## Contents

Preface iii
Prefazione v

Introduction
*Emanuela Morelli & Giorgio Amsicora Onnis* 1

### I Keynotes on Microinsurance

Integrated Risk Management in Microinsurance
*Ralf Rademacher, Jacqueline Roberts Singh & Siddharth Srivastava* 7

Microinsurance and Climate Change
*Thomas Loster & Dirk Reinhard* 39

Improving Access to Insurance for the Low Income Market – the Role of Enabling Policy and Regulatory Frameworks
*Arup Chatterjee* 43

### II Life Microinsurance

Microinsurance through Mutual Benefit Associations in the Philippines
*Camilo G. Casals* 81

Understanding the Context Is Understanding the Impact: Evidence from a Qualitative Microinsurance Impact Survey in Indonesia
*Martin Illintz* 109

Zurich Bolivia: Demonstrating Key Microinsurance Success Factors
*Raymond Risler & Craig Churchill* 137

### III Health Microinsurance

SEWA’s Model of Microfinance as a Risk Management Instrument for the Poor
*Tara Sinha, Mirai Chatterjee, Jayashree Vyas* 157

Penetration by Lenient Method
*Francis Somervell* 173
Voluntary Affiliation to Micro Health Insurance and Social Capital among Resource-Poor Persons: Initial Evidence from India
Iddo Dror 187

IV Disaster Microinsurance

Robust Decision Making for Sustainable and Scalable Drought Index-Based Microinsurance in Ethiopia: Reducing Weather Related Disaster Risk With Rural Agro-Insurance
Jillian Dyszynski & Takeshi Takama 211

Practical Experiences in Improving Affordability and Delivery Channels of Weather Index Insurance for Kenyan Smallholder Farmers
Rose Gosinga 247

Shock-Coping and Household Finance in Rural Vietnam: Evidence and some Implications
Niels Kemper & Rainer Klump 269

Microinsurance and Public-Private Partnership in the Context of Catastrophic Risk Management: Examples from Indonesia
Barbara Rohregger & Matthias Rompel 299

Resilience Against Disasters and Microinsurance – Managing Urban Risks in Jakarta
Mario Wilhelm 321

Disaster Insurance for the Poor: All India Disaster Mitigation Institute and Afaf Vimo
Mihir Bhatt, Tommy Reynolds & Mehul Pandya 341

Acknowledgements 355
List of Authors 357