

ROUND 4
DECEMBER 2009

APPLICATION GUIDELINES: OVERVIEW

This "Application Guidelines: Overview" should be read together with the detailed guidelines for each application window: **HEALTH MICROINSURANCE INNOVATIONS, OTHER MICROINSURANCE INNOVATIONS** and **CAPACITY BUILDING**.

The ILO's Microinsurance Innovation Facility is pleased to announce its fourth call for proposals. Round 4 will introduce some significant changes from the previous requests for proposals, including **three separate application windows** with different requirements and processes:

- **Health microinsurance innovations** : To overcome the major challenges associated with health financing for low-income households, in Round 4 the Facility has a special emphasis on health microinsurance. As described in the application guidelines for health, the Facility is particularly interested in approaches that can expand value to clients, such as linkages between the public and private sectors, alternative financial mechanisms, and innovations that improve insurance efficiency and service standards. In a two-step process, applicants for innovation grants in health microinsurance first submit an expression of interest. In the second step, the Facility will work with short listed organizations to develop a complete project proposal, after which the grantees will be selected.
- **Other microinsurance innovations**: Besides health, the Facility also welcomes applications for other microinsurance innovations, including high-impact products besides health and experimentation with innovative distribution channels or alternative institutional arrangements. These proposals can be for large (>\$100K) or small (<\$100K) grants, which have different application requirements. Priority will be given to organizations from countries where microinsurance is less prevalent.
- **Capacity building support**: We are also interested in supporting organizations that may not be innovating, but have the potential to provide better insurance products to many low-income people. Support could be provided in a variety of ways, including consulting services, training and exchange visits. Organizations that are short listed under this application window will initially receive a diagnostic assessment from a microinsurance consultant who would help them to outline a customized capacity building plan. The Facility will then support those organizations deemed most able to implement their capacity building plans.

MICROINSURANCE INNOVATION FACILITY

In 2008, the International Labour Organization (ILO) launched the Microinsurance Innovation Facility with funding from the Bill & Melinda Gates Foundation. By providing grants, supporting capacity building, conducting research, and disseminating good practices, this global Facility endeavours to promote the development of valuable insurance services for large numbers of low-income households and enterprises.

The ILO's interest in microinsurance comes from two perspectives. On the one hand, microinsurance is a means through which social protection can be extended to excluded populations, such as workers in the informal economy. On the other hand, the ILO is also concerned about the social effects of the financial market, which often excludes the working poor who only have their labour as capital. Consequently, for the ILO, microinsurance enhances access to social protection and promotes inclusive insurance markets.

In two years, the Facility has provided innovation grants to 34 organizations that are experimenting with improved products, alternative institutional models, or consumer education strategies. The grantees include a range of different actors, including international and local NGOs and cooperatives, as well as insurance companies and associations. For details, see the Grantee Community page on the Facility's website: www.ilo.org/microinsurance.

ROUND 4: THREE APPLICATION WINDOWS

Health microinsurance innovations

Expanded client value through:

- Public-private linkages
- Alternative financial mechanisms
- Product and process innovation

Target:

8 to 10 organizations invited to submit full proposals; 4 to 6 selected for grants.

Application:

Expression of interest

Other microinsurance innovations

Large and small grants for:

- High impact products besides health
- Efficient and scaleable models

Target:

1 to 2 large grants; 2 to 4 small grants

Application:

5 questions for small grants; 10 questions and financial projection for large grants

Capacity building support

For organizations that have the potential to provide microinsurance to large numbers of low-income people

Target:

10 to 12 organizations selected for diagnostic assessments

Application:

Short application highlighting capacity building needs

WHAT IS THE APPLICATION AND SELECTION PROCESS?

1. Applications:

The ILO uses an on-line application process that can be accessed from the Facility's website (www.ilo.org/microinsurance). Please note that:

- The **deadline** for submission is 17:00 (Central European Time) **2 March 2010**. Applications received after the deadline will not be considered.

- Submission of online applications involves a secure, password protected process that begins with a user registration.
- Applications may be completed in one or more log-in sessions. An application in process will not be accessible by the Facility. We can only view the completed application after the applicant submits it.
- Applicants who experience difficulty with the on-line application or are unable to access the internet should contact microinsurance@ilo.org or telephone +41 22 799 67 86 well before the application deadline. To avoid last minute complications, applicants are encouraged to complete their submission as early as possible.

2. Evaluation and Selection Process

- The Facility may request additional information when reviewing applications.
- An independent committee will review the proposals and select those that best meet the selection criteria for each application window.
- Selected applicants will be notified by **28 June 2010**.
- Before signing a contract with the ILO, prospective partners will prepare a detailed work plan and budget that form the basis for the milestones that need to be achieved. Final approval of the project is subject to the satisfactory completion of these plans.

3. Future grant making:

The next round of grant applications, **Round 5** will be announced in October 2010 for submissions in January 2011. The Facility is currently **not planning to provide any additional innovation grants after Round 5.**

ABOUT THE ILO

The International Labour Organization is the United Nations agency devoted to advancing opportunities for women and men to obtain decent and productive work in conditions of freedom, equity, security and human dignity. Its main aims are to promote rights at work, encourage decent employment opportunities, enhance social protection and strengthen dialogue in handling work-related issues. The ILO is the only 'tripartite' United Nations agency in that it brings together representatives of governments, employers and workers to jointly shape policies and programmes.

