

Eva Tischer

Characteristics and Challenges of Microinsurance Operations in Developing Countries

Bachelor Thesis

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Eva Tischer



Characteristics And Challenges Of Microinsurance Operations In Developing Countries:

Characteristics and Challenges of Microinsurance Operations in Developing Countries Eva Tischer, 2013-01-21
Bachelor Thesis from the year 2012 in the subject Business economics Banking Stock Exchanges Insurance Accounting grade 1.0
Wiesbaden University of Applied Sciences Wiesbaden Business School language English abstract
Comparing the last centuries most significant natural disasters worldwide with the most costly insurance losses we find that practically none of them had a large influence on commercial insurers. The reason is rather simple: most large scale disasters happened in developing countries where the majority of population has no insurance coverage. Poor households are not only exposed to more risks, they also have fewer options to overcome them. Without access to social security systems and poorly developed private insurance markets, it is hoped that microinsurance provides the low income population with a possibility of reliable formal protection. Ten years ago, hardly any commercial insurance company recognized a profitable market in the so-called bottom of the pyramid, the low income segments of developing countries. Today, many large insurers such as Zurich and Munich Re have recognized the potential of emerging markets and spot a multibillion market with the possibility of having a first mover advantage. However, expansion is still largely driven by governmental organizations and key players of development aid, enforcing and supporting community-based organizations. The aim of this thesis is to show how the microinsurance sector is currently developing under what circumstances insurers can realize growth opportunities and what actions must be taken to provide a valuable financial service.

Private Voluntary Health Insurance in Development
Alexander S. Preker, Richard M. Scheffler, Mark C. Bassett, 2007
Private voluntary health insurance already plays an important role in the health sector of many low and middle income countries. The book reviews the context under which private insurance could contribute to an improvement in the financial sustainability of the health sector: financial protection against the costs of illness, household income smoothing, access to care, and market productivity. This volume is the third in a series of in-depth reviews of the role of health care financing in providing access for low income populations to needed healthcare, protecting them from the impoverishing effects of illness, and addressing the important issues of social exclusion in government-financed programs.

World Intellectual Property Indicators 2025, 2025-11-12
World Intellectual Property Indicators is an annual survey of intellectual property (IP) activity around the world undertaken by WIPO, the United Nations specialized agency for innovation and IP. This authoritative report analyzes IP activity around the globe. Drawing on 2024 filing, registration, and renewals statistics from national and regional IP offices and WIPO, World Intellectual Property Indicators provides up-to-date information on patents, utility models, trademarks, industrial designs, microorganisms, plant variety protection, and geographical indications.

Innovations in Insuring the Poor
Ruth Vargas Hill, Maximo Torero, 2010-01-22
Risk and poverty are inextricably linked. Susceptibility to risk is a defining feature of what it means to be poor. Poor people often live in environments characterized by high weather and disease risk, and it is poor households that

have the fewest tools to deal with drought floods and disease when they occur Breaking the link between risk and poverty by insuring poor people both lessens the affliction of poverty and allows poor people to participate in income growth This set of briefs considers how to increase the tools available to poor households to manage agricultural and health risks The focus is how to develop insurance markets along with other financial instruments such as credit savings and social protection policies The series does not document the proven impact of insurance markets for the welfare of poor people rather it brings together briefs written by businesspeople policymakers and researchers that document innovations lessons learned and areas of future work and action *Green Technology Book* ,2025-05-06

Energy is at the forefront of the third edition of the Green Technology Book This Executive Summary provides the background to the solutions for climate change showcased in the full report which presents a range of significant energy technology innovations across key sectors of society including households and communities in both urban and rural areas as well as essential services provided by supermarkets healthcare facilities and data centers *Social Protection for Informal Workers in Asia* Sri Wening Handayani,2016-12-01

This publication examines the need to expand social protection coverage of the informal sector to support working age productivity reduce vulnerability and improve economic opportunity Case studies from Bangladesh the People s Republic of China India Indonesia Pakistan the Philippines and Thailand offer suggestions to close social protection gaps and recommend policy solutions to create equitable and inclusive social protection programs for informal workers **Gender and Social**

Protection in the Developing World Rebecca Holmes,Nicola Jones,2013-03-14 Millions of pounds of international development funds are invested annually in social protection programmes to tackle poverty Poverty is perpetuated by risk and vulnerability much of which is gendered Despite this little attention has been paid to gender sensitive policy and programme design and implementation Gender and Social Protection in the Developing World introduces a much needed gender lens to these debates Drawing on empirical evidence from poor households and communities in Africa Asia and Latin America the book provides rich insight into the effects of a range of social protection instruments It concludes that with relatively simple changes to design and with investment in implementation capacity social protection can contribute to transforming gender relations at the individual intrahousehold and community levels With a foreword by Stephen Devereux

Development of Insurance in Mozambique Israel Muchena,2018-03-23 By its nature insurance is intended to provide financial protection for basic human needs such as shelter means of self sustenance and well being You would expect that most if not all people would be covered by it in one form or another Unfortunately that is not the case for most people in Mozambique and many other low income countries In Development of Insurance in Mozambique Israel Muchena answers questions such as Why are those who need financial protection the most so often left uncovered What should key stakeholders in the insurance sector be doing to raise awareness and to promote access of people that need financial protection the most How do emerging concepts such as micro insurance weather index insurance and digital marketing work

Muchena also examines the history of insurance beginning with its ancient origins among traders in China to written rules in ancient Iranian kingdoms followed by the development of insurance through guilds in Mesopotamia and early markets in Europe. Thereafter he leads readers up to the present day of how insurance is handled in Africa including Mozambique.

Poverty, Income and Social Protection Richard Hoefer, James Midgley, 2013-10-31 This book provides insights into the way social protection policy is being redefined as a result of the new commitment by governments around the world to use these programs to reduce poverty. The case studies presented show how innovations in social protection have emerged in different countries. They also discuss various aspects of social protection that will be of interest to readers. While some of the case studies are primarily descriptive and seek to document recent trends in different countries, they also address important social policy issues. Others are particularly topical because they provide useful updates on recent social protection innovations. Countries discussed include Brazil, Britain, Chile, China, Indonesia, South Africa, and the United States. This book was originally published as a special issue of the Journal of Policy Practice.

The Report: Colombia 2014 Oxford Business Group, 2013-08-25 Indeed the sound performance of the construction sector, strong investment in public works, restored consumer confidence, and a recovery in the hydrocarbons industry enabled Colombia's economy to regain dynamism and end 2013 with growth of 4.7%. Attracting a record 16.36bn in foreign direct investment in 2013, an 8.2% rise on the previous year, the Andean economy assured its spot among the region's top investment targets. As in previous years, hydrocarbons attracted the lion's share of FDI to the country, accounting for 81.6% of the total. While GDP grew by just 2.9% in the first quarter of 2014, the central bank forecasts growth of 4.3% for the year. With the possibility of a peace deal with the Revolutionary Armed Forces of Colombia (FARC), the next few years could see economic performance enhanced by improved agricultural and energy outputs, as well as increased FDI inflows.

Particularities and Challenges of Microinsurance Operations in Developing Countries Eva Tischer, Franz Giesel, 2012

Financing Development, 2007 As aid alone cannot finance development, the emergence of new financing options is good news, but it also raises challenges. This book assesses the changing landscape of international development finance from a global and a developing country perspective. It looks at the policy implications for donor and recipient alike and provides recommendations on policy mechanisms for the use of both grants and loans in development finance and on the challenges of managing diverse financial flows at country level.

Building Security for the Poor United Nations Development Programme. Regional Centre in Colombo. Human Development Unit, 2007 Reducing poverty requires not just the generation of income among the poor, but also the protection of these incomes. Microinsurance offers innovative new ways to combat poverty in India through helping the rural poor systematically manage financial risks to their livelihoods and lives. The microinsurance industry is poised to take off just as microcredit did a decade ago. 90 percent of the Indian population, some 950 million people, are not covered by insurance and represent an untapped market of nearly US \$2 billion. This enormous missing market is ready for customized

life and non life insurance but first serious mismatches between the needs of the insured and the insurers must be overcome pitting priorities against profits This study strategically points to the numerous emerging opportunities for energising the rural insurance market building on robust economic growth increasing numbers of rural entrepreneurs and recent insurance regulations Conclusions are based on new evidence from three states in India each with a population the size of some countries which also has policy relevance across the Asia Pacific region and beyond The study presents recommendations to realise the potential of this latent market

Journal of the Institute of Bankers in Pakistan Institute of Bankers in Pakistan,2005 **World of Work** ,2006 *World Bank Research Program* World Bank,2008 **World Economic and Social Survey** ,2007 **PAIS International in Print** Catherine Korvin,2003-05 This book contains bibliographic references with abstracts and subject headings to public and social policy literature and to world politics published in print and electronic formats international focus Rural Development Abstracts ,2010 *Nigerian Journal of Cooperative Economics and Management* ,2008-06

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