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# 7th International Microinsurance Conference

8 – 10 November 2011,  
Rio de Janeiro, Brazil

## Agenda

Hosted by



**Munich Re  
Foundation**  
From Knowledge  
to Action

**micro  
insurance  
network**

Supported by



**giz** Financial Systems Approaches  
to Insurance – Access to  
Insurance Initiative



**FIDES**  
Federación  
Internacional  
de Empresas  
de Seguros



**SUSEP**  
Superintendência  
de Seguros Privados

**BMZ** Federal Ministry  
for Economic Cooperation  
and Development



**GWIN**  
Global Growth  
Initiative  
Member of the EBR Group

**Georgia State  
University** | **CEAR**  
CENTER FOR THE ECONOMIC  
ANALYSIS OF RISK

	<i>Foyer (5th floor)</i>	<i>Gávea (5th floor)</i>	<i>Copacabana (5th floor)</i>	<i>Leme (5th floor)</i>	<i>Ipanema (26th floor)</i>
8:30			<b>Pre-conference seminar 1 Regulation, supervision and policy</b>	<b>Pre-conference seminar 2 Academic track</b>	
10:30	Coffee break		Hosted by IAIS, MiN, Access to Insurance Initiative	Hosted by Georgia State University/CEAR	
12:00		<b>Registration</b> The registration desk is open during the entire conference			
14:00	Exhibition	<b>Opening Welcome address</b> <b>Craig Churchill</b> Chairman of the Micro- insurance Network, ILO/ Microinsurance Innovation Facility, Switzerland <b>Thomas Loster</b> Chairman, Munich Re Foundation, Germany <b>Jorge Hilário Gouvêa Vieira</b> President , CNseg, Brazil <b>Ricardo Paes de Barros</b> Secretary of Strategic Actions, Government of Brazil <b>Julio Cesar Carmo Bueno</b> Secretary of Economic Development, Energy, Industry and Services, State of Rio de Janeiro <b>Keynote speech</b> <b>Stefan Dercon</b> University of Oxford, UK			
15:30	Coffee break				
16:00 – 18:30	Exhibition	<b>Plenary 1 Is microinsurance different in Latin America?</b> <b>Recaredo Arias</b> General Secretary, FIDES, Mexico <b>María del Carmen Díaz Amador</b> General Coordinator, PRONAFIM, Ministry of Economy, Mexico <b>Nancy Lee</b> General Manager, Multilateral Investment Fund, IADB, USA <b>Roberto Junguito Bonnet</b> Executive President, Fasecolda, Colombia Facilitator <b>Doubell Chamberlain</b> Cenfri, South Africa			
19:00 – 21:00	Meet and greet reception				

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8:30	Exhibition	<p><b>Parallel session 1</b> <b>Case studies from Latin America</b></p> <p><b>Isabel Cruz</b> CEO, AMUCSS, Mexico <i>RedSol – Mexico. Innovative business model in remote rural areas: Integrating the value chain for the distribution of microinsurance</i></p> <p><b>Barbara Magnoni</b> President, EA Consultants, USA <i>Healthcare made to order – The case for women's health insurance at Aseguradora Rural</i></p> <p><b>José Luis Contreras</b> CEO, Aon, Bolivia <i>Microinsurance: The case for new underwriting DNA</i></p> <p>Facilitator <b>Miguel Solana</b> Microinsurance Officer, ILO/ Microinsurance Innovation Facility, Switzerland</p>	<p><b>Parallel session 2</b> <b>Case studies in health microinsurance</b></p> <p><b>Elizabeth McGuinness</b> Director – Consumer Research, Microfinance Opportunities, USA <i>Community management of risk pool spreads benefits of microinsurance</i></p> <p><b>Rick Koven</b> Project Director Business Case – MicroInsurance Centre, LLC, USA <i>Good business practices</i></p> <p><b>Anabelle Sulmont</b> Assessor – Research and Market Studies, REDSOL, Mexico <i>Understanding health protection necessities of people affiliated to Seguro Popular in Mexico</i></p> <p>Facilitator <b>Peter Wrede</b> Microinsurance Officer, ILO/ Microinsurance Innovation Facility, Switzerland</p>	<p><b>Parallel session 3</b> <b>Expanding distribution</b></p> <p>Introduction <b>Brandon Mathews</b> Head of Microinsurance, Zurich, Switzerland</p> <p><b>João Joaquim de Melo Neto Segundo</b> Coordinator, Palmas Institute, Brazil <i>Experience with bancassurance</i></p> <p><b>Anja Smith</b> Director, Cenfri, South Africa <i>Ensuring value to clients through collective industry products: The story of the South African insurance industry's Mzansi and Zimele products</i></p>	<p><b>Parallel session 4</b> <b>Academic track: Product design and demand for microinsurance</b></p> <p><b>Karlijn Morsink</b> Researcher, University of Twente, The Netherlands <i>Informal local trust and microinsurance demand: Testing a comprehensive model in the rural Philippines</i></p> <p><b>Daniel Clarke</b> Researcher, University of Oxford, UK <i>Microinsurance decisions: Evidence from Ethiopia</i></p> <p><b>Andreas Landmann</b> PhD student, University of Mannheim, Germany <i>Saving microinsurance: Why you should do both or nothing. A behavioural experiment on the Philippines</i></p> <p>Facilitator <b>Richard Phillips</b> Chairman, Department of Risk Management and Insurance, Georgia State University, USA</p>
10:30	Coffee break				
11:00		<p><b>Plenary 2</b> <b>Academic track: Is low takeup a rational choice?</b></p> <p><b>George Zanjani</b> AAMGA, Associate Professor, Department of Risk Management and Insurance, Georgia State University, USA</p> <p><b>Richard Phillips</b> Chairman, Department of Risk Management and Insurance, Georgia State University, USA</p> <p>Discussant <b>Craig Churchill</b> Chairman of the Micro-insurance Network, ILO/ Microinsurance Innovation Facility, Switzerland</p> <p>Facilitator <b>Glenn Harrison</b> Director, CEAR/Georgia State University, USA</p>			
12:30	Lunch				

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14:00– 18:30	Exhibition	<p><b>Parallel session 5 Technology in microinsurance</b></p> <p><b>Wladimir Chinchio</b> COO, Vayon Insurance Providers, Brazil <i>How the cellphone and PoS can help insurers achieve efficiency and scale in microinsurance operations</i></p> <p><b>Martin Fuller</b> Chief Technology Officer, MicroEnsure, UK <i>Utilising technology to improve customer service and efficiency in microinsurance programmes</i></p> <p><b>Sunil Bhatla</b> Programme Director, CIRM, India <i>Integrated livestock risk management solution</i></p> <p><b>Peter Gross</b> General Manager, MicroEnsure, Ghana <i>Reaching the poor at scale through mobile phones</i></p> <p>Facilitator <b>Michael McCord</b> President, Microinsurance Centre, USA</p>	<p><b>Parallel session 6 Workshop on success factors for PPP in microinsurance</b></p> <p><b>Part 1 The private sector perspective</b></p> <p><b>Brandon Mathews</b> Head of Microinsurance, Zurich, Switzerland</p> <p><b>Lambert Muhr</b> Agricultural Insurance Expert, Munich Re, Germany</p> <p><b>Part 2 The public sector perspective</b></p> <p><b>María Victoria Sáenz</b> Lead Project Specialist, IDB, USA</p> <p><b>Antonis Malagardis</b> Project Manager, GIZ-MIPSS, Philippines</p> <p><b>Part 3 Managing microinsurance partnerships</b></p> <p><b>Kelly Rendek</b> Consultant, Canada <i>Managing micro- insurance partnerships</i></p> <p>Facilitators <b>Gaby Ramm</b> Consultant Microinsurance/ Social Protection, Germany</p> <p><b>Dirk Reinhard</b> Vice Chairman, Munich Re Foundation, Germany</p>	<p><b>Parallel session 7 Impact assessment: Methodologies, case studies and trends</b></p> <p><b>Daniel Stein</b> PhD student, London School of Economics, UK <i>Impact evaluation and product design of weather insurance</i></p> <p><i>What can we learn from evaluations? Experience from the field:</i> <b>Daniel Clarke</b> Researcher, University of Oxford, UK</p> <p><b>Sarah Janzen</b> PhD student, University of California – Davis, USA</p> <p>Facilitator <b>Stefan Dercon</b> University of Oxford, UK</p>	<p><b>Parallel session 8 Protecting the poor against natural disaster Case studies</b></p> <p><b>Karlijn Morsink</b> Researcher at University of Twente, The Netherlands <i>Value for farmers from meso- level index insurance!?</i></p> <p><b>Lourdes del Carpio</b> Sub-Director – Agricultural Insurance, La Positiva Seguros, Peru <i>Agricultural catastrophe insurance for poor farmers in Peru</i></p> <p><b>Rupalee Ruchismita</b> Executive Director, CIRM, India <i>Defining the steps in building ownership in designing a sustainable meso-level flood insurance product for Bangladesh</i></p> <p><b>Anuj Tyagi</b> Head – Corporate &amp; Rural Agri Business, HDFC ERGO, India <i>Bundling insurance products to meet the needs of low income households</i></p> <p>Facilitator <b>Thomas Loster</b> Chairman, Munich Re Foundation, Germany</p>
19:30– 22:30	Conference dinner				

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8:30	Exhibition	<p><b>Parallel session 9</b> <b>How to assess client value?</b></p> <p><b>Barbara Magnoni</b> President, EA Consultants, USA</p> <p><b>Michal Matul</b> Research Officer, ILO/ Microinsurance Innovation Facility, Switzerland</p> <p><b>Bert Opdebeeck</b> Microinsurance Programme Co-ordinator, BRS, Belgium <i>How to measure client value with social performance indicators?</i></p> <p>Facilitator <b>Alexia Latortue</b> Deputy CEO, CGAP, USA</p>	<p><b>Parallel session 10</b> <b>Distribution and value chain case studies</b></p> <p><b>Preeti Mishra</b> Associate VP – Rural business, ICICI Prudential Life, India <i>Demand for micro- insurance in India and its distribution through different intermediaries to low-income households</i></p> <p><b>Ryan Lynch</b> General Manager, MicroEnsure, Tanzania <i>Choices in distribution: MicroEnsure case studies</i></p> <p><b>Evandro Baptistini</b> Vice President of AON Affinity Latin America, Brazil <i>Utility company distribution</i></p> <p>Facilitator <b>Craig Churchill</b> Chairman of the Microinsurance Network, ILO/Microinsurance Innovation Facility, Switzerland</p>	<p><b>Parallel session 11</b> <b>Consumer education: How to make mass media work for insurance education</b></p> <p><b>Sarah Bel</b> Information Officer, ILO/ Microinsurance Innovation Facility, Switzerland <i>How to design successful marketing messages? Lessons from a recent study on behavioural economics</i></p> <p><b>Elizabeth McGuinness</b> Director – Consumer Research, Microfinance Opportunities, USA <i>Lessons learned about how to make effective use of radio to present insurance education on a mass scale</i></p> <p><b>Maria Elena Bidino</b> Advisor – Institutional and Consumer Affairs, CNseg, Brazil <i>Experiences with a multimedia mass media campaign in Brazil</i></p> <p>Facilitator <b>Jasmin Suministrado</b> Knowledge Officer, ILO/ Microinsurance Innovation Facility, Switzerland</p>	<p><b>Parallel session 12</b> <b>National strategies to increase access: a joint country process</b></p> <p><b>Lemmy Manje</b> Country Coordinator, ILO/ FinMark Trust, Zambia <i>Toolkit for assessing capacities of insurers: Firm and country level application</i></p> <p><b>Alejandra Díaz</b> Director – Social responsibility and microinsurance, Fasecolda, Colombia <i>The role of the Colombian insurance association for promoting microinsurance</i></p> <p><b>Solange Beatriz Palheiro Mendes</b> Executive Director, CNseg, Brazil <i>National strategy for low- income insurance and microinsurance – The view of the industry</i></p> <p>Facilitator <b>Brigitte Klein</b> Head of Sector Project, Financial System Approaches to Insurance – Access to Insurance Initiative, GIZ, Germany</p>
10:30	Coffee break				
11:00		<p><b>Plenary 3</b> <b>Roundtable on microinsurance in Brazil</b></p> <p>Introduction <b>Herman Smit</b> Senior Researcher, Cenfri, South Africa <i>Golden bullets? Innovation lessons from Brazil</i></p> <p><b>Hernán Poblete Miranda</b> Director of the IMR Program – International, LIMRA, USA <i>Microinsurance on demand: Innovative strategies for establishing distribution and communication channels</i></p> <p><b>Eugênio Velasques</b> Executive Director and Head of Microinsurance, Bradesco Seguros, Brazil <i>Bradesco Seguros – A case study in insurance for low-income people</i></p> <p><b>Regina Giordano Simões</b> Technical analyst, SUSEP, Brazil <i>The regulators perspective on microinsurance in Brazil</i></p> <p><b>María Victoria Sáenz</b> Lead Project Specialist, IDB, USA</p>			
12:30	Lunch				

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14:00	Exhibition	<p><b>Parallel session 13 Developing microinsurance agents</b></p> <p><b>Serena Guarnaschelli</b> Partner, Dalberg Global Development Advisors, Switzerland <i>Successes and challenges in microinsurance salesforce development</i></p> <p><b>Ruth Aseron</b> Microinsurance Coordinator, USAID-supported RBAP-MABS Program, Philippines <i>Industry association of rural banks: Strategic partners for developing access to microinsurance</i></p> <p><b>Pedro Bulcão</b> CEO, SINAFI, Brazil <i>Agent-based microinsurance – Experience from Brazil</i></p> <p>Facilitator <b>Craig Churchill</b> Chairman of the Microinsurance Network, ILO/ Microinsurance Innovation Facility, Switzerland</p>	<p><b>Parallel session 14 Academic track: Impact and demand</b></p> <p><b>Sarah Janzen</b> PhD student, University of California – Davis, USA <i>Dynamic demand for index-based asset insurance in the presence of poverty traps</i></p> <p><b>Markus Olapade</b> PhD student, University of Mannheim, Germany <i>The impact of insurance literacy education on knowledge, attitude and behaviour – A randomised controlled trial</i></p> <p><b>Berber Kramer</b> PhD candidate, VU University Amsterdam, The Netherlands <i>Individual or group insurance? Microinsurance games with credit groups in Tanzania</i></p> <p>Facilitator <b>George Zanjani</b> AAMGA, Associate Professor, Department of Risk Management and Insurance, Georgia State University, USA</p>	<p><b>Parallel session 15 Case studies in pricing microinsurance products</b></p> <p>Hosted by the IAA Microinsurance Working Group</p> <p><b>Daniel Clarke</b> Researcher, University of Oxford, UK <i>Pricing indexed agricultural insurance: Lessons from India</i></p> <p><b>Peter Wrede</b> Microinsurance Officer, ILO/ Microinsurance Innovation Facility, Switzerland <i>How to determine the premium of microinsurance in the absence of data</i></p> <p><b>Kelly Rendek</b> Consultant, Canada <i>Pricing of credit life</i></p> <p>Facilitator <b>Howard J. Bolnick</b> Chair, IAA Microinsurance working group, USA</p>	<p><b>Parallel session 16 National strategies – regulatory approaches</b></p> <p><b>Martina Wiedmaier-Pfister</b> Consultant to GIZ, Germany <i>Introduction to the A2II toolkit 1 “country diagnostic”</i></p> <p><b>Carla Chiappe</b> SBS, Peru <i>Impact of microinsurance regulation</i></p> <p>Facilitator <b>Doubell Chamberlain</b> Managing Director, Cenfri, South Africa</p>
15:30	Coffee break				
16:00	Exhibition	<p><b>Plenary 4 Roundtable – Challenges for policymakers and supervisors to ensure consumer value</b></p> <p><b>Sammy Makove</b> Insurance Supervisor, Kenya</p> <p><b>Luciano Portal Santanna</b> Superintendent, SUSEP, Brazil</p> <p><b>Joselito Almario</b> Director, National Credit Council, Philippines</p> <p>Facilitator <b>Michael McCord</b> President, Microinsurance Centre, USA</p>			
18:00		<p><b>Closing of the conference</b></p> <p><b>Jorge Hilário Gouvêa Vieira</b> President, CNseg, Brazil</p> <p><b>Dirk Reinhard</b> Vice Chairman, Munich Re Foundation, Germany Chairman of the Conference Steering Committee and Member of the Executive Committee of the Microinsurance Network</p>			
18:30	End				