

## 2005 Microinsurance Conference

### Making insurance work for the poor

Current practices and lessons learnt

**18–20 October 2005, Schloss Hohenkammer, Munich, Germany**

**Participants** Insurance and microinsurance experts from the major stakeholder groups in the field of microinsurance. Participation by invitation only.

**Location** Akademie Schloss Hohenkammer, Munich, Germany

**Hosted by** CGAP Working Group on Microinsurance  
Munich Re Foundation

## Agenda

### Day 1 18 October 2005

11.00–12.30 **Registration**  
*Ausstellung/Gallery*

12.30–14.00 **Lunch break** (*Gutshof-Casino*)

14.00–14.30 **Welcome/Orientation**  
*Gutshof-Saal* **Craig Churchill**, International Labour Organization (ILO),  
Switzerland  
**Thomas Loster**, Munich Re Foundation, Germany

#### Panel 1 Understanding and responding to risk and vulnerability

14.30–16.00  
*Gutshof-Saal*

**Christian Lahnstein**, Munich Re, Germany  
**Valerie Kozel**, World Bank, USA  
**Monique Cohen**, Microfinance Opportunities, USA  
*Facilitator* **Ellis Wohlner**, Consultant to SIDA, Sweden

16.00–16.30 **Coffee break** (*Ausstellung/Gallery*)

#### Panel 2 What is microinsurance?

16.30–18.00  
*Gutshof-Saal* Challenges of extending insurance to the low-income market

**Craig Churchill**, ILO, Switzerland  
**Michael McCord**, MicroInsurance Centre, USA  
**Jean-Louis Bancel**, International Cooperative and Mutual  
Insurance Federation (ICMIF), France  
*Facilitator* **Dirk Reinhard**, Munich Re Foundation, Germany

19.00–20.00 **Dinner** (*Gutshof-Casino*)

20.00–22.00 **Welcome Reception** (*Ausstellung/Gallery*)



## Agenda

**Day 2**      **19 October 2005**

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09.00–09.15      **Welcome address**  
Gutshof-Saal      **Hans-Jürgen Schinzler**  
Chairman of the Supervisory Board of Munich Re, Germany

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09.15–10.15      **Parallel sessions**  
**Case Studies**

**Case Study 1**      **CARD MBA (Philippines)**  
Konferenzraum      **Michael McCord**, MicroInsurance Centre, USA

**Case Study 2**      **ServiPeru (Peru)**  
2A      **Ed Potter**, The Americas Association of Cooperative/Mutual  
Insurance Societies (AAC/MIS), USA  
**Karen Schwartz**, AAC/MIS, USA

**Case Study 3**      **Yasiru (Sri Lanka)**  
3A      **Gerald Pierik**, Rabobank Foundation, Netherlands  
**Sven Enarsson**, Swedish Cooperative Centre (SCC), Sweden

**Case Study 4**      **Grameen Kalyan (Bangladesh)**  
3B      **Denis Garand**, Consultant, Canada  
**Mosleh Ahmed**, Consultant, UK

10.15–10.30      **Coffee break (Ausstellung/Gallery)**

**Panel 3**      **Challenges and strategies to extend health insurance**  
10.30–12.00      **to the poor**  
Gutshof-Saal      **Mosleh Ahmed**, Consultant, UK  
**Ralf Radermacher**, University of Cologne, Germany  
**Jens Holst**, Consultant, Germany  
**Klaus Fischer**, Laval University, Canada  
*Facilitator*      **Christian Jacquier**, ILO, Switzerland

12.00–13.00      **Parallel sessions**  
**Case Studies**

**Case Study 5**      **La Equidad (Colombia)**  
Konferenzraum      **Gloria Almeyda**, Consultant, USA  
**Ed Potter**, AAC/MIS, USA  
**Karen Schwartz**, AAC/MIS, USA

**Case Study 6**      **TATA-AIG (India)**  
2A      **Jim Roth**, MicroInsurance Centre, UK  
**Vijay Athreye**, TATA-AIG, India

**Case Study 7**      **Delta Life (Bangladesh)**  
3A      **Adeeba Rahman**, Delta Life, Bangladesh  
**Craig Churchill**, ILO, Switzerland

**Case Study 8**      **ASSEF (Benin)**  
3B      **Christine Bockstal**, ILO, Senegal  
**Janine Agnikpe**, AssEF, Benin

13.00–14.00      **Lunch break (Gutshof-Casino)**



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### Day 2 19 October 2005 (cont.)

14.00–16.00

Parallel sessions

#### Operations working groups

**WG 1**

**Marketing, distribution channels and organisational development**

Gutshof-Saal

**Craig Churchill**, ILO, Switzerland

**Monique Cohen**, Microfinance Opportunities, USA

**WG 2**

**Premium collection and claims payment: minimising transaction costs and maximising customer service**

Konferenzraum

**Richard Leftley**, Opportunity International, UK

**Ralf Radermacher**, University of Cologne, Germany

**WG 3**

**Appropriate product design for the poorest households**

2A

**Dominic Liber**, Quindiem, South Africa

**Jim Roth**, MicroInsurance Centre, UK

**WG 4**

**Underwriting and claims**

3A

**Michael McCord**, MicroInsurance Centre, USA

**Dipankar Mahalanobis**, Microcare, Uganda

**WG 5**

**Strategies for Sustainability**

3B

**Denis Garand**, Consultant, Canada

**Zahid Qureshi**, (ICMIF), UK

16.00–16.30

Coffee break (Ausstellung/Gallery)

**Panel 4**

**Role of insurers, reinsurers and**

16.30–18.00

**technical assistance providers**

Gutshof-Saal

**Annette Houtekamer**, Interpolis, Netherlands

**August Pröbstl**, Munich Re, Germany

**Richard Leftley**, Opportunity International, UK

**Jean-Bernard Fournier**, Développement international

Desjardins (DID), Canada

Facilitator

**David Dror**, Erasmus University Rotterdam, Netherlands

20.00–23.00

Dinner (Restaurant/Bar)

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**Day 3**      **20 October 2005**

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<b>Panel 5</b> 08.30–09.15	<b>Roundtable on institutional options</b>
<i>Gutshof-Saal</i>	<b>Michael McCord</b> , MicroInsurance Centre, USA <b>Richard Leftley</b> , Opportunity International, UK <b>Bénédicte Fonteneau</b> , University Leuven, Belgium <b>Zahid Qureshi</b> , ICMIF, UK <i>Facilitator</i> <b>Craig Churchill</b> , ILO, Switzerland
09.15–10.45	Parallel sessions <b>Institutional options working groups</b>
<b>WG 6</b>	<b>The mutual advantage: Credit unions, cooperatives and insurance</b>
<i>Gutshof-Saal</i>	<b>Zahid Qureshi</b> , ICMIF, UK <b>Klaus Fischer</b> , Laval University, Canada <b>Jean-Bernard Fournier</b> , DID, Canada
<b>WG 7</b>	<b>Partner-agent</b>
<i>Konferenzraum</i>	<b>Michael McCord</b> , MicroInsurance Centre, USA <b>Agness Chakonta</b> , Madison Insurance, Zambia
<b>WG 8</b>	<b>Community-based</b>
<i>2A</i>	<b>Bruno Galland</b> , CIDR, France <b>Bénédicte Fonteneau</b> , University Leuven, Belgium
<b>WG 9</b>	<b>Alternative approaches</b>
<i>3A</i>	<b>Richard Leftley</b> , Opportunity International, UK <b>Jim Roth</b> , MicroInsurance Centre, UK
<b>WG 10</b>	<b>Performance benchmarking</b>
<i>3B</i>	<b>Denis Garand</b> , Consultant, Canada <b>Ellis Wohlner</b> , Consultant to SIDA, Sweden
10.45–11.15	<b>Coffee break (Ausstellung/Gallery)</b>
<b>Panel 6</b> 11.15–12.45	<b>Role of regulators, governments and donors</b>
<i>Gutshof-Saal</i>	<b>Jeremy Leach</b> , Finmark Trust, South Africa <b>Rudiger Krech</b> , Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ), Germany <b>Alexia Latortue</b> , CGAP, France <i>Facilitator</i> <b>Gabriele Ramm</b> , GTZ, Germany
12.45–13.00	<b>Wrap-up and closing remarks</b>
<i>Gutshof-Saal</i>	<b>Craig Churchill</b> , ILO, Switzerland <b>Dirk Reinhard</b> , Munich Re Foundation, Germany
	<b>End of conference</b>
13.00–14.00	<b>Lunch (Gutshof-Casino)</b>
14.00–17.30	Meeting of the CGAP Working Group on Microinsurance
<i>Konferenzraum</i>	