Insight Report: Microinsurance - Tapping an Unconventional Market

Description:
‘Insight Report: Microinsurance – Tapping an Unconventional Market’ analyzes the growth of microinsurance globally, and the threats and challenges it faces. Most microinsurance businesses are generated from developing countries; it is therefore important to understand the cultural diversity and business environments in Latin America, Asia and Africa. Asia accounts for 80% of the global microinsurance industry, followed by Latin America and Africa with 15% and 5% respectively, according to ILO and Munich Re. Asia had the highest number of people with microinsurance cover, at 170.4 million in 2012. Despite the rising penetration of funeral insurance in South Africa and mobile microinsurance (MMI) services in the Sub-Saharan African (SSA) market, overall microinsurance coverage is still very low in Africa. In Latin America, growth in microinsurance coverage is led by commercial insurers, unlike Asia and Africa, where markets are driven by subsidies, government funds and donors.

The report also discusses the dynamics of microinsurance business, providing insights into the microinsurance supply chain, business models, microinsurance products and the targeted consumer. Insurers are considering microinsurance as a long-term growth strategy in new and potentially high-growth markets. Insurers are increasingly collaborating with government agencies, non-government organizations (NGOs) and development organizations to create a market for microinsurance.

Summary
‘Insight Report: Microinsurance – Tapping an Unconventional Market' covers detailed analysis of the global microinsurance industry as a source of growth for insurers. It provides:

- Insights into the key global market trends in the microinsurance industry.

- Evaluation of microinsurance as a business case for commercial insurers.

- Insights into different microinsurance business models.

- Detailed analysis of microinsurance coverage, and supply and demand of microinsurance products.

Scope
- This report analyzes the coverage of the global microinsurance industry, along with key trends.

- This report provides an insight into the threats and challenges in the global microinsurance industry.

- This report discusses product and technological innovations by microinsurers to increase operational efficiency and microinsurance coverage.

- This report also provides an understanding of target consumers of microinsurance.

Reasons To Buy
- Understand current developments in the global microinsurance supply chain.

- Develop an insight into how microinsurers use distribution channels to reach target consumers.

- Gain understanding of the governments' and NGOs' roles in developing microinsurance, and how commercial insurers can collaborate with NGOs and governments to penetrate the microinsurance market.

- Gain an insight into best practices and strategy to build scale and increase commercialization in microinsurance.

Key Highlights
- Microinsurance faces challenges in terms of costs, as its operating model involves relatively low premiums. Operating costs do not decrease in proportion with the low premiums charged, making it imperative for microinsurers to adopt new approaches to cut costs.

- Reinsurers recognize the potential of microinsurance and commercial reinsurers with excess capital are
making investments in microinsurance development.

- Diversity in distribution channels has created an opportunity for insurers to use multiple distribution channels. Innovation is enabling insurers to deliver client value. Used strategically and effectively, distribution channels have the potential to grow beyond selling microinsurance, to provide support across the supply chain.

- Target consumers in the microinsurance industry typically lack financial education. The low-income population does not see insurance as a risk-management tool, due to a lack of understanding and faith in insurance.
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