

Microinsurance Partnerships the road to sustainability 小额保险—可持续性道路上的伙伴

Asia Microfinance
Forum
亚洲小额信贷论坛

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What is Microinsurance? 什么是小额保险

- Insurance targeted at low-income clients.
- 以低收入群体为目标客户的保险业
- One of many microfinancial services e.g.
- 是诸多小额金融服务中的一种
- microleasing, microsavings, remittances and microcredit.
- 小额金融服务包括小额租赁, 小额储蓄, 汇款和小额信用
- History – Friendly Societies, Crop Insurance Schemes, Mutuals / Co-Operatives / Community Based, various forms of self insurance (esp. MFIs)
- 历史沿革—互相保险协会, 作物保险计划, 以协会/合作社/团体为基础, 自我保险的各种形式 (特别是小额信贷机构)

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Problem of sustainability 可持续性存在的问题

- Skills – often run by staff without insurance skills.
- 技巧—操作人员往往没有从事保险的专业技巧
 - Pricing 定价
 - Reserving 准备金
 - Governance 治理
 - 管理
 - When it reached a large size – administration 达到较大规模后的经营
- Difficulties in obtaining re-insurance.
- 在争取再保险方面存在困难

Note: Other models can work but they need to address these issues
注意: 其他模式也可以生效, 但他们也需要处理这些问题


- Difficulties lead the Microinsurance Centre to develop a new approach – partnerships with commercial insurers
- 困难迫使小额保险中心采取一种新办法—即与商业保险公司合作

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Partner-Agent Model: How does it work 合伙人—代理商模型: 如何才能生效

Read more on this AI 更多信息请浏览下面网站
www.MicroInsuranceCentre.org
See Making Insurance Work for Microfinance Institutions: A Technical Guide to Developing and Delivering Microinsurance 在小额信贷机构开展保险业务: 一种发展和促进小额保险的技术性指导

Client: Small/micro family business wishes to manage its risks through insurance
客户: 小型家庭希望通过保险规避风险



Insurer does pricing, reserving, regulatory compliance and obtains reinsurance
保险公司制定价格, 准备金, 遵守规章和获得再保险

→ Premiums 保险费 →
← Benefits 利润 ← Jim Roth jroth@MicroInsuranceCentre.org

What's in it for the insurer? 对保险公司有什么好处?

- ✓ Microinsurance can be profitable (relatively costly distribution handled by the agent)
- ✓ 小额保险是利可图的 (代理商参与相关的利润分配)
- ✓ Commercial insurers wish to get their brand known in a new market. 商业保险公司希望他们的产品在新的市场上有知名度
- ✓ Develop customer loyalty – today's micro consumer is tomorrow's high premium policy buyer. 培养顾客的忠诚度—今天的小额业务客户就是明天高利润业务的买家
- ✓ Self financing fulfilment of some corporate social responsibility obligations. 自我理财实现了一些社会责任义务
- ✓ Help improve the relationship between the insurer and the regulator. 有助于改进保险公司和监管者之间的关系

Read more on this at 更多信息请访问:
www.MicroInsuranceCentre.org
See TATA-AIG Life Insurance Company, Ltd. - India / Good and Bad Practices Case Study No. 14
查看印度TATA-AIG人寿保险联合有限公司的好和坏的实践 案例14

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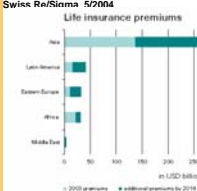
What's in it for the insurer? 对保险公司有什么好处?

"Emerging markets will be at the frontier of insurance in the 21st century. Non-life premiums collected in emerging markets are expected to double from USD123b in 2003 to around USD250b by 2014, at constant prices. Life premiums will increase even faster from USD188b to USD450b over the same period."

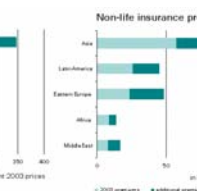
"21世纪保险业的市場將浮現出來。在這個嶄露頭角的市場中, 非人壽保險市場將有望在2014年之前從2003年1230億美元上升到約2500億美元, 以不變價格計算。同一時期人壽保險甚至有望從1880億美元上升到4500億美元。"

Swiss Re/Sinima 5/2004

Life insurance premiums



Non-life insurance premiums



in USD billion, constant 2003 prices
Source: Swiss Re, sigma No 5/2004




What's in it for the agent? 对代理商有什么好处?

- ✓ New source of revenue (agent's commission).
- ✓ 新的收入来源 (代理商的佣金)
- ✓ Bolster customer loyalty by increasing product range.
- ✓ 扩大产品范围后可以增加顾客忠诚度
- ✓ The alternative of self-insuring is usually illegal or very difficult to legalise.
- ✓ 自我保险的替代往往是非法的或者很难合法化
- ✓ Most crucially it allows the risk to be carried by the party most competent to carry the risk... the commercial insurer.
- ✓ 最关键的是风险被商业保险公司所承担, 而保险公司是最具风险抵抗力的

Read more on this at 更多信息请访问
www.MicroInsuranceCentre.org
See CARD MBA, The Philippines: Good and Bad Practices Case Study No. 4 on the difficulties that can arise when the MFI carries the risk
菲律宾CARD MBA: 好的和坏的做法
案例4关于小额信贷机构承担风险后可能导致的额外损失的研究

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What's in it for the client? 对客户有什么好处?

- ✓ Another option for managing their risk.
- ✓ 回避风险的又一种选择
- ✓ Commercial insurers tend to be legal, regulated institutions safer than many well meaning but often organisationally fragile MFIs, NGOs and Community Based Organisations.
- ✓ 商业保险公司逐渐成为合法的、规范的机构, 这要比那些具有深远含义但组织体系脆弱的机构, 诸如小额信贷机构, 非政府组织和社团组织, 安全得多。
- ✓ Bridge into formal financial system
- 是通往正规金融系统的桥梁

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Who else could be an agent? 还有谁可以成为代理商?

- Need not be an MFI – could be food stores, household goods/furniture stores, transport providers, trade unions, funeral parlours, cell phone shops, post offices/courier services, fuel stations, stores that sell recharge vouchers for household utilities, agricultural input suppliers and estate agents that sell low cost housing.
- 这名单一定是小额信贷机构 – 可能是食品商店, 日用百货店, 修理店, 工会, 殡仪馆, 手机销售店, 加油站, 快递员, 出售重新装修的商店, 农业种子商和出售低价房产的房地产商
- Example of Sankat Haran Policy sold by Ifico Tokio
- 例子, 东京 Ifico 公司出售的 Sankat Haran 保险

See my chapter in a new microinsurance book
Making Insurance Work for the Poor: Current Practices and Lessons Learned details on how to obtain a copy will be posted at
www.MicroInsuranceCentre.org
请参看我的新书:
为穷人提供保险, 当前实践与最佳经验如何造就一个互惠性的模式

Implications: there are significant opportunities for sustainable roll-out of microinsurance across Asia
提示: 在亚洲将很有可能产生大量可持续的小额保险

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What's in it for donors? 对捐赠者有什么好处?

- (Financial Sector Development) Those interested in financial sector development – like savings it's a crucial but forgotten part of the market.
- (金融部门的发展) 小额保险如同储蓄一样, 有力促进金融部门的发展, 但同时又容易被人遗忘
- (SME Promotion) Risk management and the provision of tools for risk management (like microinsurance) is crucial for the successful promotion of micro and small enterprises.
- (促进中小企业发展) 风险管理和提供风险管理的工具 (如小额保险), 在促进小企业的成长方面非常关键。
- (Agriculture) Weather insurance has great potential to play a significant role in reducing weather risks.
- (农业) 气候保险在减少天气变化风险方面发挥巨大的潜力
- (Health) Inability to pay for health care a crucial reason for lack of access.
- (健康) 因缺乏适当的途径导致了无力承担医疗费用

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Moving Forward with Microinsurance 与小额保险相伴前行

There is significant potential to work with commercial insurers to extend insurance services to low-income clients. The Microinsurance Centre would be delighted to work with you to see this potential realised

与商业保险公司合作, 将保险服务推广到低收入客户具有巨大的市场潜力。
小额保险中心非常乐意与您合作, 共同见证美好未来

For any further information please see our website on
更多信息请登陆我们的网站
www.MicroInsuranceCentre.Org
Thank You!

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