

In the past 5-10 years, we've seen a closer collaboration between private, public and nonprofit sectors



Our research on hybrid models identified 3 types of convergent models

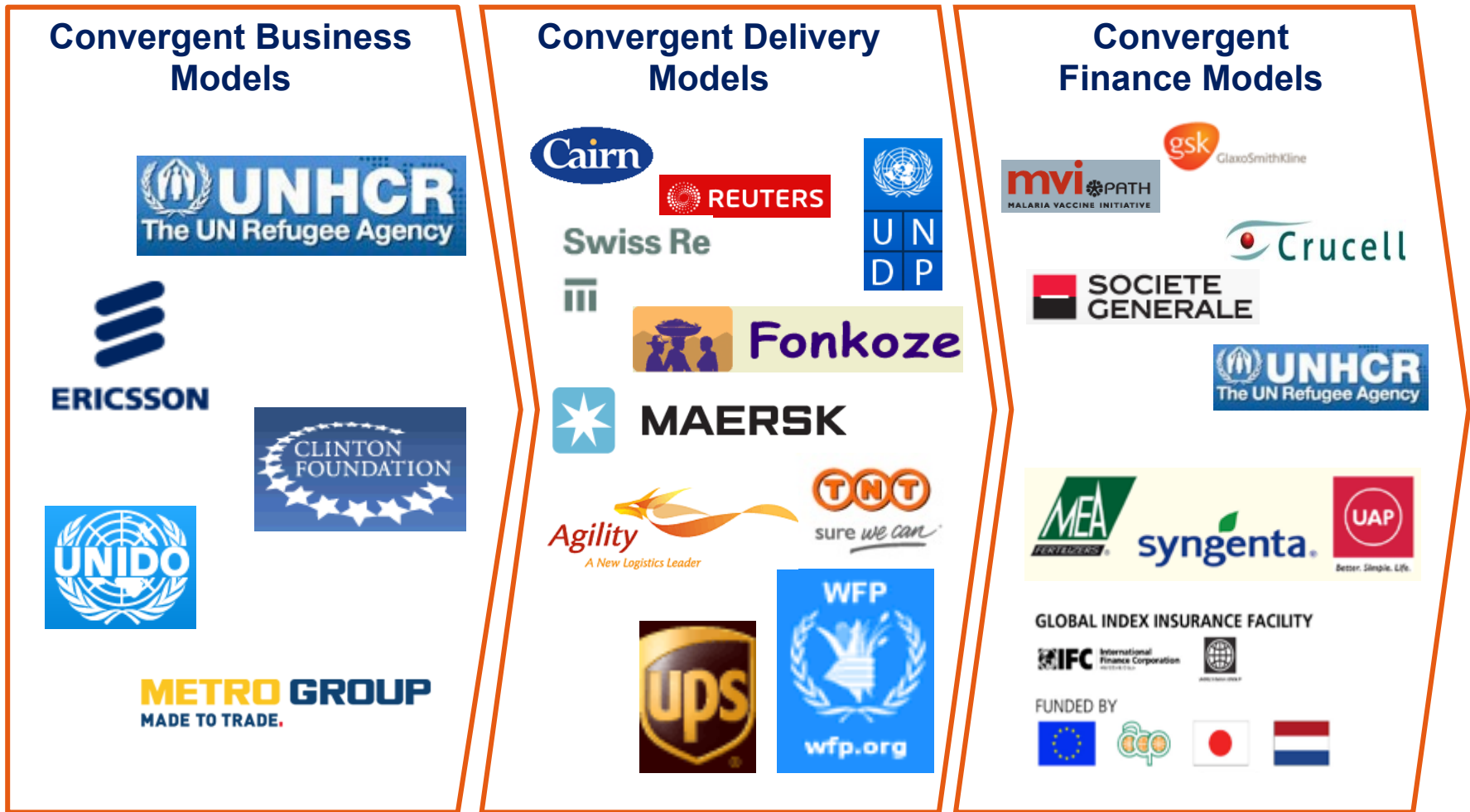


Illustration - small-ticket insurance as one of the greatest opportunities in both developed and developing world



“The extension of insurance to new markets represents a tremendous opportunity, and a tremendous responsibility... The objective is to create a culture of insurance within this new market so that customers have trust in the promise of the insurers and naturally see insurance as part of their risk management toolkit.”

Craig Churchill

Team Leader, ILO's Microinsurance
Innovation Facility
Chair, Microinsurance Network