

# INTERNATIONAL MICROINSURANCE CONFERENCE LEARNING SESSIONS GHANA

**NIC** NATIONAL  
INSURANCE  
COMMISSION

**giz** Deutsche Gesellschaft  
für Internationale  
Zusammenarbeit (GIZ) GmbH



micro  
insurance  
network



Munich Re  
Foundation  
From Knowledge  
to Action

 Making Finance  
Work for Africa

**ACCRA  
MÖVENPICK AMBASSADOR HOTEL  
MAY 22 - 23**

## CONFERENCE BROCHURE

This brochure provides you with relevant information in your preparation for the conference. In order to make your participation most enjoyable we would like to highlight the following:

- **Registration:** Register online for the conference. The deadline is May 16<sup>th</sup>, 2012.
- **Registration Fees:** Early birds pay less. Registration fees before April 30<sup>th</sup> are 200 GHS - afterwards 250 GHS
- **Accommodation:** Benefit from our corporate rates by contacting us before May 5<sup>th</sup>, 2012
- **For our international participants:** Make sure you meet the necessary visa requirements in time. A vaccination against yellow fever is obligatory. *Please contact us soon.*

In case of any further queries or need of assistance, please contact:

Mrs Katharina Richert  
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)  
P.O. Box 9698 KIA  
No. 7 Volta Street  
Airport Residential Area  
Accra, Ghana  
M +233 (0) 543459149  
E [katharina.richert@giz.de](mailto:katharina.richert@giz.de)

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# CONCEPT

## **Background**

The National Insurance Commission of Ghana (NIC), in cooperation with the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), will organise the learning sessions in partnership with the Munich Re Foundation, the Microinsurance Network, and Making Finance Work for Africa - with the main objective of providing a learning and networking platform for the key stakeholders in the Ghanaian insurance sector engaged and / or interested in the development of Microinsurance.

The event will take into account the current situation in Ghana and will provide international perspectives on the challenges and opportunities involved in providing Microinsurance services. The two-day meeting will focus mainly on two key aspects:

- Enabling demand-oriented supply
- Understanding of and responding to demand

## **Target audience and participation**

Over 100 participants are expected, including:

- Key stakeholders in the Ghanaian insurance sector
- Key actors from distribution channels for Microinsurance
- Actuaries and education professionals
- Independent insurance experts (from research centres, academia and relevant institutions)
- Media personalities
- Representatives of development partner organisations

### **Objectives of the learning sessions include**

- Presenting an opportunity for policymakers, private sector innovators, representatives of civil society and technical assistance providers to network with their peers, discuss their experience, exchange knowledge of good practices and discuss innovative approaches to developing Microinsurance in Ghana
- Providing a market place to showcase innovative ideas, tools, expertise and initiatives to support development of the Ghanaian insurance sector and to match supply and demand
- Reporting activities and achievements in the development of Microinsurance in Ghana

The event is intended to be an incubator of new ideas where participants consider their adaptation and practical implementation to the Ghanaian market. Rather than simply presenting ideas, sessions will be designed to focus on the future and on how issues and lessons can be transformed for use in Ghana.

### **Expected outcomes**

- Facilitation of knowledge exchange and networking between key stakeholders in the Ghanaian insurance sector to further the development of Microinsurance in Ghana
- Strengthening the engagement of key stakeholders in the Ghanaian insurance sector and fostering of dialogue with peers aimed at adopting and implementing good practices
- Stimulation of research efforts and knowledge sharing contributing to the development of the insurance sector in Ghana
- Documentation of the contributions made by the resource persons available to the participants

# AGENDA

DAY 1

TUESDAY

MAY 22

ENABLING DEMAND-ORIENTED SUPPLY OF MICROINSURANCE SERVICES		
TIME	SESSION	FACILITATORS / SPEAKERS
8:30 - 10:00	REGISTRATION	
10:00 - 10:45	Setting the Stage - Welcome Notes	<b>Facilitator</b> Mr Ernest Dzandu <i>CDC Consulting, Ghana</i> <b>Speakers</b> Mrs Nyamikeh Kyiamah <i>National Insurance Commission, Ghana</i> Mr Dirk Reinhard <i>Munich Re Foundation, Germany</i> Ms Gabriela Braun <i>Making Finance Work for Africa</i> Mr Torsten Schlink <i>GIZ, Ghana</i>
10:45 - 12:30	Regulation of Microinsurance - Microinsurance as a means for promoting insurance sector development	<b>Facilitator</b> Mr Michael McCord <i>Microinsurance Centre, USA</i> <b>Speakers</b> Mr Kofi Michael Andoh <i>National Insurance Commission, Ghana</i> Mr Richard Carpenter <i>Legal Consultant, UK</i> Mr Henry Yan <i>Access to Insurance Initiative</i>
12:30 - 14:00	LUNCH BREAK	
14:00 - 15:30	Managing information for Microinsurance development - How does it benefit the insurance companies?	<b>Facilitator</b> Mr Eric Gerelle <i>IBEX Project Services, Switzerland</i> <b>Speakers</b> Mr Simon Nerro Davor <i>National Insurance Commission, Ghana</i> Ms Jennifer Hennig <i>GIZ, Germany</i> Mr Eric Gerelle <i>IBEX Project Services, Switzerland</i>
15:30 - 16:00	COCOA BREAK	
16:00 - 17:30	Appropriate pricing of Microinsurance services - How to implement it?	<b>Facilitator</b> Mr Isaac Baidoo <i>University of Ghana</i> <b>Speakers</b> Mr Ernest Amartey Vondee <i>Actuarial Society of Ghana</i> Mr Daniel Clarke <i>University of Oxford, UK</i> Mr James Jones <i>Illinois State University, USA</i>
19:00 - 21:00	DINNER RECEPTION / CULTURAL EVENT	

**DAY 2**  
**WEDNESDAY**  
**MAY 23**

<b>UNDERSTANDING OF &amp; RESPONDING TO DEMAND FOR MICROINSURANCE SERVICES</b>			
<b>TIME</b>	<b>SESSION</b>	<b>FACILITATORS / SPEAKERS</b>	
<b>9:00 - 10:30</b>	<b>Research &amp; Development</b> - Understanding of customers' needs for microinsurance services	<b>Facilitator</b>	<b>Mr Isaac Baidoo</b> <i>University of Ghana</i>
		<b>Speakers</b>	<b>Mrs Adobea Owusu</b> <b>Mr Charles Ackah</b> <i>University of Ghana</i>
			<b>Ms Taara Chandani (TBC)</b> <i>EA Consultants / MILK, USA</i>
<b>10:30 - 11:00</b>	<b>COCOA BREAK</b>		
<b>11:00 - 12:30</b>	<b>Distribution Channels -</b> Reaching out to the unreached?	<b>Facilitator</b>	<b>Mr Michael McCord</b> <i>Microinsurance Centre, USA</i>
		<b>Speakers</b>	<b>Mr Peter Gross</b> <i>MicroEnsure, Ghana</i>
			<b>Mr Jeremy Leach</b> <i>Bankable Frontier, South Africa</i>
<b>Mr Roland Steinmann</b> <i>Microinsurance Centre, USA</i>			
<b>12:30 - 14:00</b>	<b>LUNCH BREAK</b>		
<b>14:00 - 15:30</b>	<b>Innovations &amp; Technologies</b> - How to use it efficiently and effectively?	<b>Facilitator</b>	<b>Mr Eric Gerelle</b> <i>IBEX Project Services, Switzerland</i>
		<b>Speakers</b>	<b>Mr Ken Appenteng-Mensah</b> <i>GIZ, Ghana</i>
			<b>Mr David Ronoh</b> <i>CIC Life Assurance, Kenya</i>
<b>Mr Victor Aggrey-Fynn</b> <b>Mr Godwin Ahatsi</b> <i>Donewell Life Company, Ghana</i>			
<b>15:30 - 16:00</b>	<b>COCOA BREAK</b>		
<b>16:00 - 17:00</b>	<b>Future Outlook on Microinsurance development</b> - How to make it happen?	<b>Facilitator</b>	<b>Mr Michael McCord</b> <i>Microinsurance Centre, USA</i>
		<b>Speakers</b>	<b>Mrs Nyamikeh Kyiamah</b> <i>National Insurance Commission, Ghana</i>
			<b>Mr Henry Yan</b> <i>Access to Insurance Initiative</i>
<b>Mr Ernest Amartey Vondee</b> <i>Actuarial Society of Ghana</i>			
			<b>Ms Claudia Huber</b> <i>Making Finance Work for Africa</i>
			<b>Mr Jan Meissner</b> <i>GIZ, Ghana</i>
<b>17:00 - 17:30</b>	<b>Closing Remarks</b>	<b>Facilitator</b>	<b>Mr Ernest Dzandu</b> <i>CDC Consulting, Ghana</i>
		<b>Speakers</b>	<b>Mrs Nyamikeh Kyiamah</b> <i>National Insurance Commission, Ghana</i>
			<b>Mr Dirk Reinhard</b> <i>Munich Re Foundation, Germany</i>
<b>Mr Torsten Schlink</b> <i>GIZ, Ghana</i>			

## BENEFITS & FEE

Throughout the conference participants will be provided with insights from Ghanaian key stakeholders of the insurance sector and world-renowned (micro)insurance experts. They will learn about best practices from Ghana and abroad and enjoy the exchange of knowledge, experience and perspectives.

Lunch and refreshments are included in the conference package, as well as a joint reception dinner on the first day. Draft presentations will be available online. Additionally, two comprehensive documents will be circulated to the participants after the conference:

- A free copy of the bible for microinsurance: “Protecting the poor - A microinsurance compendium”
- A report of the proceedings of the conference directly after
- A book including all presentations put into comprehensive articles by the speakers

Please note that attending the conference is subject to a registration fee, which can be paid via bank transfer or Ghanaian cheque. The registration will close by May 16<sup>th</sup>, 2012. The registration fee depends on the time of payment as follows:

- Before April 30<sup>th</sup>: 200 GHS
- From May 1<sup>st</sup> to May 16<sup>th</sup>: 250 GHS

In your transfer details please indicate as ‘Details of Payment’ the registration code which will be provided to you in the confirmation letter after registration.

### ***Account details***

Beneficiary: National Insurance Commission  
Account Number.: 0021010064818  
Bank Institute: CAL Bank  
Branch: Accra

*For international bank transfers*  
Swift-Code: ACCCGHAC

## CONFERENCE VENUE

The conference will take place in Accra, Ghana, at the Mövenpick Ambassador Hotel ([Link](#)) which is located in the Central Business District of downtown Accra. The event venue is 10 km from Kotoka International Airport ([Link](#)) and it takes approximately 25 minutes by car.

The hotel provides free internet access in all rooms and WiFi in public areas.

Mövenpick Ambassador Hotel Accra ([Link](#))

Independence Avenue, Ridge

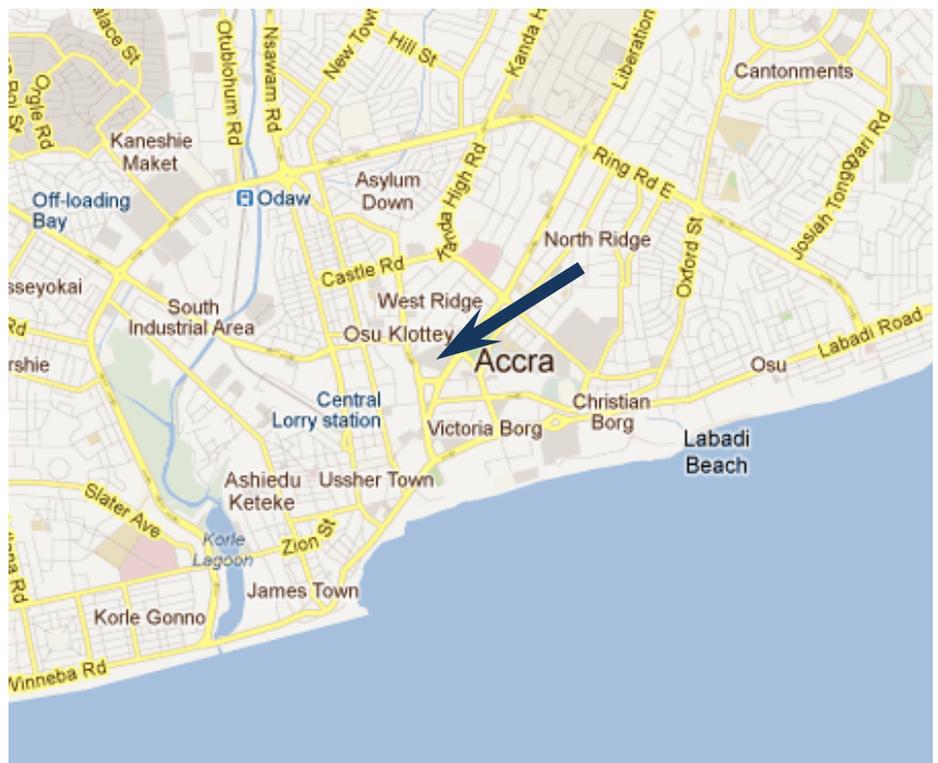
Accra, Ghana

Phone: +233 302 611000

Fax: +233 302 611001

E-mail: [reservations.accra@moevenpick.com](mailto:reservations.accra@moevenpick.com)

Coordinates: 5.5557169N, 0.196306W



## ACCOMMODATION

We have bargained corporate rates with a number of hotels indicated in the list at the end of this brochure. The list presents the distances to the conference venue and to the airport as well as a budget indication. Please send us an email if you wish to receive the hotel list with the exact corporate rates.

If you would like to stay at one of the listed hotels we can reserve a room for you at the corporate rates. Please contact us via e-mail. You can make the payment directly at the hotel.

Kindly note, that we need your booking request latest by the 5<sup>th</sup> of May, 2012 to arrange the booking. However, we cannot guarantee the availability of corporate rates since the contingent is limited. We will inform you about possible changes.

### *Special Offer for Early Birds:*

The close-by Novotel ([Link](#)) offers special rates of 142 US\$ for a Single Room. The hotel is located only 250 m from the conference venue.

## TRANSPORT

The easiest way of transportation in Accra is taking one of the readily available taxis. A 20 minutes drive translates to around 6 GHS. Please also check with your hotel whether airport transfer is available.

Novotel for example offers a free shuttle service on request.

## FOR INTERNATIONAL GUESTS

### **Visa Information**

All participants from outside Ghana need to apply for their own entry visa prior to arrival in Ghana, except citizens from ECOWAS, Kenya, Malaysia and Singapore. Entry visas may be obtained from a Ghana embassy, high commission or consulate abroad.

Please refer to the Ghanaian embassy / consulate in your country to ensure you obtain the specific entry requirements.

→ Ghanaian Embassies Abroad ([Link](#))

Where Ghana has no consular or diplomatic representation, an application for entry visas may be made to the nearest diplomatic mission or consulate authorized by the government of Ghana.

In case you need an official invitation letter to apply for the visa, please contact us via email and indicate your full address. Participants are advised to submit such requests early, preferably a month before the event. For detailed information on the specific entry visa requirements please also refer to the following websites:

→ Government of Ghana – Visa Regulations and Requirements ([Link](#))

→ Ghana Immigration Service ([Link](#))

A valid yellow fever vaccination (certificate) is necessary.

## **Currency & Payment**

The local currency in Ghana is the Ghanaian Cedi (GHS), which is divided into 100 pesewas. Foreign currency can be exchanged at any forex bureaux as well as at some commercial banks. Banks and foreign exchange facilities are available at the airport and inside Accra.

Banking hours are usually from 8.30 am to 3 pm Monday to Friday.

Most large commercial banks have ATMs located outside. The most widely accepted credit cards are Visa, American Express, and Diners.

Cards can be used for payment at major hotels and shops, although this can be risky as credit card fraud is common. The preferred currencies to bring are US dollars, British pounds or Euros.

*Exchange rate (as of April 4, 2012):*

1 US Dollar = 1.78 GHS

1 British Pound = 2.84 GHS

1 Euro = 2.36 GHS

## **Health & Climate**

The climate in Accra is generally warm and humid with an average temperature of 26.5 °C and a relative humidity of 81 %. In May the average minimum temperatures in Accra are at 23 °C and the average maximum temperatures at 31 °C. There is a possibility of rainfall as the rainy days amount to 11 days in May.

A malaria risk exists throughout the year in the whole country.

Therefore it is advisable to take anti-malarial medication.

The tap water in Accra is hygienic but it is advisable to drink from bottled water.

## LIST OF HOTELS

Hotel	Budget Ranges	Distance to Mövenpick	Distance to Airport
Mövenpick Ambassador Hotel ( <a href="#">Link</a> )	***		10 km (appr. 25 min. drive)
Novotel ( <a href="#">Link</a> )	**	250 m	10 km (appr. 25 min. drive)
Holiday Inn ( <a href="#">Link</a> )	***	1.5 km (appr. 5 min. drive)	5 km (appr. 15 min. drive)
Afia Beach Hotel ( <a href="#">Link</a> )	*	2 km (appr. 4 min. drive)	13 km (appr. 25 min. drive)
Alisa North Ridge ( <a href="#">Link</a> )	**	3.5 km (appr. 10 min. drive)	10 km (appr. 25 min. drive)
Frankies Hotel and Restaurant ( <a href="#">Link</a> )	*	5 km (appr. 10 min. drive)	9 km (appr. 20 min. drive)
M Plaza Hotel ( <a href="#">Link</a> )	**	8 km (appr. 15 min. drive)	8 km (appr. 20 min. drive)
Best Western Premier Hotel ( <a href="#">Link</a> )	**	9 km (appr. 20 min. drive)	9 km (appr. 20 min. drive)
Golden Tulip Hotel ( <a href="#">Link</a> )	***	9 km (appr. 20 min. drive)	7 km (appr. 15 min. drive)
Labadi Beach Hotel ( <a href="#">Link</a> )	***	9 km (appr. 20 min. drive)	10 km (appr. 20 min. drive)
Eastoment Guest Lodge ( <a href="#">Link</a> )	*	9 km (appr. 20 min. drive)	5 km (appr. 10 min. drive)
Esther's Hotel ( <a href="#">Link</a> )	**	10 km (appr. 20 min. drive)	10 km (appr. 20 min. drive)
Airside Hotel ( <a href="#">Link</a> )	**	10 km (appr. 20 min. drive)	8 km (appr. 15 min. drive)
La Palm Royal Beach Hotel ( <a href="#">Link</a> )	***	10 km (appr. 20 min. drive)	7 km (appr. 20 min. drive)
African Regent Hotel ( <a href="#">Link</a> )	***	12 km (appr. 20 min. drive)	7 km (appr. 15 min. drive)
Fiesta Royale Hotel ( <a href="#">Link</a> )	***	12 km (appr. 20 min. drive)	8 km (appr. 15 min. drive)
Miklin Hotel ( <a href="#">Link</a> )	*	12 km (appr. 20 min. drive)	5 km (appr. 10 min. drive)
Airport West ( <a href="#">Link</a> )	**	13 km (appr. 20 min. drive)	8 km (appr. 15 min. drive)

Budget indication:

- \* 50 US\$ - 100 US\$
- \*\* 100 US\$ - 200 US\$
- \*\*\* 200 US\$ - 300 US\$