
5th International Microinsurance Conference

3 – 5 November 2009

Dakar, Senegal

www.microinsuranceconference2009.org



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The Journal of Risk and Insurance

3 November 2009

Pre-conference

08.00		Registration	
09.00 – 12.30		Open space for meetings and networking	
		Joint Microinsurance Network /IAIS policy seminar for regulators (Invitation only)	B 01
		Meetings of the Microinsurance Network working groups (Members of the working groups only)	C 02, B 02, TBC
		Performance indicators workshop (Invitation only – Workshop language: French)	A 01
12.30		Lunch break	Manguier

3 November 2009

Day 1

13.00		Registration	
14.00		Opening of the conference	
		Welcome address Craig Churchill , Chairman, Microinsurance Network, Switzerland Thomas Loster , Chairman, Munich Re Foundation, Germany	Amphitheatre
		Keynote speech Charles Dan , Regional Director Africa, ILO, Ethiopia	
		Inaugural address Abdoulaye Diop , Minister of Economy and Finance, Senegal	
15.30		Coffee break	
16.00	Plenary 1	Round table on challenges of microinsurance in Africa	
		Introduction Michal Matul , ILO, Switzerland Yoseph Aseffa , ILO, Ethiopia <i>The landscape of microinsurance in Africa – Key findings</i>	Amphitheatre
		Panellists Jean-Claude Ngbwa , Secretary General, CIMA, Gabon Prisca Soares , Secretary General, AIO, Cameroon Protais Ayangma Amang , Président, FANAF, Cameroon Olivier Louis dit Guerin , Coordinateur sous régional Afrique de l'Ouest, ILO, Senegal	
		Facilitator: Craig Thorburn , Senior Financial Sector Analyst, World Bank, USA	
18.30		Meet and greet reception	Pool

4 November 2009

Day 2

08.30	Plenary 2	Health Linking microinsurance to national health insurance Marcia Metcalfe , Freedom from Hunger, USA <i>Extending healthcare coverage to the poor through private/public linkages: Lessons learned from CARD Bank, Philippines</i> Arleth Cristina Mercado Arias , Gestar Salud, Colombia <i>How can health microinsurance link with social security systems?</i> Francis Asenso Boadi , National Health Insurance Authority, Ghana <i>The interplay between district-wide health insurance schemes and national health insurance policies in Ghana</i> Facilitator: Christine Bockstal , ILO, Senegal	Amphitheatre
10.30		Coffee break	
11.00	Parallel sessions		
	Session 1	Introduction to microinsurance Marc Nabeth , CGSI-Consulting, France Michael J. McCord , MicroInsurance Centre, USA Dipankar Mahalanobis , MicroEnsure, Uganda	Amphitheatre
	Session 2	Health Health mutuals Maxime Prud'Homme , SOCODEVI, Canada <i>The experience of the Mutuelle de santé régionale de Sikasso in Mali</i> Sophy Fall , Caritas Mauritanie, Mauretania <i>The experience of the Dar-Naïm community mutual, Nouakchott</i> Aparna Dalal , Financial Access Initiative, USA <i>Using health insurance to improve quality of care</i> Facilitator: Graziella Ghesquière , Louvain Coopération au Développement, Belgium	B 05/06
	Session 3	Academic track Impact of microinsurance Ralf Radermacher , Microinsurance Academy, India <i>What do we know about the impact of microinsurance?</i> Syed Abdul Hamid , University of Dhaka, Bangladesh <i>Can health microinsurance reduce poverty? Evidence from Bangladesh</i> Munenobu Ikegami , International Livestock Research Institute, Kenya <i>Dynamic effects of index-based livestock insurance on household intertemporal behaviour and welfare</i> Facilitator: Kim B. Staking , Colorado State University, USA	B 01
12.30		Lunch break	Flamboyant

14.30	Parallel sessions		
	Session 4	<p>The African experience</p> <p>Round table on challenges and opportunities for the development of microinsurance in Senegal</p> <p>Adolphe Ouedraogo, CIMA, Gabon Patrick Kodjo, BCEAO, Senegal Aïda Djigo Wane, AMSA, Senegal Tafsir Mbaye, Direction Microfinance, Senegal</p> <p>Facilitator: Yoseph Aseffa, ILO, Ethiopia</p>	Amphitheatre
	Session 5	<p>Health</p> <p>Financing mechanisms for health</p> <p>Dramane Batchabi, ILO, Benin <i>Solidarity between workers in the informal economy and workers in SMEs with a view to providing access to a health insurance product</i></p> <p>Pascale Le Roy, Consultant, France <i>Third-party payment mechanisms in health microinsurance in developing countries: Lessons learned on design and management</i></p> <p>Abou Diagne, TransVie, Senegal <i>Promoting cost-sharing between workers and employers</i></p> <p>Saïbou Seynou, Ministère du Travail et de la sécurité sociale, Burkina Faso <i>Experience with financing mechanisms for health</i></p> <p>Facilitator: Jeanna Holtz, ILO, Switzerland</p>	B 05/06
	Session 6	<p>Academic track</p> <p>Demand for microinsurance</p> <p>Susan Steiner, University of Manchester, UK <i>More than just credit: Household demand for (micro) financial services in rural Ghana</i></p> <p>Christiane Ströh, Free University of Berlin, Germany <i>Remittances, bancarisation and the demand for formal and semi-formal insurance schemes</i></p> <p>Kelly Bidwell, Innovations for Poverty Action, Ghana <i>Addressing agricultural risks: Review of ongoing microinsurance field experiments</i></p> <p>Facilitator: Ralf Radermacher, Microinsurance Academy, India</p>	B 01
16.00		Coffee break	
16.30	Plenary 3	<p>Linking microfinance with microinsurance</p> <p>How can microfinance be a driver for microinsurance?</p> <p>Craig Churchill, ILO, Switzerland <i>Dos and don'ts: Microinsurance recommendations for microfinance institutions</i></p> <p>Arman Oza, Quadrant Consultants Pvt. Ltd., India <i>Converging microfinance and microinsurance: Possibilities, issues and challenges</i></p> <p>Anna Gincherman, Women's World Banking, USA <i>How to enhance service for the clients: Experience from WWB</i></p> <p>Facilitator: Dipankar Mahalanobis, MicroEnsure, Uganda</p>	Amphitheatre
18.30		Dinner reception	Pool

08.30	Plenary 4	Academic track What we know and what we need to know about microinsurance Introduction Dean S. Karlan , Yale University, USA Discussants Jeremy Leach , Hollard Insurance, South Africa Arup Chatterjee , IAIS, Switzerland Facilitator: Richard Phillips , Georgia State University, USA	B/C 12
10.30		Coffee break	
11.00	Parallel sessions		
	Session 7	The African experience How to reach the low income market Janice Angove , Quindiem Consulting, South Africa <i>Experiences of traditional insurers in the microinsurance market in Southern and Eastern Africa</i> Charles Mutua Wambua , Swedish Cooperative Centre, Kenya <i>Marketing microinsurance products: Challenges and solutions</i> Oumar Savadogo , Confédération des Institutions Financières de l'Afrique de l'Ouest, Burkina Faso <i>What risk-management needs do the customers of MFIs have and how can they best be met?</i> Facilitator: Jeremy Leach , Hollard Insurance, South Africa	B/C 12
	Session 8	Health Management issues Denis Garand , Denis Garand and Associates, Canada <i>Pricing health microinsurance</i> Peter Wrede , AKAM, Switzerland <i>The importance of renewal, and the benefit of customer loyalty</i> Wei Zheng , Peking University, China <i>Efficiency assessment of China's NRCMS and its implications for microinsurance in developing countries</i> Facilitator: Gabriele Ramm , Consultant to GTZ, Germany	B 05/06
	Session 9	Linking microfinance with microinsurance Operational lessons and experiences Sameer Kwatra , ICICI Prudential Life Insurance Co., India <i>Value creation through bundling microinsurance with microfinance: creating a long-term impact</i> Tewabe Aysheshim , Amhara Credit and Saving Institution, Ethiopia <i>ACSI's move towards providing microinsurance services to the poor: Exploring opportunities and current challenges</i> Mariana Torres de Urquidi , Banco Compartamos, Mexico <i>Key clues for having a successful microinsurance model in a microfinance institution</i> Facilitator: Brigitte Klein , GTZ, Germany	B 01
12.30		Lunch break	Flamboyant

14.30	Parallel sessions		
	Session 10	Linking microfinance with microinsurance Weather and agricultural microinsurance Amadou Ndiouga Ndiaye , CNAAS, Senegal <i>Developing agricultural microinsurance in Senegal: Challenges and possible solutions</i> Milana von Ruffin , University of California, Berkley, USA <i>Effect of weather insurance in developing countries' rural areas – Lessons for successful microinsurance models</i> Michiel Berende , Berende Consulting, The Netherlands <i>How microfinance could improve index crop insurance</i> Facilitator: Thomas Loster , Munich Re Foundation, Germany	B/C 12
	Session 11	Academic track Production and contract design Martin Eling , Ulm University, Germany <i>The performance of microinsurance programmes: A frontier efficiency analysis</i> John E. Murray , University of Toledo, USA <i>Asymmetric information and countermeasures in early 20thc United States microinsurance</i> Kim B. Staking , Colorado State University, USA <i>Insurance theory and challenges facing the development of microinsurance markets</i> Facilitator: Richard Phillips , Georgia State University, USA	B 05/06
	Session 12	Linking microfinance with microinsurance Round table on institutional innovations Richard Leftley , MicroEnsure, UK Jose Luis Contreras , Aon Bolivia S.A., Bolivia Alex Bernhardt , Guy Carpenter & Company, USA Mathieu Dubreuil , PlaNet Guarantee, France Facilitator: Michael J. McCord , MicroInsurance Centre, USA	B 01
16.00		Coffee break	
16.30	Plenary 5	Emerging issues and the way ahead Cheryl Scott , Bill & Melinda Gates Foundation, USA <i>Recommendations to advance health financing</i> Doubell Chamberlain , Cenfri, South Africa <i>New frontiers in distribution: what can we learn from successes and failures?</i> Thomas Loster , Munich Re Foundation, Germany <i>Role of microinsurance facing climate change</i> Alexia Latortue , CGAP, France <i>Putting client protection at the heart of microinsurance</i> Facilitator: Rodolfo Wehrhahn , World Bank, USA	B/C 12
18.30		Closing of the conference	

6 November 2009

Day 4

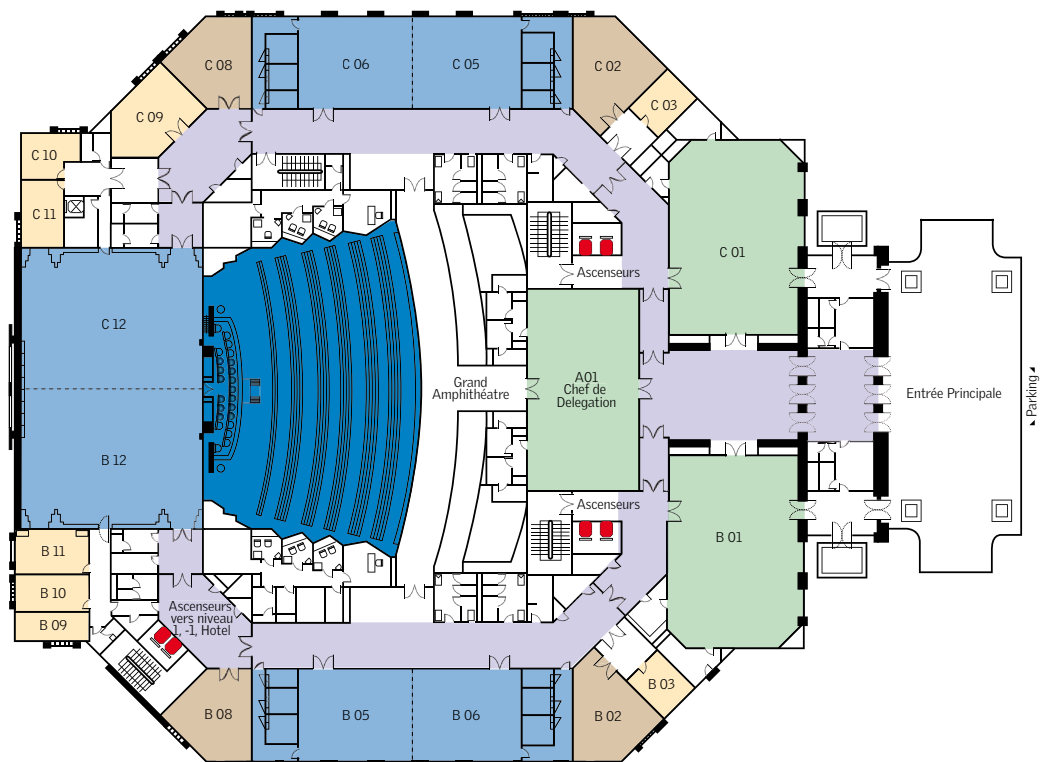
08.30	Meeting of the Microinsurance Network Executive Committee and Working Group Facilitators (Members only)	B 01
10.30	Coffee break	
11.00 – 18.30	Microinsurance Network General Assembly (Members only)	B 01

7 November 2009

Day 5

09.00 – 18.30	Meeting of the Microinsurance Network Executive Committee (Members only)	B 08
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Floor plan
Conference center
Ground floor



Manguier and Flamboyant are located in the hotel building, ground floor