



Linking social protection schemes with microinsurance

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- **Protecting the poor from social risks ,in particular in health, is a big challenge**
 - **For individuals: essential needs and human right**
 - **For the states: public goods**
 - **For the international community: global public goods**
- **Universal coverage of a minimum package of essential services is a necessity**
- **Big financial constraints for all actors**
- **How to combine a minimum of protection to everyone with limited resources**
- **Obligation to find innovative systems, realistic and as efficient as possible and based on a pertinent and reasonable package of essential services**



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- **Various actors:**
 - Individuals
 - States
 - Social security institutions
 - Private insurers
 - Private non profit insurers: mutual , cooperatives...
 - CBOs, NGOs,
 - Private sector...
- **Various mechanisms:**
 - Universal benefits systems
 - Social assistance: targeted social transfers conditional or not
 - Social insurance: mandatory
 - Voluntary insurance
 - Informal micro-insurance,...



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- They have all different characteristics, advantages and disadvantages
- None of them is in a position to solve the problem alone
- No panacea
- There are potential complementarities, synergies and subsidiarities
- Emerging innovative approaches in different countries combining in a coherent mix different actors and mechanisms are showing impressive results
- They show that it is possible and realistic to reach universal coverage in developing countries
- The New concept of « linkages » seems promising and needs more research and experimentation