

Welcome!

We will begin shortly

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- Gain access to peers and influence best practices
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EXPERT FORUM: UNDERSTANDING DONOR ENGAGEMENTS IN MICROINSURANCE



Moderator:

Ulrich Hess
Senior Advisor

giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH

Housekeeping Items

- ✓ Today's Expert Forum is scheduled to last 1 hour including Q&A
- ✓ To ensure the highest quality of experience, all participants will be muted



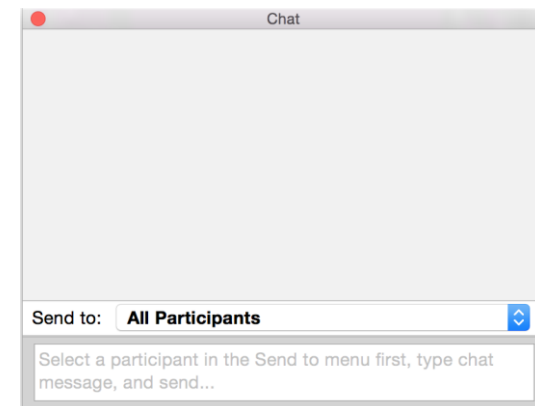
- ✓ QUESTIONS can be submitted via the “Chat” or Q & A features

OR

- ✓ “Raise Hand” icon to speak
- ✓ Lower Hand and mute after



- ✓ Slides and a recording of this presentation will be circulated after we conclude
- ✓ Message the MFW4A Secretariat for any issues



Objective

1. Identify interventions with details since 2011
2. Place interventions in terms of objective, method, funding, and development areas
3. Establish patterns and trends in this landscape
4. Suggest key areas of focus emerging from these patterns
5. Identify global trends
6. Identify donors who are interested in collaborating to develop new donor guidelines on microinsurance



Speaker:

Liz McGuinness
Founder & President

LMG CONSULTING

FUNDING

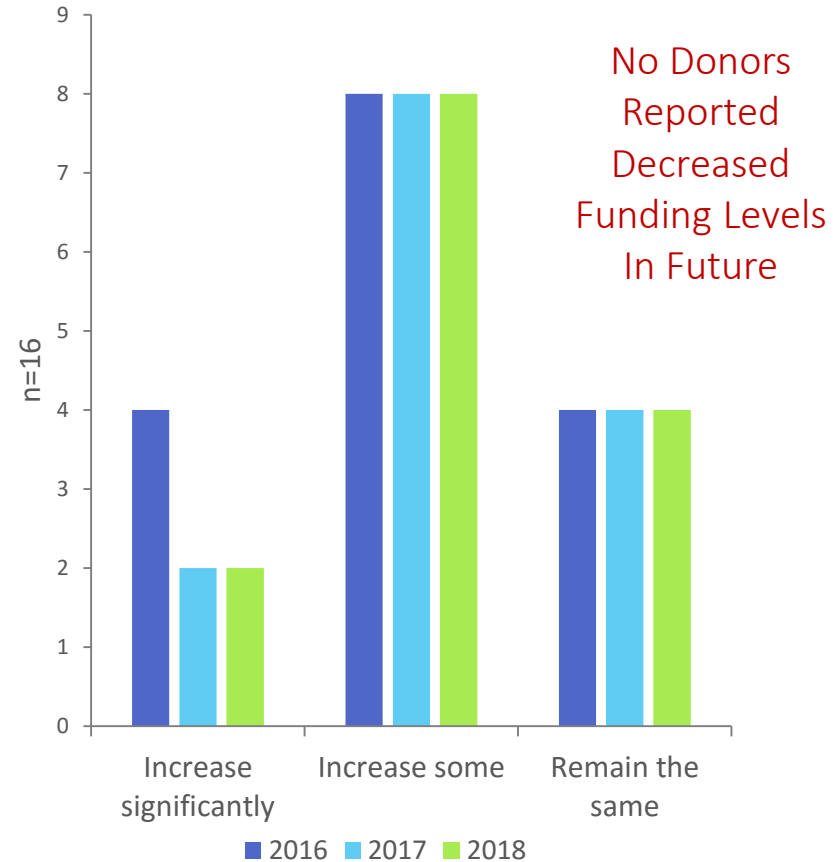
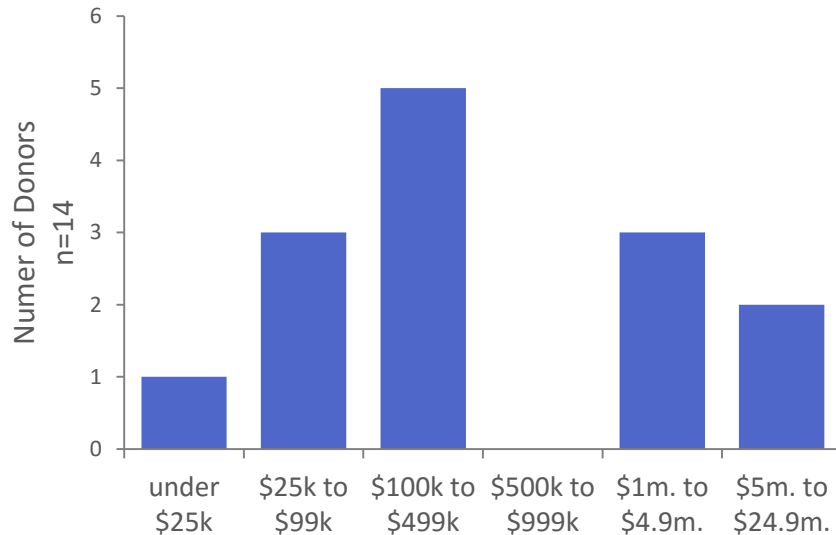


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Median Value of Grants in Range \$US 100,000-499,000 (2015)

Average Number of Active MI Grants per Donor in 2015 = 5.9

Total Value Of Grants Provided By
Donors Varies Widely



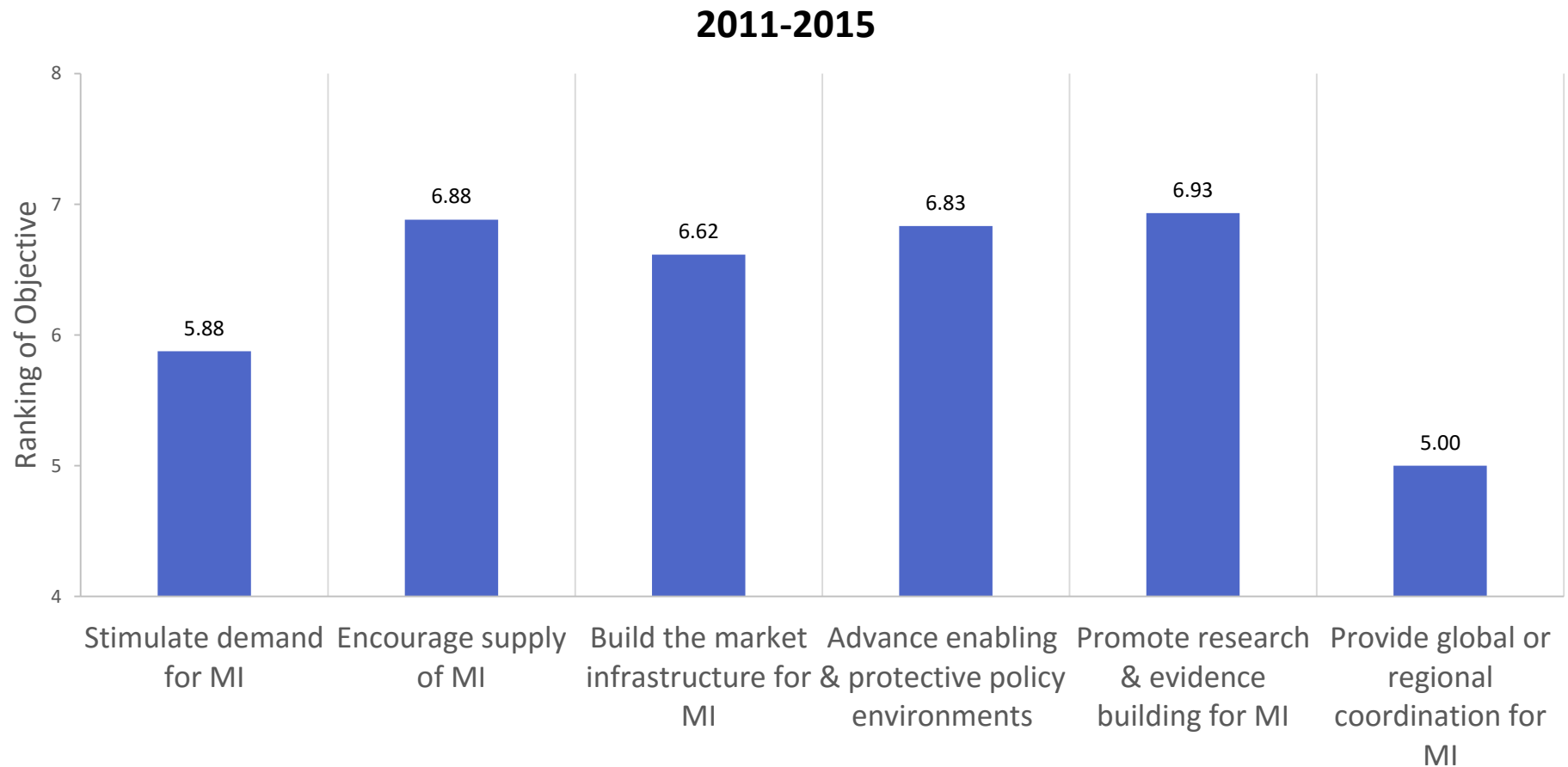
MARKET SYSTEMS VS. PRODUCTS



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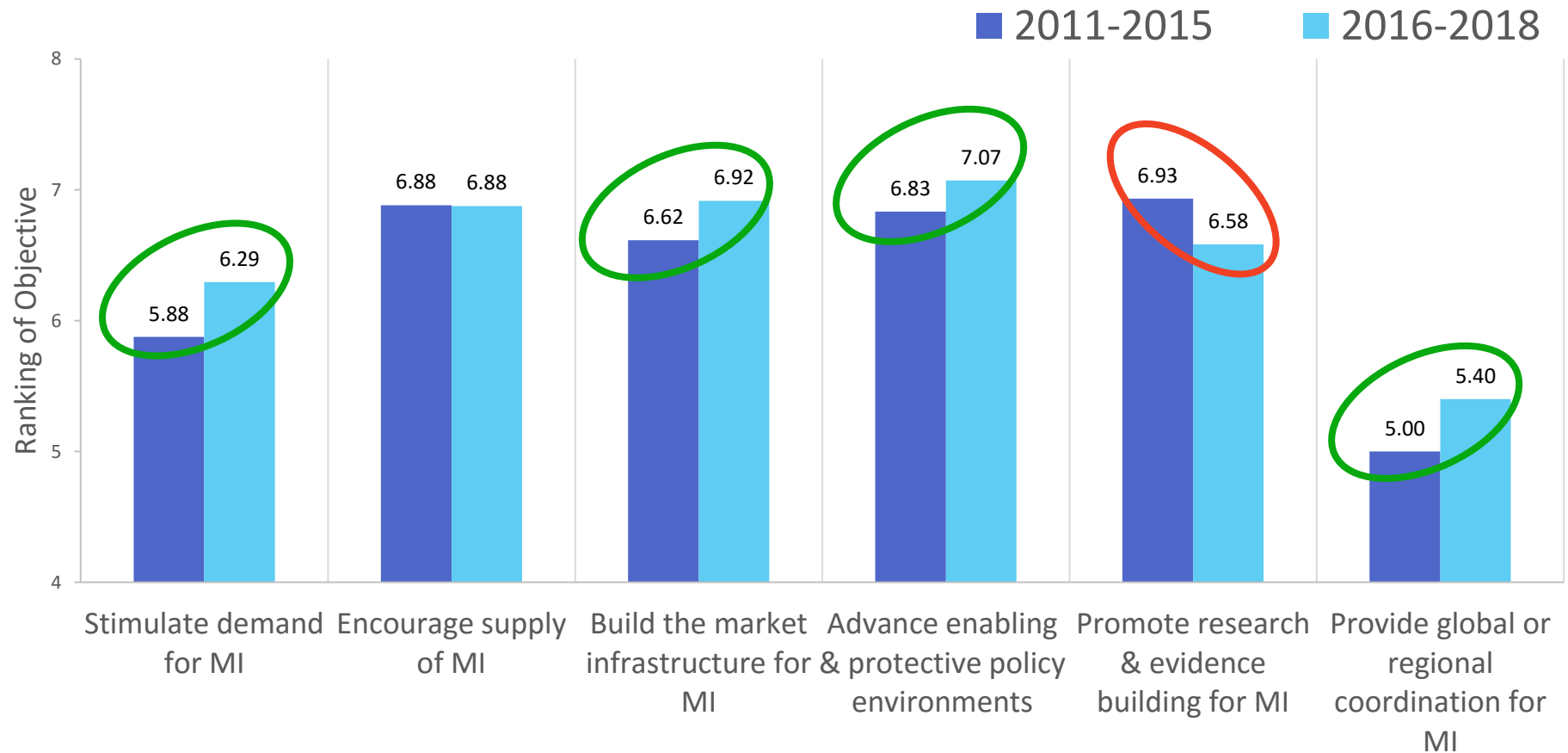
Trends in Donors' Objectives in Supporting Microinsurance –

Using a market systems development framework



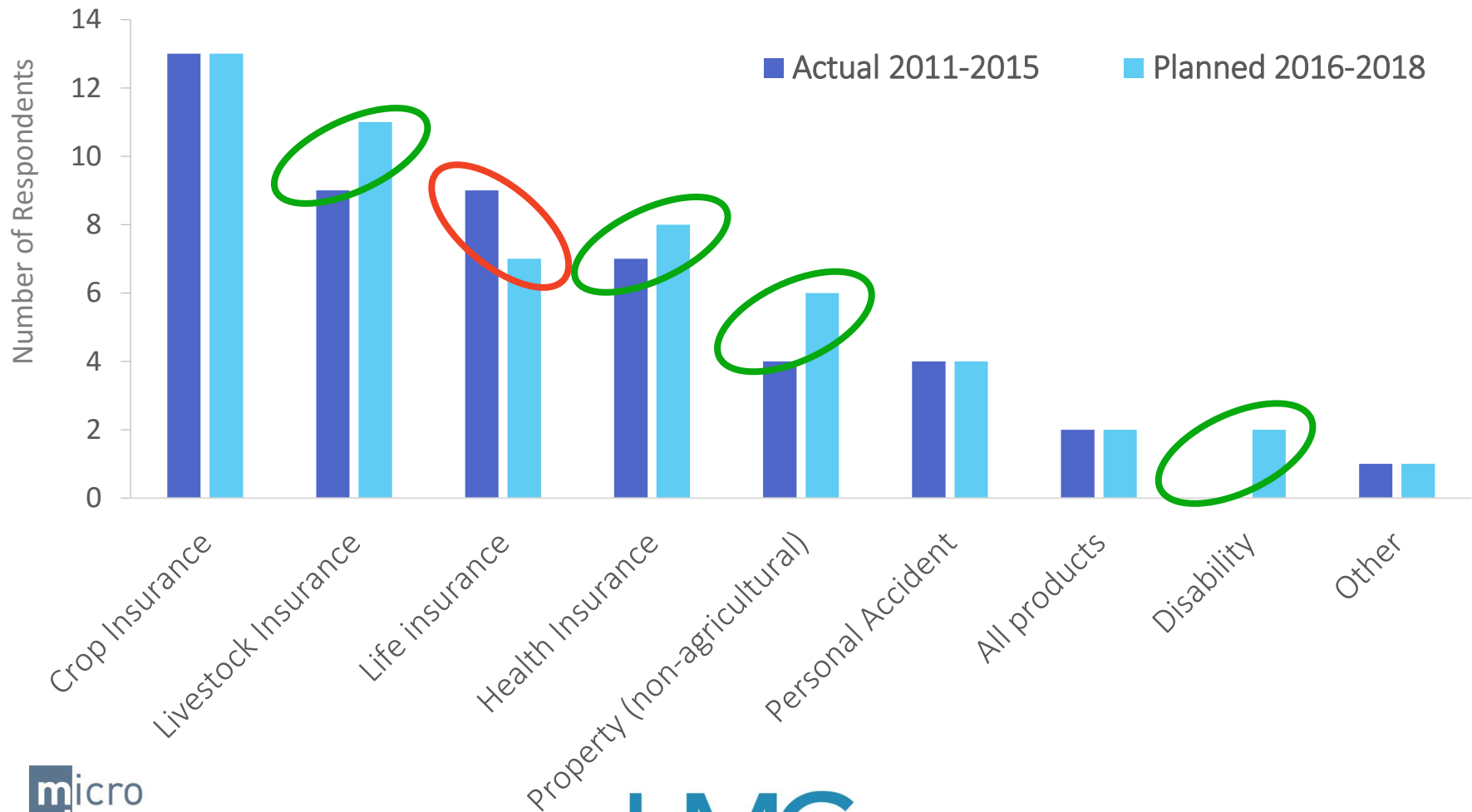
Trends in Donors' Objectives in Supporting Microinsurance

Using a market systems development framework



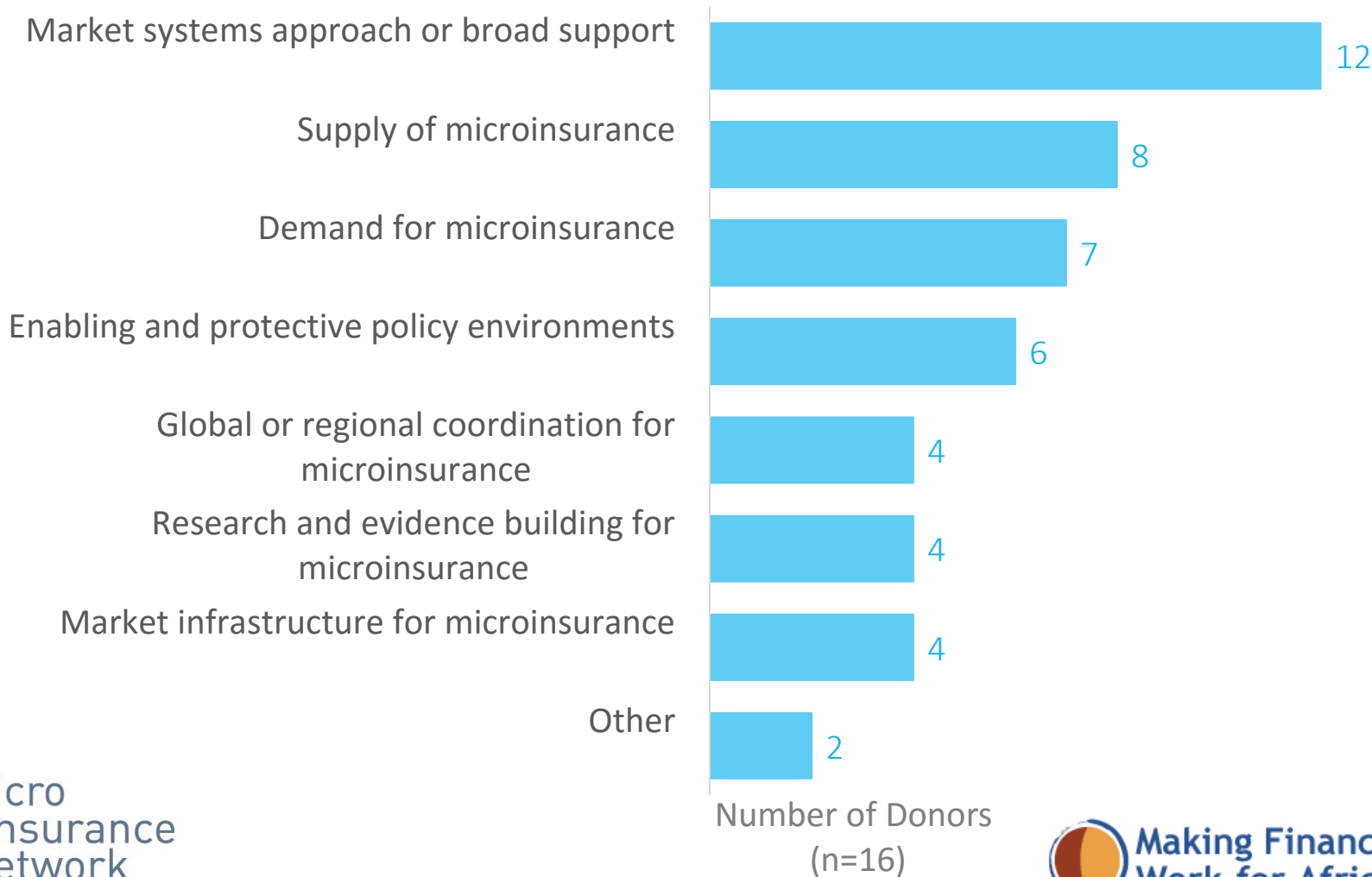
In Future, 3 Products Will See More Support

Life insurance, Will See Less Support



Future: Many See their Role as Supporting Market Systems Development

Several See Their Role as Supporting Supply or Demand





Peter Wrede
Senior Insurance Specialist



WORLD BANK GROUP



Aurore Lambert
Project Manager

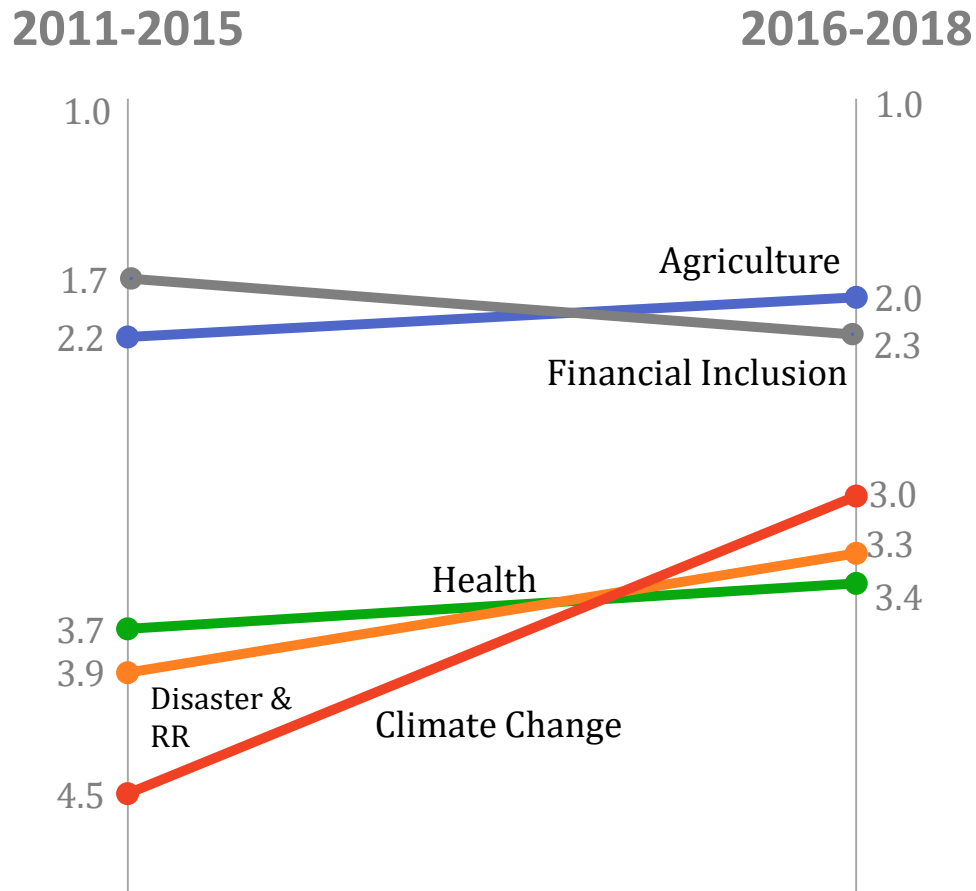


PRIORITY SECTORS AND PRODUCTS



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Development Sectors Of Increasing Importance In Next 3 Years



TRENDS

- ❑ “Inclusion of Agriculture as a core sector ... means that we expect greater attention to this area.”
- ❑ “There are increasing concerns about adaptation to climate change amongst our partners ...” (AFD)
- ❑ “Strong (political) focus on climate risk insurance.” (GIZ)

Note: The lower the number the higher the rank

Priority Sector 2016-2018: Agriculture

Agricultural insurance funding poised to increase over next 3 years



- 9 institutions ranked agriculture #1 priority
- Median amount committed is higher
- Most plan increased funding in 2016
- A few will increase significantly

Ag insurance “is a major factor in farmers accessing finance”

Priority Sector 2016-2018: Financial Inclusion

Financial Inclusion ranked #2 overall



- 3 institutions ranked it #1 priority
- Microinsurance portfolios tend to be smaller
- Funding flat this year, will increase some in 2017 & 2018

“interest in digital financial services beyond payments services “

Priority Sector 2016-2018: Climate Change

Climate Change funding will increase some

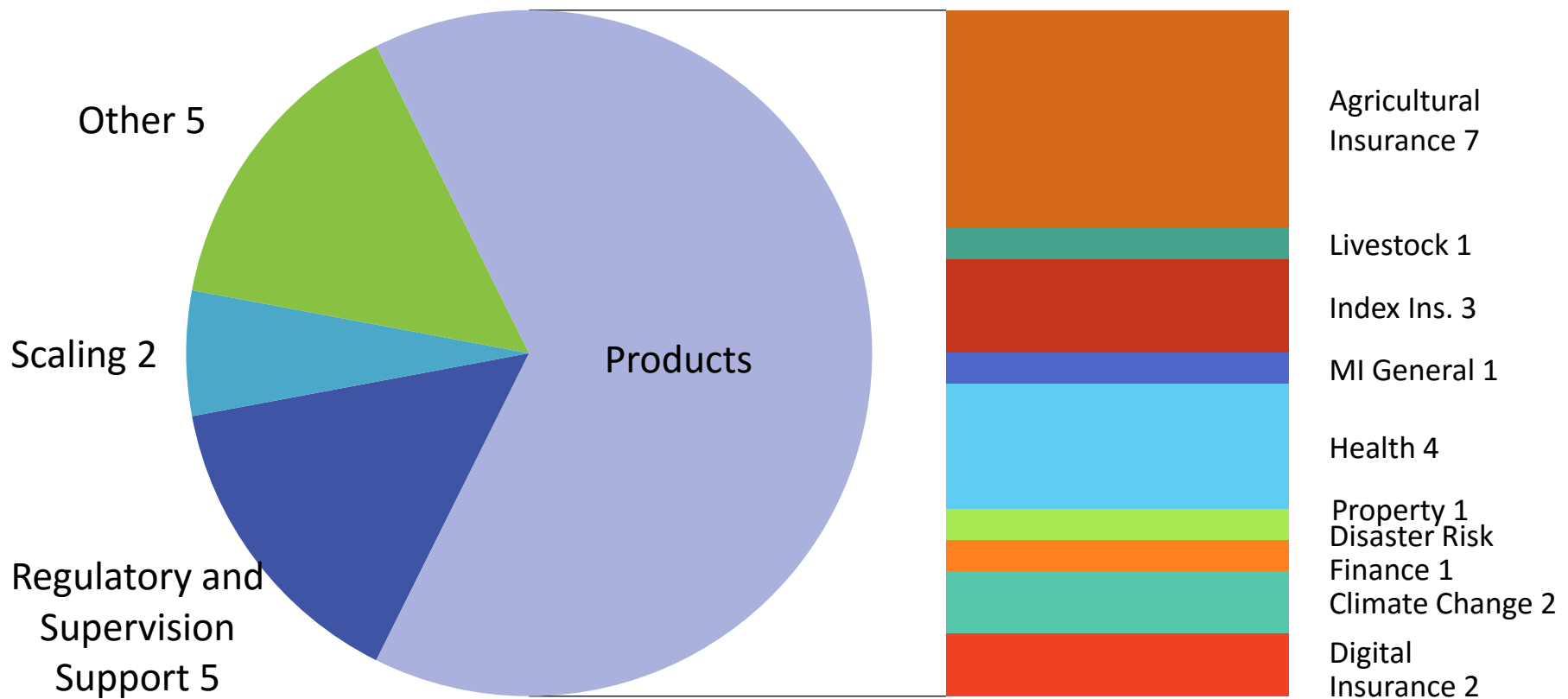


- 2 donors ranked climate change #1 priority
- Funding expected to increase some in 2016, and then remain steady

Due to “strong political focus on climate risk insurance”

“Increasing funding available for climate change and agricultural insurance”

Areas of Opportunity: Agricultural and Health Products, Regulatory and Supervision Support and “Other” (2016-2018)





Moderator:

Ulrich Hess

Senior Advisor

giz Deutsche Gesellschaft
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The global challenges
of tomorrow drive our work
today. We shape sustainable
development worldwide.

AGRICULTURAL INSURANCE

Obstacles to scale-up for agricultural (index) insurance

- Data
 - Historical data
 - Weather stations
- Basis risk/Actuarial capacity
- Demand/Financial Literacy
- Distribution
- Regulatory hurdles

Our Multi-level Approach

National Insurance Market

Regulators & Ministries



Associations & Service Providers



Insurers & Distributors



PIONEER
YOUR INSURANCE

GLICO LIFE
we cushion you for life

**Star Microinsurance
Services Limited**
Your tool for poverty alleviation

Our Advisory Services to Key Stakeholders

National Insurance Market

Regulators & Ministries

- Development of supervisory capacities for regulating and monitoring insurance sector
- Establishment of insurance industry networks
- Advisory services on financial inclusion strategies and consumer protection

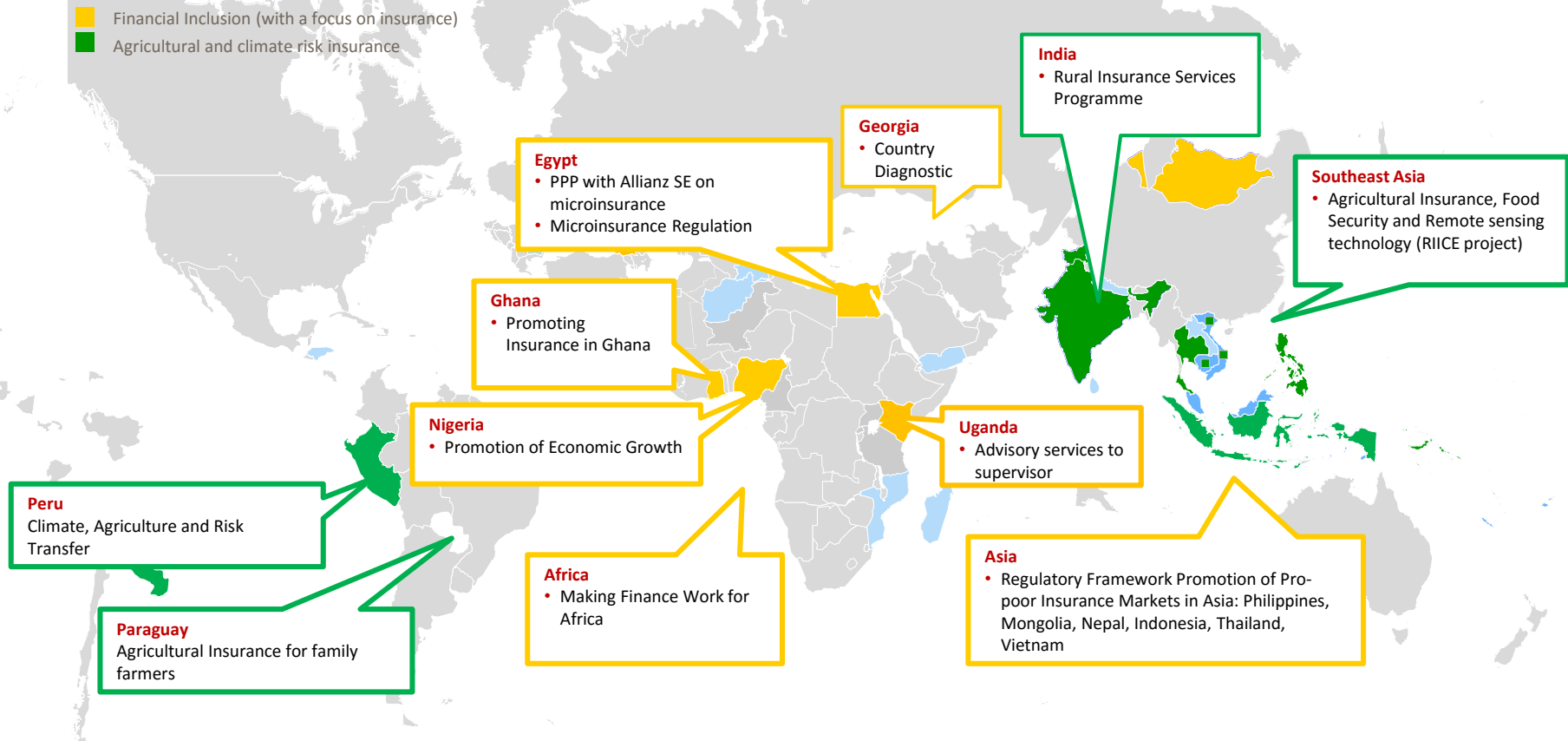
Associations & Service Providers

- Support of training institutions, associations and other technical service providers
- Linking international technology providers with local partners
- Pilot testing innovative technologies

Insurers & Distributors

- Support piloting of new insurance services: product development and distribution
- Advisory services on designing and carrying out financial literacy activities

Our Current FSD Insurance Project Portfolio as of Oct 2015



Sector Projects / Initiatives Insurance (Global)

- Sector Project Financial systems approaches to insurance
- Access to Insurance Initiative

Thoughts on Agricultural Insurance Policy: G20 Working Paper

Website: <http://smefinanceforum.org/post/g-20-round-table-on-innovations-in-agricultural-finance>

The screenshot shows the SME Finance Forum website. The header includes the SME Finance Forum logo, navigation links (HOME, KNOWLEDGE BANK, SME FINANCE CHALLENGE, SME DATA, ABOUT, MEMBERSHIP), and a search bar. Below the header, there's a section for the G20 Round Table on Innovations in Agricultural Finance. It features a banner with the GPFI 2015 G20 logo and text stating that the first G20 Round Table on Innovations in Agricultural Finance is taking place in Antalya, Turkey on September 9th, 2015. The text describes the agricultural sector's essential role in food security and economic growth, noting its current challenges and the need for modernization. A list of five new studies to be presented at the Round Table is provided. On the right side, there's a ZUNIA promotion and a 'Contribute new post' button. Below that, a 'Related posts' section lists articles on financing agricultural value chains in Latin America, agricultural lending tools, and a webinar on introducing rural finance.

SME FINANCE FORUM

MANAGED BY **IFC** International Finance Corporation
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Home » Knowledge Bank » Events » G-20 Round Table on Innovations in Agricultural Finance

G-20 Round Table on Innovations in Agricultural Finance

The first G20 Round Table on Innovations in Agricultural Finance is taking place in **Antalya, Turkey** on **September 9th, 2015** ahead of the G20 GPFI Forum and Plenary.

The agricultural sector is essential for food security, job creation and overall economic growth. However, the potential is largely untapped and agriculture in developing countries is still characterized by low productivity. There is a strong need to sustainably modernize the agricultural sector in developing countries. This, however, comes with a heavy demand for investment capital and providing sustainable financial services for rural areas and agriculture has proven to be extremely difficult.

At the Round Table, 5 new studies on the following subjects will be presented:

- Innovations and Emerging Trends in Agricultural Insurance,
- New Trends in Financing Agricultural Value Chains
- Digital Technology, Financial Services, and Smallholder Farmers,
- Financing for Women in the Agricultural Sector, and
- Understanding Smallholder Demand, Driving Innovation.

ZUNIA is for YOU!

Contribute new post

Related posts

Financing Agricultural Value Chains in Latin America: Barriers and Opportunities in Mexico, Peru and Honduras

Agricultural Lending Tools: Value Chain and Market Assessment

Webinar | Introducing Rural Finance



LENA HERON
*SENIOR RURAL
DEVELOPMENT
ADVISOR*



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USAID Engagement in MicroInsurance

Lena Heron
Bureau for Food Security
April 28, 2016



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DEFINING RESILIENCE

USAID defines resilience as:

the **ability** of people, households, communities, countries and systems (social, economic, ecological) to mitigate, adapt to and recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth

Initial focus on recurrent crises at *the intersection* of chronic poverty and exposure to shocks and stresses



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KEY FEATURES OF USAID RESILIENCE EFFORTS

1. Developmental focus on people and places subject to recurrent crisis
2. Shocks/stresses more explicitly recognized as perennial features (not anomalies). Concurrent investment to:
 - Reduce and manage risk - [absorptive capacity](#)
 - Build adaptive capacity - [adaptive capacity](#)
 - Facilitate inclusive growth - [transformative capacity](#)
3. Joint humanitarian and development analysis, planning and implementation



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Evidence of Impact*

- Insured HHs are 25% less likely to reduce the numbers of meals consumed per day (43% less likely among more vulnerable HHs).
- 36% lower likelihood of distress livestock sales among insured HHs; (64% lower among HHs with more than 8.4 TLU.
- Insured HHs invest more in vet services, reduce herd sizes and experience increase in milk productivity and total milk income.

* Jansen, Barrett and Mude, 2014



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Insurance for resilience in Northern Kenya

- Grew out of research on persistent poverty in 2003;
- Piloted in 2008 as add-on to HSNP; expanded by DFID and AusAID in 2012;
- Scaled by the Government of Kenya as a part of their resilience program beginning in 2015.



Photo: ILRI

Q & A

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Microinsurance Network

The global multi-stakeholder platform
for microinsurance experts to work together.

Over 80 institutional members in more
than 30 countries

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