


# Inclusive Agriculture

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Insurance Solutions Practitioners  
& Facilitators Seminar

 September 28, 2021  Online

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# Building sustainable business models for inclusive agriculture insurance

Across Africa, Latin America and Asia, agricultural insurance has been one of core focus areas for inclusive insurance. This is largely because agriculture remains the main source of income and livelihood for majority of households living in rural areas. However, natural disasters like floods and droughts have been threatening the performance of the agricultural sector globally placing smallholder farmers at the edge of poverty trap. Climate change is worsening the situation and demanding for effective risk mitigation options for smallholder farmers. This seminar brings together international and regional experts who will meet virtually to exchange views, experiences and perspectives on how to get agricultural insurance to viable scale while improving resilience of smallholder farmers through provision of high-value agriculture insurance products.

**This digital practitioner and facilitator seminar is hosted by FinProbit Solutions, TAG Microinsurance Association and Access to Finance Rwanda (AFR) with support from the Microinsurance Network, Financial Sector Deepening Zambia (FSD Zambia) and MunichRe Foundation. This seminar is part of the series of regional learning, knowledge sharing and networking sessions aimed at contributing the development of inclusive insurance markets in Africa.**

# AGENDA

## Session 1: Context and trends

09:00-10:45 AM CAT	<p><b>Speakers</b></p> <p>Opening Remarks</p> <ul style="list-style-type: none"><li>• Shipango Muteto, TAG Association/Zep-Re, Zambia</li><li>• Betty Wilkinson, Financial Sector Deepening Zambia, Zambia</li><li>• Dirk Reinhard, Munich Re Foundation, Germany</li></ul> <p><b>Keynote Speakers</b></p> <ul style="list-style-type: none"><li>• Janek Toepper, InsuResilience Secretariat, Germany</li><li>• Ayandev Saha, Ministry of Finance and Economic Planning, Rwanda</li></ul> <p><b>Moderator:</b> Jean Bosco Iyacu, Access to Finance Rwanda</p>
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## Session 2: Practitioners Round Table

11:00AM-12:30 PM CAT	<p><b>Panellists</b></p> <ul style="list-style-type: none"><li>• Israel Muchena, Hollard, Mozambique</li><li>• Fatma Fernandes, Quincewood, Tanzania</li><li>• Simon Schwall, OKO Finance, Luxembourg</li><li>• Humphery Mulele, Mayfair, Zambia</li><li>• James Papa, APA Insurance Limited, Kenya</li></ul> <p><b>Moderator:</b> Lemmy Manje, FinProbity Solutions, Rwanda/ Zambia</p>
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## Session 3: Facilitators Round Table

2:00- 3:30 PM CAT	<p><b>Panellists</b></p> <ul style="list-style-type: none"><li>• Douglas Daura, GIZ, Zambia</li><li>• Agnes Uwanyiligira, AFR, Rwanda, Rwanda</li><li>• Gian Semadeni, CelisusPro, Switzerland</li><li>• Mauwa Lungu, FSD Zambia, Zambia</li><li>• Agrotosh Mookerjee, Risk Shield, Zambia</li></ul> <p><b>Moderator:</b> Bert Opdebeeck, Microinsurance Master</p>
3:30-4:00 PM CAT	<p>Summary and recommendations</p>



# Profile of Speakers and Moderators



**Janek Toepper**  
**InsuResilience Secretariat, Germany**

Janek is an Advisor at the Secretariat of the InsuResilience Global Partnership for Climate and Disaster Risk Finance and Insurance (CDRFI). At InsuResilience, his work focuses on innovation, impact measurement and evidence generation for effective CDRFI. In this capacity, he also manages the Partnership's Sectoral Community for Integrated Resilience Approaches in Agriculture which brings together knowledge and implementation partners across disciplines. Prior to this, Janek has worked on climate change adaptation and development topics with GIZ, BMZ, and several multilateral organisations in regions including India, Northern Africa, and Europe. He holds and MSc in Climate Change and Development.



**Shipango Muteto**  
**TAG Association/Zep-Re, Zambia**

Shipango Muteto is currently the President of TAG Microinsurance Association and the Assistant Director of the ZEP-RE Academy. He is an Insurance Executive, Practitioner/Manager and consultant, with over 35 years of hands-on experience in Insurance, Reinsurance, Risk Management and marketing, specializing in Marketing of Services and Customer relationship management, in the Eastern & Southern African Insurance and Reinsurance Industry, with International exposure through attendance of seminars, workshops and short courses in the Netherlands, India, Germany, USA, Japan, South Africa, Morocco to mention a few. He is also a training specialist in insurance and reinsurance, business and Customer Relationship management.



**Dirk Reinhard**  
**Munich Re Foundation, Germany**

Dirk Reinhard is currently the Vice Chairman of Munich Re Foundation. He is responsible for the foundation's finances as well as the inclusive insurance programme. He was furthermore involved in the "Landscape of Microinsurance" program of the Microinsurance Network. From 2008-2014, Dirk Reinhard was elected as a member of the board of the Microinsurance Network. Since the first International Conference on Inclusive Insurance (ICII) in 2005 Dirk Reinhard chairs the Conference Steering Committee. The event is largest meeting of insurance and development experts worldwide. In 2011, the ICII introduced additional local satellite conferences called "Learning Sessions". Dirk Reinhard graduated in Industrial Engineering and Management and has more than 20 years experience in the sustainability and finance industry sector. From 2001 to 2004, he was responsible for sustainable investment in the Environmental Management Unit of Munich Reinsurance Company, a global leader in the reinsurance field, and has published numerous articles on this subject. Prior to joining Munich Re, he worked for oekom research AG as a sustainability analyst in the period from 1995 to 2000.



**Ayandev Saha**  
**Ministry of Finance and Economic Planning, Rwanda**

Ayandev is working with the Ministry of Finance & Economic Planning, Government of Rwanda as "Strategic Adviser – Financial Sector Development Directorate". In this capacity, he oversees all financial sector (viz. banks, MFI, SACCOs, insurance, pension and capital markets), implementation of policies, strategies and other reforms required to deepen, widen, strengthen the financial sector in order to support real economy sectors to achieve desired economic growth and enhanced well-being of Rwandans. Ayandev has over a decade of design and implementation experience in pension, life, health and agriculture insurance scheme(s) across Afro - Asia region, viz. in India, Afghanistan, Bangladesh, Myanmar, Nepal, Sri Lanka, Ethiopia, Kenya, Namibia, Rwanda, Zambia and Zimbabwe. He has led several World Bank, ADB and donor funded (e.g., USAID, UKAID, IFAD) projects and advised governments, regulators, associations and insurers on social security schemes, regulations and strategies for building mass markets. He has worked extensively in the areas of product development, relationship management and facilitating tie-ups with partners and donors to provide insurance and pension solutions to the low-income households. He holds an MBA in Insurance & Risk Management and Masters in Economics.



**Betty Wilkinson**  
**FSD Zambia, Zambia**

Betty Wilkinson is the Chief Executive Officer of FSD Zambia. With over 30 years of professional experience worldwide, Ms Wilkinson has been an entrepreneur, banker, leading multilateral bank manager, field researcher, policy advisor, developing country government senior official, and volunteer. She engages globally with ministers, central bank governors, industry representatives, and leaders of development agencies, NGOs, think tanks, and communities to facilitate evidence-based innovation and change. Ms Wilkinson uses her knowledge, experience, and networks to enable pro-poor inclusive growth, using a participatory, innovative style to engage key champions of reform, develop and manage successful teams, and ensure sustainable results.



**Lemmy Manje**  
**TAG Association/ FinProbit Solutions,**  
**Rwanda/Zambia**

Lemmy is an inclusive finance expert and has 20 years of professional experience in research, training and project management of financial inclusion projects with various international organisations. Lemmy provides technical assistance and management services to various international developmental organizations, insurance companies and other financial service providers. He has published numerous works on microfinance, microinsurance and small enterprise development. He is an alumna of the Harvard Kennedy School program, Rethinking Financial Inclusion: Innovation for Policy and Practice. His professional experience for long and short-term assignments has mainly been in North, South, Central and East Africa as well as Asia and Europe. He has a Master's Degree (MA) in International Development from University of Manchester, United Kingdom and Bachelor's degree (BA) in Economics and Demography from the University of Zambia.



**Jean Bosco Iyacu**  
**Access to Finance Rwanda , Rwanda**

Jean Bosco Iyacu is the Chief Executive Officer at Access to Finance Rwanda (a Not-for-Profit Company part of the Financial Sector Deepening Network in Sub Saharan Africa) promoting Financial Sector Development and facilitating access to financial services by low-income people (mainly Women, Youth, People with Disabilities, Refugees) and MSMEs in Rwanda. He has been instrumental in the design and implementation of a diverse range of financial inclusion projects including the digitisation of agricultural value chains to enable smallholder farmers access financial services including the Rwanda National Agriculture Insurance Scheme and the Rwanda National Digital Payment System-an open loop interoperable payment platform for Banks, MNOs, MFIs, SACCOs and FinTechs. He holds a Master's Degree in Economics from the University of Witwatersrand, South Africa. He is a Certified Expert in MSME Financing and Inclusive Insurance from the Frankfurt School of Finance and Management, Germany and a Certified Expert in Digital Financial Solutions from the Fletcher School at Tufts University, USA and a fellow of Harvard Kennedy School's Executive Education on Rethinking Financial Inclusion.



**Fatma Fernandes**  
**Quincewood Group , Tanzania**

Fatma is the co-founder of Quincewood Group Limited, a tech company headquartered in Tanzania, who for the past 8 years have successfully delivered mobile campaign solutions to organisations within the public, private and NGO sectors. Fatma's experience has been gleaned from working with some of the world's most disruptive and innovative companies, this coupled with her academic background in international relations and management has fuelled her passion for "inclusive growth" with a focus on the key areas of agriculture, women and health. A strong area of focus for Fatma has been in agriculture and she strongly believes that rural development and agricultural transformation is necessary. This is why Quincewood provides their clients with innovative technology-driven tools that enable them to efficiently communicate with their target audiences. With a grant from AGRA and Mastercard Foundation, Quincewood developed an e-verification system that is multipurpose in the agriculture value chain in Tanzania. Currently, the platform has reached more than 300,000 farmers of which 100,000 of these farmers have verified their inputs.



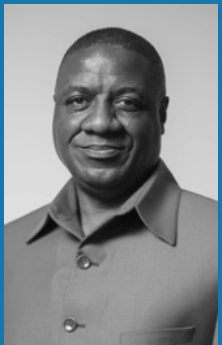
**Mauwa Lungu**  
**FSD Zambia, Zambia**

Mauwa is a Certified Financial Inclusion Policy Expert with the Frankfurt University and has a dynamic 12-year career record of hard work and diligence in the financial sector and development world. Mauwa is currently the Director of Financial Services Supply. Her role at FSD Zambia is to provide oversight, coordination and management of the conceptualisation, programming and implementation of all interventions and projects under the Financial Services Supply Unit. She provides oversight to technical thematic areas namely, Informal Finance, Inclusive Insurance, Rural and Agricultural Finance and Inclusive Enterprise Finance. She has a commitment to and a passion for financial inclusion with a particular interest in expanding both formal and informal financial services to rural and remote areas. She holds a Master of Science Degree in Economics and Finance and a Bachelor's degree in Demography and Economics from the University of Zambia.



**Simon Schwall**  
**OKO Finance, Luxembourg**

Simon is the CEO and founder of OKO Finance. He worked as a management consultant in London and Dubai for 3 years and then joined BIMA, a leading Start-Up in mobile-delivered insurance (Life and health). He launched and managed BIMA's operations in Papua New Guinea and Fiji, managing up to 250 people and created the most popular insurance products in the Pacific. Simon built one of the most promising crop micro-insurance solutions for Africa (OKO). This solution is now listed as one of the 50 most promising solution to financial inclusion and won the 1<sup>st</sup> prize at the Alliance for Financial Inclusion Fintech Showcase. Simon himself became a globally recognised expert in crop micro-insurance and brings a unique expertise in microinsurance and digital distribution of inclusive agriculture insurance.



**Humphrey Mulele**  
**Mayfair Insurance, Zambia**

Humphrey is Agriculture specialities Manager at Mayfair Zambia has extensively been involved in the design and management of Mayfair agriculture insurance portfolio. He has over 30 years in the insurance business and previous worked for Blue Shield Insurance Company Nairobi Kenya, Madison Insurance and Zambia State Insurance Corporation. Humphrey is highly passionate about the provision of high-value inclusive insurance solutions to smallholder farmers. Humphrey is an accredited Microinsurance Master.



**Douglas Phineas Daura**  
**GIZ Zambia**

Douglas is the Senior Advisor Insurance for GIZ's project on Climate Risk Insurance and Information in Zambia (CRIIZ). Douglas joined the implementation team for direct climate risk insurance solutions within the Global Project German contribution to implementing the G7 climate risk insurance initiative InsuResilience as advisor in the GIZ office in Zambia since June 2018. Prior to this Douglas worked in the insurance sector and has spent more 10 years of his experience in the field of agriculture in different fields, that is, 6 years in marketing, training of smallholder farmers in the proper use of agricultural inputs as recommended by the suppliers of maize, soya, wheat, fertilizer and agro-chemicals. Also trained smallholder farmers on the use of ICT to promote market linkage for their produce. Douglas spent 4 years in agricultural insurance where he underwrote all lines of business but with a bias to weather index insurance in Zambia. He was involved in designing agriculture insurance packages for both smallholder and commercial farmers under indemnity or traditional insurance.



**Israel Muchena**  
**Hollard Mozambique**

Israel Muchena is the Managing Director of Life & Agricultural Insurance at Hollard Mozambique Companhia de Seguros. He holds a Master of Arts Degree in Development Studies from the Nelson Mandela Metropolitan University of South Africa. He also has a Microinsurance Expert Certificate of the Frankfurt School of Finance & Management, Germany. Israel has also worked in insurance and reinsurance in the following markets: Angola, Botswana, Mauritius, Mozambique, Nigeria and South Africa. Among his notable achievements, Israel is a published author of the following two award-winning books:

- Development of Insurance in Angola, 2019 AIO African Insurance Book of the Year.
- Development of Insurance in Mozambique, 2017 AIO African Insurance Book of the Year



**Bert Opdebeeck**  
**Microinsurance Master , Belgium**

Bert is the founder of Microinsurance Master, the sector's first accelerator programme. Microinsurance Masters strengthens and inspires microinsurance leaders to make a difference in the business of reducing the risks of low-income communities. The 10-week accelerator has a solid track record in guiding champions to thrive in microinsurance through customer-centric insights and the startup way of working.



**Gian Semadeni**  
**CelisusPro, Switzerland**

Gian is an insurance consultant for parametric and index solutions at CelisusPro, a Swiss-based Insurtech company. The team has spent over a decade developing a digital platform to structure and manage index-based agriculture insurance products. In his role, Gian has executed several development-focused projects, facilitated among others by the World Bank, GIZ, UNCDF, and the Swiss Capacity Building Facility (SCBF). In close collaboration with the Hollard Mozambique, his most recent project evaluated the potential to introduce an index-based livestock insurance product in Namibia, Botswana, and Southern Mozambique. Prior to joining CelisusPro, Gian worked as a consultant for the World Bank's Disaster Risk Management and Disaster Risk Finance & Insurance teams after spending eight years with Swiss Re in various roles. He holds an MA in International Affairs from the LKY School of Public Policy at the National University of Singapore (NUS).



**James Papa**  
**APA Insurance Limited, Kenya**

James Papa is an Agronomist with over 8 years Agriculture industry, with 5 years in Agriculture Insurance experience. James has worked at Twiga Chemicals Kenya as a technical sales assistant in charge of sales and distribution of Agrochemicals, later joined Dryland Seed Limited a company specialised in sales and distribution of drought tolerant seed varieties in Kenya. He later joined the APA Insurance Ltd micro and agriculture Insurance department as an agriculture underwriter. He is currently in charge of Agriculture Insurance underwriting at APA Insurance Ltd with the role of development and implementation of agriculture business in Kenya. As an insurance underwriter, he also leads the technical underwriters' team that formed the Kenya National Agriculture Insurance Program (KAIP) and the Kenya Livestock Insurance Program (KLIP) under a pool arrangement program in the Kenyan market.



**Agnes Uwanyiligira**  
Access to Finance Rwanda, Rwanda

Agnes is Acting Chief Programs Officer at Access to Finance Rwanda (AFR); and she also provides technical expert advice to AFR's inclusive insurance and other risk management interventions. She is a qualified Actuary (Fellow of the Institute and Faculty of Actuaries) with over ten years working experience in pension fund risk management in the United Kingdom and over five years' experience in inclusive insurance and pension inclusion in Africa. She is a Certified Microinsurance Expert from Frankfurt School of Finance and Management. Agnes is passionate about designing and implementing inclusive financial service solutions to help low-income people and businesses become more resilient and to facilitate inclusive growth.



**Agrotosh Mookerjee**  
Risk Shield, Zambia

Agrotosh Mookerjee is a Fellow of the Institute of Actuaries, UK. He has worked for over a decade in inclusive insurance on products and projects relating to over 40 countries in Africa, Asia, Australasia and Europe. Agrotosh is the Managing Director and Chief Actuary of Risk Shield, a technical service provider and consultancy on inclusive insurance, which specialises on agriculture and index insurance products. Since 2015, Risk Shield has developed and implemented agricultural index and other types of inclusive insurance products, which have insured over 5 million smallholder farmers and over 40 value-chain stakeholders in over 30 countries. Agrotosh has also delivered over 70 consultancy projects since 2015 for a wide range of clients. Previously, he was the Principal Actuary of MicroEnsure and an ILO Microinsurance Fellow. He started his actuarial career in life and general insurance actuarial roles at Aviva and at Hannover Re in the United Kingdom.

