spaces like the Innovation Corner in El Salvador, experiences and technological solutions have been shared with organisations such as Democrance, Etherisc, Blue Marble, UNEP FI, MiCRO, SERINSA, among others.

MiN also consolidated its presence in high-impact events such as the Inclusive Insurance Workshop of the Chilean Insurance School and Insurance Week, organised by INTECAP and SIB. For the second consecutive year, MiN led a technical session, this time focused on parametric insurance. The event brought together more than 19,800 participants from across the region.

In terms of structured training, MiN continued supporting the ILO's "Impact Insurance" course, granting scholarships to members in the region, including one to SUGESE Costa Rica. Additionally, in collaboration with Microinsurance Master, it was agreed to bring the programme to Colombia in 2025 for its first Spanish-language edition.

Alliances for impact

The MiN has strengthened its role as a catalyst for strategic partnerships. The long-standing collaboration with FIDES, now in its fourth year, remains one of the strongest. In 2024, the Technical Secretariat of the Inclusive Insurance Working Group was transferred from FASECOLDA to APESEG, with MiN continuing to support the implementation of the regional work plan.

This year also saw the beginning of a collaboration with the Pan-American InsurTech Alliance, aimed at integrating inclusive insurance into the InsurTech ecosystem and exploring the creation of a regional working group. Likewise, initial ties were established with ALASA, with a view to promoting climate and agricultural insurance for vulnerable populations.

Regionally and globally, MiN was a signatory of the Bogotá Declaration under UNEP FI, and was selected as co-lead of the working group on nature-positive insurance. This not only reinforces MiN's commitment to sustainability but also positions it as a strategic actor in the environmental and climate resilience agenda. At COP16, MiN was invited as a speaker in three major forums, including the Global Landscape Forum, where it presented innovations in parametric insurance and blended finance as tools for biodiversity conservation.

A Network to inspire and lead

The story of 2024 would not be complete without acknowledging the vital role of MiN's members. In Bolivia, Fundación PROFIN provided technical support to insurers designing products for underserved groups. In Ecuador, Inmedical developed insurance coverage tailored to women. SERINSA redefined its organisational strategy and is preparing to launch a parametric insurance pilot in Guatemala in 2025.

Also in Ecuador, MiN supported the design of the country's first microinsurance regulation, in collaboration with A2ii and the Financial Regulation Board, and helped present this milestone alongside UNDP in a session aimed at encouraging insurers to develop products under the new framework. Similar initiatives took place in Colombia, where MiN served as a mentor in an innovation challenge focused on insurance for shopkeepers, and in Mexico, where MiN supported a challenge centred on nature-based insurance solutions.

The First Latin American Inclusive Insurance Congress, held in Santa Cruz de la Sierra, Bolivia, with support from the Munich Re Foundation, marked a milestone in the region's maturity. With over 150 participants from 80 organisations, and more than 90% of panellists coming from MiN, the event demonstrated the members' capacity to lead inclusive insurance in the region. And as the crowning achievement of this trajectory, the ICII will be held in Quito, Ecuador in 2025. This global event will serve as an unprecedented platform to amplify the voice of the region and solidify Latin America's role as a global leader in inclusive insurance.



2024 regional activities: Africa

Collaboration, innovation and growth

The MiN deepened its footprint across Africa through strategic events, sparking collaboration, innovation and growth. In 2024, through nine targeted engagements - both virtual and in person - the MiN built meaningful connections with stakeholders, amplified the visibility of inclusive insurance, and helped shape the future of climate risk financing and product innovation on the continent. From moderating conversations on agricultural microinsurance to presenting findings on artificial intelligence in insurance, the MiN used events as a platform to inspire, engage, and lead.

Malawi: collaborating for climate resilience

In November, the MiN participated in a workshop by the African Development Bank (AfDB) in Blantyre, Malawi themed *Harnessing Opportunities of the Evolving CDRFI Landscape in Africa*. The MiN's presentation - *The Landscape of Microinsurance: Innovating for Resilience* - explored how insurance can play a pivotal role in climate risk financing. The Network presented key findings and insights, emphasising the importance of designing next-generation insurance instruments that respond to Africa's pressing vulnerabilities. This event underscored the MiN's growing role in strategic collaboration, in promoting resilience through inclusive finance.

Partnering across the continent

Partnerships were the backbone of the MiN's 2024 event strategy. The organisation teamed up with the Africa Insurance Organisation (AIO) and the International Labour Organisation (ILO) to deliver impactful webinars that reached hundreds of participants. In March, the MiN joined the AIO Agriculture Insurance Working Group's kickoff session, helping set the agenda for inclusive agricultural insurance. Later in May, it co-hosted *The Role of Young Insurance Professionals in Promoting Inclusive Insurance in Africa*, a lively discussion that brought together 146 participants from across the industry. These events weren't just informational but forward-looking, building the capacity of both emerging and established professionals.

Country-specific dialogues

The MiN also led or participated in country-focused events that addressed national priorities and policy environments. In Kenya, it played a key role in an IDF Taskforce session exploring the landscape of inclusive insurance, with particular emphasis on regulatory frameworks and climate product design. Similar conversations unfolded in Uganda and Zambia, where the MiN joined forces with national insurance bodies to share lessons from the Landscape of Microinsurance and from practical implementations, such as funeral microinsurance solutions. These discussions allowed the MiN to directly support insurance regulators and associations in adapting inclusive insurance to their country's context.

Digital dialogue across West Africa

In West Africa, the Network engaged with digital transformation and innovation. November saw the MiN join a webinar hosted by GOXI Microinsurance Limited in Nigeria, where 100 participants explored the local inclusive insurance landscape. In Ghana, we contributed to a session hosted by the West African Insurance Companies Association (WAICA) on *Leveraging Artificial Intelligence to Advance Microinsurance*. With 200 participants, the session explored how AI can transform client outreach, underwriting and claims processing for underserved markets. These regional fora highlighted the MiN's commitment to staying at the forefront of emerging trends, ensuring that inclusive insurance evolves alongside technology and consumer needs.

Growing the Network, deepening the impact

These event-based engagements did more than just build knowledge - they helped grow the MiN's presence and influence. In 2024, we welcomed eight new institutional members, a testament to the momentum generated through regional visibility and meaningful partnerships. Our 2024 event strategy demonstrated that microinsurance is more than a concept - it's a collaborative, evolving solution to real challenges faced by millions across Africa. By showing up, speaking out and working together, the MiN helped turn insights into action, setting the stage for an even more connected and resilient 2025.



2024 regional activities: Asia



Collaboration and cooperation

While we continue our search for a new Regional Coordinator in Asia, the region has remained an active focus through targeted engagements led by the Secretariat. Notably, under the framework of collaboration with the Global Shield against Climate Risks, the MiN has contributed to inclusive insurance stocktakes, gap analyses and recommendations across several countries including Pakistan, the Pacific Islands (specifically Fiji and Tonga) and the Philippines, which are also on the Global Shield's pipeline.

Within the scope of coordinating the IDF's Inclusive Insurance Working Group and in partnership with CGAP, the MiN is supporting the development of a risk transfer solution for World Vision through their microfinance entity VisionFund, starting with a pilot in Cambodia.

Co-designed through a design sprint that involved insurers, reinsurers, brokers, as well as development and humanitarian organisations, the concept focuses on a meso-level, multi-peril insurance product that enhances both climate and health resilience. It aims to cover 10,000 flood-prone households, complementing national systems such as the IDPoor social protection programme and enabling a shift from reactive post-disaster aid to pre-arranged parametric insurance for faster and more effective response. Building on the Cambodian pilot, the concept has the potential to scale across the Mekong region - including Vietnam, Myanmar, and Mongolia - and to other geographies where World Vision operates.

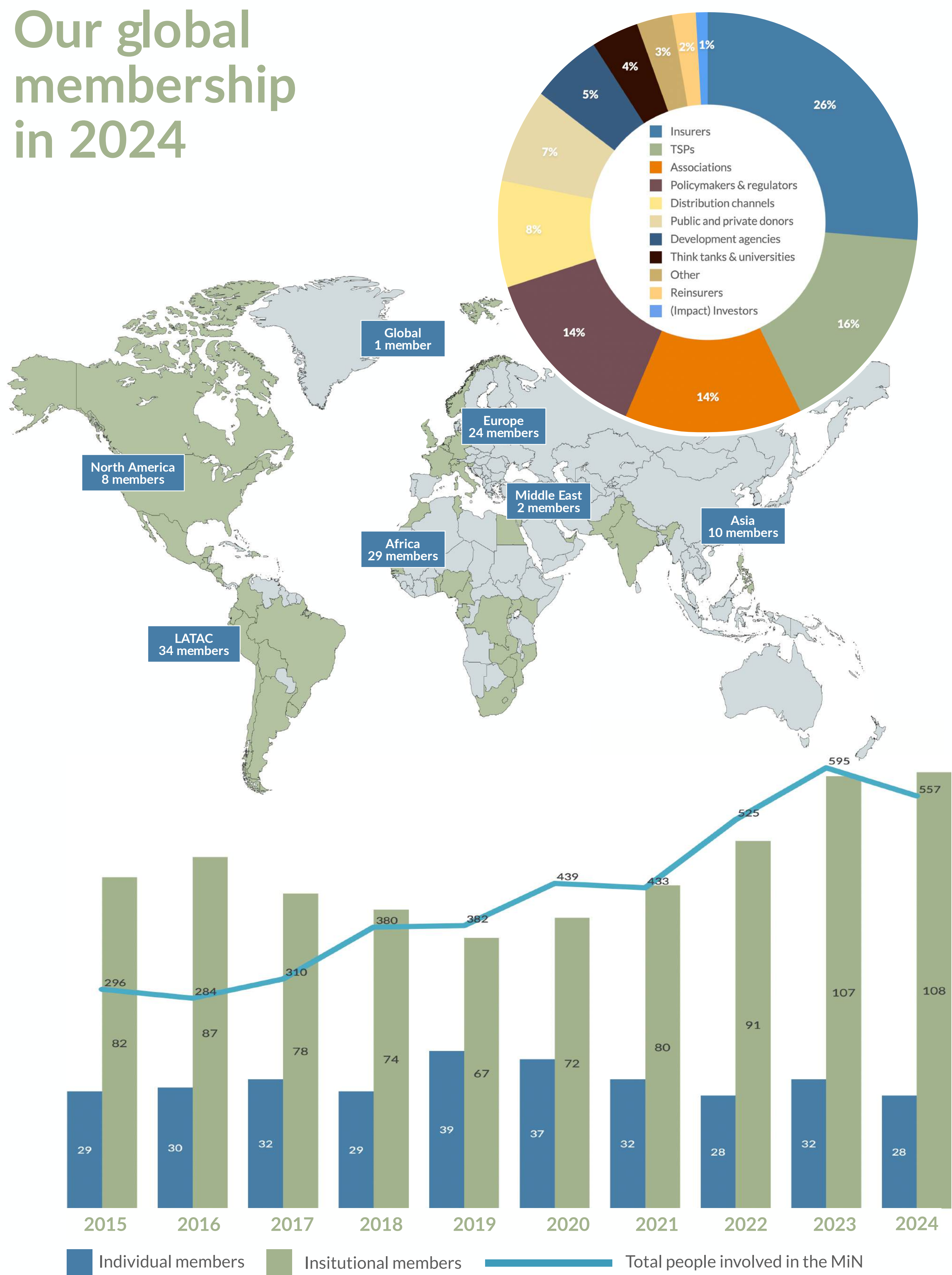


Our partners and sponsors

The MiN’s work thrives on a diverse network of partners who bring regional expertise, strategic support, and innovative approaches to advance inclusive insurance worldwide. Together, these partnerships strengthen ecosystems, drive market development, and promote innovation – making inclusive insurance more accessible and impactful across different regions and sectors. The table below highlights some of the key partnerships, objectives and specific areas of support.

	Africa	Coordinate and promote inclusive insurance in Africa.	Ecosystem engagement and training in Africa.
	Global	Stakeholder engagement for CGAP initiatives.	Strategic partnerships, alignment and ecosystem engagement.
	Latin America	Support inclusive insurance WG in Latin America.	Regional coordination with regulators and industry bodies.
	Global	In-country stocktake and gap analysis for inclusive insurance.	Co-leading inclusive insurance components.
	Global	In-country mapping and gap analysis for inclusive insurance.	Co-leading inclusive insurance components.
	Global	Coordinate the inclusive insurance WG and the SHS WG.	Coordination of working groups.
	Global	Improve inclusive insurance viability and awareness.	Arabic outreach and translation of Landscape Study.
	Egypt	Regulatory insights and global policy work.	Ecosystem engagement and training + Arabic translation.
	Global	Co-organise the ICII.	Support and promote the ICII.
	Global	Support Landscape Programme.	Sponsorship of Landscape Programme.
	Latin America	Nature-based insurance for sustainability.	Promote nature-based insurance in Latin America

Our global membership in 2024



Our members in 2024

Associations	AB Entheos https://ab-entheos.co.ke	Blue Marble Micro Ltd https://bluemarblemicro.com
Development Agencies	AM Best https://web.ambest.com/home	Bradesco Seguros e Previdência http://www.bradescoseguros.com.br
Distribution Channels	ABOCOSER https://abocoser.org	Britam Holdings Plc https://britam.com
(Impact) Investors	Access to Finance Rwanda (AFR) https://afr.rw	Cebuana Lhuillier Insurance Solutions http://www.cebuanalhuillier.com
Insurers	Access to Insurance Initiative (A2ii) http://a2ii.org	Cenfri CNP http://cenfri.org
Other	AFC Insurance Comapny https://www.afcholdings.co.zw/insurance/	CIC Insurance Group Plc https://www.cicinsurancegroup.com/
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Technical Service Providers (TSPs)	Allianz SE https://allianz.com	Confederação Nacional das Empresas de Seguros Gerais (CNseg) http://www.cnseg.org.br
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	Asociación Uruguaya de Empresas Aseguradoras (AUDEA) https://www.audea.org.uy/	Development of Humane Action Foundation (DHAN Foundation) http://www.dhan.org
	Autorité de Régulation et de Contrôle des Assurances (ARCA) https://arca.cd/	Direction Nationale des Assurances Côte d'Ivoire https://assurances.tresor.gouv.ci/
	AXA S.A. http://axa.com	Direction Nationale des Assurances du Togo https://service-public.gouv.tg/single-administration
	Barents Re Reinsurance Company https://www.barentsre.com	
	Belgian Raiffeisen Foundation (BRS) http://www.brs.coop	

Our members in 2024

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 EFU Life Assurance Ltd https://www.efulife.com	 International Actuarial Association (IAA) http://www.actuaries.org	 Rural Inclusion https://www.ruralinclusion.org
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 Feed the Future Lab for Markets, Risk and Resilience (MRR Innovation Lab) https://basis.ucdavis.edu	 MIC Global https://www.micglobal.com/	 Superintendencia de Seguros de la Nación https://www.argentina.gob.ar/superintendenciade-seguros
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 Frankfurt School of Finance & Management http://www.frankfurt-school.de	 Microinsurance Master http://www.microinsurancemaster.org	 Supervisory Authority of Insurance and Social Welfare (ACAPS) https://www.acaps.ma/en
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 Instituto Nacional de Seguros https://www.grupoins.com	 Pioneer Life Inc. http://www.pioneer.com.ph	 ZEP-RE (PTA Reinsurance Company) https://zep-re.com/
 Insurance Federation of Egypt http://www.ifegypt.org	 PlaNet Guarantee (Inclusive Guarantee) www.inclusiveguarantee.fr	
	 Radiant Yacu https://www.radiant.rw	
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Luxembourg

Why join the micro insurance network?



+110
institutions



+50
countries



+580
experts

HELP SHAPE A BETTER FUTURE

Despite strong growth in microinsurance, 9 out of 10 people globally remain unprotected from rising risks including climate change, health crises, disasters, conflict and nature loss, according to the *Landscape of Microinsurance 2024*.

The microinsurance market focuses on emerging consumers with precarious and unpredictable incomes, but providers face complex challenges in understanding and designing specific products for this segment.

OUR VISION

Our vision is of a world where people of all income levels are more resilient and less vulnerable to daily and catastrophic risks.

OUR MISSION

Our mission is to promote the development and delivery of effective risk management tools, including insurance services, for underserved people around the world.

10 REASONS TO JOIN THE MiN

- ▶ **Belong to the only global and impartial multi-stakeholder community** of microinsurance and inclusive insurance experts.
- ▶ **Gain access** to peers and specialist technical experts.
- ▶ **Help to close the people protection gap** by participating in our Best Practice Groups.
- ▶ **Share your expertise** and receive insights through participation in the Expert Forums.
- ▶ **Highlight and promote** your work in our newsletter and social media channels, as well as being showcased on our member directory.
- ▶ **Influence the global agenda** for inclusive insurance through the MiN's strategic partnerships.
- ▶ **Shape our strategy and work plan** by sharing your views on effective market development.
- ▶ **Stay informed** through regular updates in our monthly newsletter.
- ▶ **Connect with other stakeholders** through member engagement, member-only events, and our private online community platform.
- ▶ **Financially support** the Network's vision and work.



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www.microinsurancenetwork.org/membership

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