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Protecting the Poor

A microinsurance compendium

Edited by Craig Churchill

This authoritative compendium brings together the latest thinking of leading academics, actuaries, and insurance and development professionals in the microinsurance field. The result is a practical, wide-ranging resource which provides the most thorough overview of the subject to date.

The book allows readers to benefit from the valuable lessons learned from a project launched by the CGAP Working Group on Microinsurance to analyse operations around the world. Essential reading for insurance professionals, practitioners and anyone involved with offering insurance to low-income persons, this volume covers the many aspects of microinsurance in detail including product design, marketing, premium collection and governance.

It also discusses the various institutional arrangements available for delivery such as the community-based approach, insurance companies owned by networks of savings and credit cooperatives and microfinance institutions. The roles of key stakeholders are also explored and the book offers insightful strategies for achieving the right balance between coverage, costs and price.

This is a co-publication with Munich Re, Germany.

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