



Micro health insurance for women

November 2016

Microinsurance Conference



**Munich Re
Foundation**
From Knowledge
to Action



Women's World Banking

9 days

9 days

before seeking medical treatment



Why we developed health insurance

Health main pressure point

Caring for oneself is "selfish"

Not caring for health is catastrophic

High and hidden costs of health

No adapted products



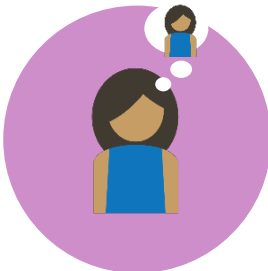
Chen's empowerment framework



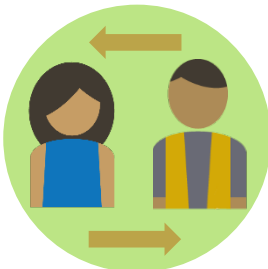
Material change:
Income, Resources, Basic needs, Earning capacity



Cognitive change:
Knowledge, Skills, Awareness



Perceptual change:
Self-esteem, Self-confidence, Vision of future, Visibility and respect



Relational change:
Decision-making, Bargaining power, Participation, Self-reliance, Organizational strength

What did it change?



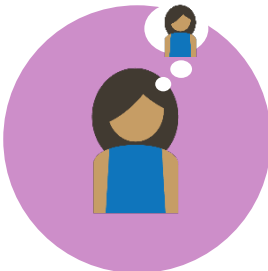
Material change:

Repay loans, Avoid additional debt, Pay for food and transportation costs, Purchase medicine



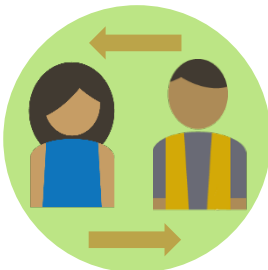
Cognitive change:

Understand insurance concept, Calculate related costs of loan renewal



Perceptual change:

Strong sense of self-confidence, Vision of her future



Relational change:

Increased perception of decision-making within her household



With micro-insurance, low-income women can mitigate financial distress caused by unexpected events affecting their family's health. It can protect the first layer of assets they have created as they move out of poverty.



We believe that Insurance products can be designed in a way that creates meaningful value to clients and sustainable solutions to insurers.

With the support of



and  **SCBF**



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