

INCLUSIVE INSURANCE BUSINESS MODELS FOR AFRICA

7th Eastern and Southern Africa Regional
Conference on Inclusive Insurance

July 13-15, 2022

David Livingstone Hotel
Livingstone, Zambia

Hosted by:

Supported by:



Sponsored by:



About the conference

The 2022 Eastern and Southern Africa Regional Conference on Inclusive Insurance is part of the series of regional learning sessions aimed at contributing to the development of inclusive insurance markets in Africa. The 7th regional conference will be hosted by the TAG Microinsurance Association, Munich Re Foundation and FinProbit Solutions in Livingstone, Zambia from July 13-15, 2022. The conference is supported by the Pensions and Insurance Authority (PIA) , Financial Sector Deepening Zambia (FSD Zambia) and the Microinsurance Network.

This regional conference is a combination of high-quality training and plenary sessions aimed at sharing insights on inclusive insurance business models that are making access to low-income market segments in Africa possible.

The organisation and implementation of this conference is based on the strong belief of the power of learning and sharing; the conference therefore brings international, regional and local professionals who will exchange experiences and discuss a number of key themes and topics on inclusive insurance business. They include representatives from insurance and reinsurance companies, brokers, distribution channels, international organisations, NGOs, development-aid agencies, policymakers, regulators and supervisors in Africa. The sub themes for this conference are:

- **The Landscape of Inclusive Insurance in Zambia:** Insights from Zambia's journey, led by the TAG, towards inclusive insurance market and an up-to-date portrait of the state of the inclusive insurance market in Zambia.
- **Digital insurance:** Exploratory insights and lessons from trends and business models on inclusive digital insurance solutions; taking stock of what has worked and what has not worked in digital inclusive insurance solutions and business models.
- **MSME Insurance:** Emerging as a key growth area for inclusivity of insurance in a number of countries; an exploration of emerging and promising models for extending insurance to micro, small and medium sized enterprises.
- **Health insurance:** Exploration on client value and viability dimensions of national health insurance schemes in Africa.
- **Agriculture insurance:** Sharing experiences and lessons learned from various inclusive agricultural insurance schemes; taking stock of emerging and promising models.
- **Developing and regulating inclusive insurance markets:** Sharing lessons and experiences on strategies employed to catalyse the development of insurance sectors for inclusivity and innovation. This includes lessons from insurance regulators on how to balance market development and supervisory roles.

Conference themes



Digital Insurance



MSME Insurance



Agriculture insurance



Health insurance



Developing and regulating inclusive insurance markets

Participation fees

Early birds; register and pay by May 31, 2022

- TAG members = ZMW 4,000
- National participants = ZMW 4,500
- Regional and international participants = US\$ 350

Register after May 31, 2022

- TAG members = ZMW 4,000
- National participants = ZMW 5,500
- Regional and international participants = US\$ 450

Note: Participation fee is exclusive of accommodation.

Optional Networking Boat Cruise I

- US\$ 70 or ZMW 1,200



4:00 – 6:00PM | July 13, 2022

Pre-conference event

Wednesday, July 13, 2022: CEO Retreat Topline and Bottomline Strategies for inclusive insurance



09:00am – 1:00pm

Hosted by TAG & FinProbit Solutions

Guest Speakers



Lorenzo Chan
President,
Pioneer Insurance
Philippines



Ovia
K. Tuhairwe
CEO
Radiant Yacu
Rwanda



Ashok Shah
CEO
APA Insurance
Kenya



Agnes Chakonta
Managing Director
Madison Life
Zambia



Moses Siami
Managing Director
Professional Insurance
Cooperation Zambia
(PICZ)
Zambia



Barbara Mwandila
Managing Director
Hollard Life
Assurance
Zambia



Lemmy Manje
Founder & CEO
FinProbit Solutions
Rwanda/Zambia
Moderator

Participating Fee: \$ 200 or ZMW 3,500

Pre-conference event

Thursday, July 14, 2022: Digital Insurance Workshop Trends, Models and Business Strategies for Digital insurance



09:00am – 1:00pm

Hosted by FinProbit Solutions

Guest Speakers



Indira Gopalakrishna
CEO
Inclusivity Solutions
Singapore



Andrew Nkolola,
CEO
AYO Zambia



Oscar Githinji Ng'ang'a
Business Development Manager
MEDbook
Kenya



Siani Malama,
Business Development Manager
Democrance,
Kenya



Facilitator
Jeremiah Siage
Co-Founder & Director
CoverApp
Kenya



Facilitator
Lemmy Manje
Founder & CEO
FinProbit Solutions
Rwanda/Zambia

Participating Fee: \$ 150 or ZMW 2,500

Conference Agenda | July 14-15, 2022

Day 1 – Thursday, July 14, 2022

Session 1: The Landscape of Inclusive Insurance in Zambia



2:00-4:00 PM CAT

Opening Remarks



Shipango Muteto
President
TAG Association
Zep-Re, Zambia



Engwase Mwale
CEO,
FSD Zambia
Zambia



Dirk Reinhard
Vice Chair
Munich Re Foundation
Germany



Craig Churchill
Chief - Social Finance
Programme & Team
Leader - ILO Impact
Insurance Facility
Switzerland



Mauwa Lungu
Director -Financial
Services Supply
FSD Zambia
Zambia

Keynote Speech

Moderator

Landscape presentations



Mark Robertson
Microinsurance
Network
South Africa



Lemmy Manje
CEO & Founder
FinProbity Solutions
Rwanda/Zambia



Health break



4:00-4:30 PM

Day 1 – Thursday, July 14, 2022



4:30-6:00 PM CAT

Session 2: Developing and regulating inclusive insurance markets



Anselmi Anselmi
Microinsurance
Coordinator
Tanzania



Elias Omondi
Senior Manager –
Risk Regulations
FSD Africa
Kenya



Yizaso Musonda
Manager – Market
Development
Pensions and
Insurance Authority
Zambia



Janina Voss
Advisor
A2ii
Germany
Moderator

Day 2 – Friday, July 15, 2022



9:00-10:30 AM CAT

Session 3: Digital insurance



Indira Gopalakrishna
CEO
Inclusivity Solutions
Singapore



Andrew Nkolola,
CEO
AYO Zambia



Valerie Labi
Country Director
BIMA
Ghana



Menna Alla Hegazy
Fawry
Egypt



Jeremiah Siage
Co-Founder & Director
CoverAp
Kenya
Moderator



Health break



10:30-11:00 AM CAT

Day 2 – Friday July 15, 2022



11:00AM -12:30 PM CAT

Session 4: MSME insurance



Melinda Grace Labao
Head of Microinsurance
Pioneer Insurance
Philippines



Violet Kapeleke
Inclusive Insurance
Manager
Hollard Insurance
Zambia



Jeremy Gray
Resilience lead
Cenfri
South Africa



Mwenda Kwendakwema
Head of Partnerships and
Innovations
Vision Fund,
Zambia



Kennedy Siamuwele
Ag CEO
ZSIC Life
Zambia
Moderator



Lunch break



12:30-2:00 PM



2:00-3:30 PM

Session 5: Health insurance



Dr. Lydia Dsane-Selby
CEO
National Health Insurance
Scheme (NHIS)
Ghana



Jacob Chirwa
Project Lead
NHIMA
Zambia



Rahel Musyoki
Healthcare Advisor
Kenya



Ayandev Saha
Head - Climate Risk
Adaptation & Insurance
KM Dastur & Company
London, United Kingdom
Moderator



Health break



3:30-4:00 PM CAT

Day 2 - July 15, 2022

Session 6: Agriculture insurance



4:00-5:30 PM CAT



Ashok Shah
CEO
APA Insurance
Kenya



Joyce Chirwa Mlewa
Country Director
Pula Advisors
Zambia



Pranav Prashad
ILO Impact
Insurance Facility
Switzerland



Joseph Chegeh
Commercial
Portfolio Manager,
ACRE Africa
Kenya



Ayandev Saha
Head - Climate Risk
Adaptation & Insurance
KM Dastur & Company
United Kingdom



Humphrey Mulele
Agriculture specialities
Manager
Mayfair Insurance
Zambia



Dirk Reinhard,
Vice Chair
Munich Re Foundation,
Germany
Moderator

Closing session : Summary and Key Messages



Jean Bosco Iyacu
Chief Executive Officer
Access to Finance
Rwanda



Agnes Chakonta
Managing Director
Madison Life
Zambia



4:00-5:30 PM CAT



TAG Gala Dinner – Beyond 10 years



7:00-10:00 PM CAT

Special Guests: Titus Kalenga (Sky Reinsurance Brokers), Juliet Munro (FSD Africa) and Doubell Chamberlain (Cenfri)

Hosts



Collins Hamusonde
CEO
ABSA Life
Zambia

Profile of Speakers and Moderators



Craig Churchill
Impact Insurance Facility, ILO

Craig is the Chief of the Social Finance Programme and the Team Leader of the ILO's Impact Insurance Facility. He has more than two decades of microfinance experience in both developed and developing countries. In his current position as the chief of the ILO's Social Finance Programme, he focuses on the potential of financial services and policies to achieve social objectives. He serves on the governing board of the Access to Insurance Initiative and was the founding Chair of the Microinsurance Network. He has authored and edited over 40 articles, papers, monographs and training manuals on various microfinance topics including microinsurance, customer loyalty, organizational development, governance, lending methodologies, regulation and supervision, and financial services for the poorest of the poor. Craig holds an MA from Clark University and a BA from Williams College in Massachusetts, USA.



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.



Menna Alla Hegazy
Fawry Brokerage Insurance, Egypt

Menna Alla Hegazy is currently the General Manager & Founder of Fawry Brokerage Insurance which is a leading InsurTech player in Egypt. Fawry has providers over 150,000 micro insurance policies through uncovered merchants in Egypt, making Fawry Insurance Brokerage the largest Brokerage in Egypt in attracting and serving new customers for Micro Insurance. Menna has over 17 years of professional experience in insurance and banking. She previously worked as Head of SME branch, trainer and branch manager at QNB, one of the largest banks. Since inception, Fawry Insurance Brokerage, has been building dynamic partners in Egypt to distribute inclusive insurance solutions to underserved market segments. One of the achievements has been the extension of inclusive health insurance to millions of Egyptians. Menna has an MBA, certificate in Insurance (CI). She also has awards in general insurance from CII (Chartered insurance institute in London) and in intermediary insurance from financial services institution (under EFSA).



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.



Lorenzo Chan
Pioneer Insurance, Philippines
Chair, Microinsurance Network

Lorenzo Chan is President/CEO of Pioneer Life Inc and Retail Organization Head of the Pioneer Group in the Philippines. He drove the concept of bite-sized or sachet insurance for the retail and mass market with an insurance & savings card, and an award-winning comic book that teaches money smarts. Lorenzo was instrumental in creating a Microinsurance team dedicated to the development & marketing of products & services for the most marginalized sectors of society. With the creation of various affordable, accessible, easy-to-enroll, and simple-to-claim products, Pioneer's program has partnered with numerous rural banks, retail outlets and Microfinance institutions, including several of the country's largest. Enrollments grew from 28,760 in 2008 to over 20 million by the end of 2018.



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.



Pranav Prashad
ILO Impact Insurance Facility

Pranav is the technical lead for initiatives related to climate change, disaster risk and climate risk and agriculture insurance, distribution and building scale and efficiency through use of technology in insurance. He is also the focal point for market development in Asia. Pranav has more than three decades of experience in insurance and business management. He has initiated and taken to scale agriculture and health insurance projects amongst low-income households, utilizing a diverse set of distribution channels and enabling the projects with technology. At the Facility, among various projects, Pranav has aided in successful introduction of weather index insurance products in Sri Lanka and index related product for livestock in Kenya. He is also the lead author of the Facility's paper looking at various ways mobile phone technology can help in building scale and efficiency in insurance operations. He holds an MBA from the Faculty of Management Studies and a bachelor's honours degree in Economics, both from Delhi University, India.



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.



Valerie Labi
BIMA Ghana

Valerie Labi can be described as a social innovator, with a proven track record for nurturing growth strategies, and delivering shared value in emerging markets. She is making a significant contribution to SDGs. She is currently Country Manager for BIMA in Ghana, which is the leading provider of mobile-delivered insurance and health services in emerging markets. BIMA has operations in 9 countries throughout Africa and Asia - changing the way the emerging world experience insurance and tele-health services. In 2014 Valerie was honoured by President Obama, being awarded the Mandela Washington Fellowship for Young African Leaders and further in 2019 when she was invited to become a member of the 12th class of the Harambean Entrepreneurial Alliance. Valerie's alma mater is that of Wolfson College, University of Cambridge, UK, where she studied an Mst in Sustainability Leadership. Since graduating she continues to contribute to thought leadership and has published a number of working papers, ensuring the representation of African scholars in academia.



Indira Gopalakrishna,
Inclusivity Solutions, South Africa

Indira joined Inclusivity Solutions in August 2021. Her interests lie in building innovative business models that improve access to risk management solutions. After spending over a decade with multinational insurers in India and Singapore, she was bitten by the social impact bug which led to a two year fellowship in Kenya with the International Labour Organization's Impact Insurance Facility. There, she helped Equity Bank's insurance agency digitalize their sales and operations. Subsequently, Indira was a Senior Consultant with the Microinsurance Centre @ Milliman, where she consulted and implemented microinsurance projects in emerging markets across the world. Her expertise in innovation and product management has been gained through stints as Director of Innovation at the MetLife Innovation Centre and Director of Product Management & Development at Manulife, both in Singapore. Prior to that, she was at ICICI Prudential Life Insurance in India in a number of different capacities, including Associate Vice President of Products. She has successfully led multi-functional teams to set up new channels and managed strategic partnerships. She also has extensive experience in designing insurance products and propositions in diverse business, economic and regulatory environments. Indira holds an MBA in Marketing and Strategy from XLRI and a B.E in Computer Science from RVCE Bangalore, India.



Moses Siame
Professional Insurance Cooperation Zambia (PICZ)
Zambia

Moses Siame is currently the Managing Director of Professional Insurance Cooperation Zambia (PICZ). He is also the current President of the Insurers Association of Zambia. He has over 11 years professional experience in the insurance industry and served on various senior executive positions.



Joyce Chirwa Mlewa
Pula Advisors, Kenya

Joyce Chirwa Mlewa is a highly results-oriented individual with over 30 years experience working in both the public and private sectors. She worked with the Government of the Republic of Zambia as a performance auditor until 2005, after which she became an agro-dealer, working in rural parts of Zambia to help smallholder farmers improve their yields, until 2018.

Joyce joined Pula Advisors in 2018 and has risen to become Pula's Country Director in Zambia. In this role, she is responsible for: engaging multiple stakeholders like government officials and insurance companies for implementation of Pula's agricultural insurance products for the FISP program, client acquisition in Zambia and a few other southern African countries and managing all affairs of Pula Advisors Limited (Zambia).

She holds an Executive MBA from the University of Lusaka, a BA in Public Administration/ Sociology from the University of Zambia as well as various certificates obtained in the course of her illustrious career.



Ashok Shah
APA Insurance, Kenya

Ashok Shah is currently the Group Chief Executive Officer of Apollo Investments and APA Insurance. He is a seasoned executive with over 30 years of progressive experience within the Insurance Industry both in East Africa and England. A solid reputation for achieving corporate growth objectives through providing strategic direction, diverse perspectives and positive leadership Ashok's education is in Applied Chemistry and professionally he is a Chartered Insurer with ACII. He is a member of the Chartered Institute of Arbitrators (MCIArb) and an Associate of the Insurance Institute of Kenya (AIK). He is a past Chairman of Association of Kenya Insurers (AKI) and currently the Group Chief Executive of Apollo Investments Limited. He is a Director of CDSC representing the Capital Market Challenge Fund. Other directorships include APA Insurance Ltd, Barclays Bank of Kenya, APA Life Assurance, Apollo Asset Management, APA Insurance Uganda and Reliance Insurance Company Ltd in Tanzania. He was the first recipient of the Life Time Achievement Award for contribution to the Kenyan Insurance Industry and a finalist for both the 2015 and 2016 AABLA Philanthropist of the Year award and 2016 Entrepreneur of the year award.



Jeremy Gray
Cenfri, South Africa

Jeremy leads the resilience team at Cenfri and he is focused on better understanding how to improve the resilience of both individuals and enterprises across the developing world and on working with both the public and private sector to achieve this. Jeremy has a particular interest in the role of policymakers and regulators in improving the role of the financial sector to meet individuals' financial needs and on how insurers can deliver better solutions to SMEs to more effectively build their resilience. He has conducted and managed research across a range of content areas throughout the developing world, including market diagnostics (financial inclusion and insurance) and discrete project work in the areas of insurance, retail payments, the measurement of financial inclusion and regulating for innovation.



Ancellmi Anselmi
Africa College of Insurance and Social Protection,
Tanzania

Ancellmi is a Director of Consultancy & International Relations at the Africa College of Insurance and Social Protection. He is an avid Researcher, Consultant, Author & a Trainer for government and international organizations on planning, policy, regulation and strategy. He serves as the Country Inclusive insurance Coordinator in Africa (Government/ATI/FSDT). He is the MD for Acclavia Insurance Brokers & Risk Consultants, Lecturer at the Tanzania Public Service College. He serves in various taskforces within the insurance industry and outside geared at engineering growth of the financial sector and inclusive economy such as Chairperson Technical Committee of the Governing Council Tanzania Insurance Brokers Association, secretary to the Tax Reforms Committee of the Insurance Industry in Tanzania, Member of African Insurance Organization (AIO) Inclusive insurance Working Group and the Editorial Committee of AIO, and InsuResilience Global Partnership – Gender working group. He is Associate of the Chartered Institute of Securities & Investments (CISI) of London and Toronto Centre of Canada. He has authored various books in insurance management & leadership.



Elias Omondi
Financial Sector Deepening Africa, Kenya

Elias has over 10 years of experience in developing policies and regulations in the financial sector. He leads the development and implementation of programmes that work to improve the enabling environment for risk markets in Africa to drive systemic change in the market for insurance and other risk management instruments at FSD Africa. Previously, Elias worked as an Actuary at the Insurance Regulatory Authority (IRA) of Kenya where he was instrumental in the development and implementation of risk-based regulations and automation of supervisory processes and tools in the insurance sector. He also supported market innovation, designing, and testing innovative mechanisms of risk management through the formulation of the Regulatory Sandbox (BimaBox) and InsurTech Accelerator Platform (BimaLab). Elias worked on various international technical assistance projects for the World Bank, IMF and GIZ assisting over 15 regulatory bodies in the insurance, pensions and capital markets sector in Africa, Asia and the Caribbean to strengthen their regulatory and supervisory frameworks. Elias holds a Master of Science (MSc) in Actuarial Management from Cass Business School, United Kingdom and a Bachelor of Science (BSc) in Actuarial Science, with IT from Maseno University. He is an Associate Actuary of The Actuarial Society of Kenya (TASK) and Institute and Faculty of Actuaries (IFOA), United Kingdom.



Ayandev Saha
KM Dastur & Company, United Kingdom

Ayandev has over a decade of design and implementation experience in pension, life, health and agriculture insurance scheme(s) across Afro - Asia region. 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 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. Ayandev has served as the Strategic Advisor for the Financial Sector Development Directorate in the Ministry of Finance and Economic Planning, Government of Rwanda.



Jeremiah Siage
CoverAp , Kenya

Jeremiah Siage is Director and Digital Finance Expert at AB consultants. He has 20+ years experience in digital financial services, business management and marketing across Africa. A DFS Specialist (Consultant) at IFC (International Finance Corporation) focusing on go-to-market strategies and execution in sub-Saharan Africa. Rolled out the M-Bima distribution structure at CIC Insurance. Holds a BSc, MIBA, Practitioner Certificate in Project Management -PRINCE2®; and Certificate in Digital Marketing.



Yizaso Musonda
Pensions and Insurance Authority, Zambia

Yizaso Musonda is a Banking & Finance professional, she is currently the Acting Manager – Market Development (Insurance Supervision) at the Pensions & Insurance Authority. She joined the Authority in 2014 and has been in the regulatory sector for over 14 years now. Having started out as a competition policy analyst and transitioned into the financial sector specifically the insurance industry. In her time as an insurance supervisor, she has had the opportunity to work on the country's current National Financial Inclusion Strategy as the secretariat for the Insurance Working Group as well as contributing to the Financial Education curriculum development. She is the liaison for Microinsurance and inclusive insurance initiatives at the Authority. Among other roles, in the last few years she has focused on index insurance and climate risk on the Zambian market and providing technical support on the subject both in house and externally. She is currently on the team from PIA participating in the 3rd Inclusive insurance Lab.



Melinda Grace Labao
Pioneer Insurance Philippines

Melinda Grace M. Labao is the Officer-in-Charge of Pioneer's Microinsurance / CARD Pioneer Microinsurance Inc. (CPMI). CPMI is the only non-life microinsurance company in the Philippines. It is a joint venture of Pioneer Insurance, one of the leading commercial insurance companies and CARD, the biggest microfinance institution with more than 7 million policyholders to date. Melinda has 14 years of experience in microinsurance handling major accounts such as rural banks, microfinance institutions, NGOs and pawnshops. She is also part of the Microinsurance Master alumni.



Janina Voss
A2ii, Germany

Janina is leading the A2ii's work on actuarial capacity building for insurance supervisors as well as the Initiative's Capacity Building Strategy. Before joining the A2ii in 2015, Janina worked as Financial Systems Development Advisor at GIZ for five years with a focus on developing and monitoring technical assistant projects in the field of insurance. Janina is a political scientist and economist by training.



Violet Kapeleke
Hollard Insurance Zambia

Violet Kapeleke is an Insurance professional with over 23 years' experience. She has served in both public and private sector in the Insurance industry and is currently the Inclusive Insurance Manager at Hollard Insurance Zambia. She has been a Microinsurance Master since 2019 after having undergone an acclaimed accelerator and leadership program in the Philippines at Pioneer Insurance. She has extensive experience in unusual and innovative inclusive insurance provision in the Zambian market. To succeed with her goals in impacting communities, she has entered partnerships with leading organizations advocating and financing for financial inclusion and inclusive insurance to the MSME's. She holds a Bachelor's degree in Insurance & Pensions Management, from the University of Lusaka, Zambia.



Ovia K. Tuhairwe
Hollard Insurance Zambia

Ovia is the Chief Executive Officer of Radiant Yacu Microinsurance Company Limited, the first and only dedicated composite microinsurer in Rwanda. Ovia has over 15 years' professional experience in insurance industry and over 5 years in the inclusive insurance space. Ovia is a certified Microinsurance Master under the Microinsurance Master Leadership programme. She is also a certified Inclusive Insurance Trainer under ILO's Impact Insurance Facility programme. Ovia has been instrumental in the design and implementation of various inclusive insurance products and models in Rwanda and also participated in the design and the implementation of Rwanda National Agriculture Scheme under Livestock & Crop insurance. She is passionate about serving the underserved and unserved market segments of the population with client centric inclusive insurance solutions.



Siani Malama
Democrance, Kenya

Siani is currently Director for Sub-Saharan Africa Region, at Democrance an insure-tech focused on enabling digital insurance distribution in emerging markets and across the globe. He has 10+ years of insurance experience, having worked in South Africa, Zambia and Kenya insurance markets, with his last role as Head of Inclusive Insurance at APA Insurance in Kenya. His passion for enabling emerging consumers to access innovative solutions, human centered design, and ensuring customer centricity is at the core of product design and distribution. He is responsible for growing access to insurance for emerging consumers in the SSA region, with active programs in Senegal, Kenya and soon to launch in Ghana and other markets in the region.



Dr. Lydia Dsane-Selby
National Health Insurance Authority, Ghana

Dr. Lydia Dsane-Selby is the Chief Executive of the National Health Insurance Authority (NHIA). She was appointed in March 2019. She is a medical doctor by profession with a specialty in ENT, and a product of the University of Ghana Medical School. She has over 14 years' experience at NHIA, including four years each as the Director Clinical Audit, and Director Claims Management, and two years as the Deputy Chief Executive, Operations. Dr. Dsane-Selby has played an integral part in several key innovations such as the development of the DRG payment mechanism, the development of the accreditation tools and process, the introduction of clinical audits to mitigate against fraud, the introduction of electronic claims management to improve data analysis for policy making, and the use of mobile technology to renew membership & authentication of members at provider sites. The NHIA under her stewardship is committed to the digitisation agenda of the country and the use of data for decision-making to ensure the sustainability of the National Health Insurance Scheme (NHIS).



Jacob Chirwa
NHIMA Zambia

Jacob Chirwa has over 15 years of experience in the insurance industry. He is currently Team Lead on the National Health Insurance (NHI) Implementation Project in Zambia. Jacob is an ardent strategist who has led a team to the successful development and implementation of the operational infrastructure for the NHI Scheme including the operational guidelines and the core Health Insurance and ID systems. He previously served as Head of Marketing, among other roles, for one of Zambia's Leading Insurance companies where he led a team that developed and implemented the Company's transformational Strategic Business Plan. Jacob is passionate about social development and is keen to contribute toward the ambitious goal of Universal Health Coverage in Zambia and beyond. Jacob holds an MBA in Management Strategy and a BA in Development Studies among other qualifications.



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.



Oscar Githinji Ng'ang'a
Medbook, Kenya

Oscar Githinji Ng'ang'a can be described as a Health Technology expert having worked in the ICT field for over 12 years as well as having a proven track knowledge of automating medical insurance companies and large hospitals across East Africa. He is currently the General Manager, Business Development at Medbook Kenya Limited where he's managed to automate insurance companies with a combined total lives cover of over 1 Million as well as automating over 250 hospitals across East Africa. As a Health Technology expert, he is very effective at evaluating situations, analyzing challenges and developing effective solutions and alternatives which promote effectiveness in health care management. He holds a BA Degree in Economics from Kenyatta University, Kenya, An MBA in International Business from The University of Nairobi, Kenya and is awaiting graduation for his PhD. in Marketing from Jomo Kenyatta University of Agriculture and Technology, Kenya.



Mark Robertson
Microinsurance Network, South Africa

Mark has experience in development consulting across Africa and emerging/ mass market customer insurance. He joined the Network in 2021 to work primarily with MIN's African members and country workshops, and the global Landscape Study execution and analysis.



Joseph Chegeh
ACRE Africa , Kenya

Joseph is a highly dedicated and motivated Agriculture Development Specialist with extensive expertise in agriculture insurance and risk management with over 10 years of experience in the agriculture space. He has managed to acquire working experience, having worked in different organizations, served different African and Asian countries, and currently working as a Commercial Portfolio Manager at ACRE Africa and in-charge of the West African market and Advisory business arm. Before joining ACRE Africa, Joseph worked at two reputable insurance companies and actively participated in development of national subsidized agricultural and livestock insurance programs as well as an aquaculture insurance solution for fish farmers in Kenya. He therefore has an edge in providing underwriting guidelines for agribusiness risks for ACRE Africa products and to African insurance companies. Joseph plays a lead role in training clients and stakeholders about agribusiness insurance and risk management in both crop and livestock value chains.



Mwenda Kwendakwema
Vision Fund, Zambia

Mwenda is Head of Partnerships and Innovations at Vision Fund Zambia. She has 14+ years of experience in the financial sector. She is responsible for building a portfolio of strategic partners with Vision Fund Zambia for the sole purpose of providing an inclusive financing solution to both formal and informal sectors. Her role is to provide oversight and coordination in building a portfolio of strategic partners. She is responsible for Agr-business with regards to inclusive and value-chain financing, and providing inclusive insurance solutions to the agric-sector through signed partnerships. She overlooks marketing, product design, and development for Vision Fund Zambia. She has a passion for financial inclusion with an interest in expanding both formal and informal financial services to rural and remote communities through strategic partnerships. She holds an MBA in Management Strategy and a Bachelor of Arts Degree from the University of Zambia.



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.



Rahel Musyoki
Inclusive Healthcare Advisor, Kenya

Rahel is a Strategic Consultant and Healthcare Advisor based in Kenya, where she offers a unique skill set comprising invaluable managerial experience spanning 10+ years and talent for catalyzing business growth through creation of sustainable and strategic business models in Africa's healthcare industry. Her current contribution includes offering strategic consulting services for global healthcare organizations that are making entry or expanding their disruptive healthcare technologies in Kenya and other African countries. She served as part of the East Africa's advisory panel for the International Health Insurance Forum held in Rwanda in April 2022. Rahel is very passionate about influencing the agenda of accelerating the access of affordable healthcare in Africa, and through her content creation platforms on YouTube and podcast channels, she actively engages with industry leaders and stakeholders on this topic. Previously, Rahel served as the Business Development Manager, CarePay (M-TIBA) Kenya where she contributed towards co-creating sustainable solutions through partnerships with private healthcare stakeholders that has enabled thousands of citizens in vulnerable and marginalized communities to have access to affordable healthcare. Her contribution within this organization led her to be feted by Angaza Awards in 2022, as one of the top 10 women to watch in banking and finance.



Barbara Nambeye Mwandila
Hollard Life Assurance Zambia, Zambia

Barbara Nambeye Mwandila is the CEO for Hollard Life Assurance Zambia with over 15 years experience in insurance. She is the chair person for the Life Assurance Council in Zambia and a board member of the Insurance Association of Zambia. She has vast experience in both short term and long term insurance.

Hosted by:

Supported by:



**7th Eastern and Southern Africa
Regional Conference on Inclusive
Insurance**
July 13-15 - Livingstone, Zambia

Sponsored by:

