Contents

Preface Prefazione	iii v
Introduction Emanuela Morelli & Giorgio Amsicora Onnis	1
I Keynotes on Microinsurance	
Integrated Risk Management in Microinsurance Ralf Radermacher, Jacquiline 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 Hintz	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 Somerwell	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 Goslinga	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 $Afat\ Vimo$ Mihir Bhatt, $Tommy\ Reynolds\ \mathcal{C}\ Mehul\ Pandya$	341
Acknowledgements List of Authors	355 357