The event: From 9 to 12 March 2015, the Zambia Microinsurance Technical Advisory Group (TAG) in collaboration with the Financial Sector Deepening Zambia (FSDZ), Munich Re Foundation, ILO’s Impact Insurance Facility will be hosting a regional conference on microinsurance; learning sessions on microinsurance business models and strategies for Africa. The event is also supported by FinMark Trust, Center for Financial Regulation and Inclusion (Cenfri), Insurers Association of Zambia (IAZ), Pensions and Insurance Authority (PIA), Microinsurance Network and African Insurance Organisation (AIO).

Target audience: Over 100 international and regional participants and experts will exchange experiences and discuss a number of key themes and topics on microinsurance business. They include representatives from insurance and reinsurance companies, international organisations, NGOs, development-aid agencies, policymakers, regulators and supervisors within Eastern and Southern Africa.

Key themes and topics:

**Putting clients first**

The rationale for providing insurance to low-income households and individuals is to enable them manage risks more efficiently and ultimately contribute to their financial well-being. The question is does this happen in practice? How can insurance providers design products that meet the needs of low-income households, provide them with good value for their money, while making microinsurance business profitable and viable? Hosted by, ILO’s Impact Insurance Facility, this session will explore ways in which products can be adapted to ensure that they benefit the low-income target market while being profitable to insurance providers.

**Health microinsurance**

Demand studies on risks and risk management always reveal health as one of the major risks of concern by low-income households. However, health insurance is among the spectrum of complex insurance products. Are there good models for health microinsurance in terms of outreach and viability? How can solutions including PPPs be designed to achieve scale and viability of health microinsurance? The session explores business strategies and models for both private health microinsurance as well as PPPs.

**Agriculture microinsurance**

Most of low-income households in Africa depend on agriculture as a source of income. Beside household risks such as death and illness, many of these households also face agricultural related risks which have a negative impact on the farm enterprise and household low-income income. This session explores a number of business strategies and models that have been tested for agriculture insurance. The session also discusses the role of PPPs in achieving client value and viability of agriculture microinsurance.

**Distribution**

Finding ways of distributing insurance cost effectively is a key success factor in achieving scale and viability of microinsurance. This session presents innovations and lessons learned by insurance providers in the search for effective distribution models for microinsurance. The session also explores emerging successes in various distribution models including mobile microinsurance, retailer and utility distributors.

**Consumer education and marketing**

In most developing microinsurance markets in Africa, low-income households either have low understanding of insurance or no experience at all; this inevitably signals the need to build knowledge on the benefits of insurance to low-income households while allowing them to experience insurance. The session discusses collective industry strategies and action for consumer education as well as innovative marketing strategies that can be employed by insurance providers to enhance appreciation of insurance.

**Business case and challenges in microinsurance**

Microinsurance has been growing rapidly in Africa, recording an increase of over 200% between 2008 and 2012. Despite this growth, insurance providers continue to experience some challenges as they search viable business models. This session discuss the business case for microinsurance as well as key challenges experienced by insurance providers. The session also presents some solutions, making a case for learning from mistakes made by some insurance providers. The key message is that challenges are inevitable but learning how other practitioners have dealt with these challenges is more important.
Conference language: English

This regional conference brings together renowned international and regional speakers on microinsurance, drawn from international organisations as well as insurance providers. Key speakers and facilitators include:

- Craig Churchill, ILO’s Impact Insurance Facility, Switzerland
- Dirk Reinhard, Munich Re Foundation, Germany
- Michal Matul, ILO’s Impact Insurance Facility, Switzerland
- Doubell Chamberlain, Cenfri, South Africa
- Jeremy Leach, Cenfri/Bankable Frontiers, South Africa
- Peter Gross, Micro Ensure, Kenya
- Aparna Dalal, ILO’s Impact Insurance Facility, USA
- Mandla Shezi, Hollard, South Africa
- Kelly Rendek, International Consultant, USA
- Barbara Ch/>.Chabbaga, AB Consulting, Kenya
- Annie Kamau, AB Consulting, Kenya
- Julius Magabe, African Life/ Microinsurance Technical Working Group, Tanzania
- Titus Kalenga, Nico Insurance/ Microinsurance Technical Working Group, Zambia
- Israel Kamuzora, Tanzania Insurance Regulatory Authority, Tanzania
- Martin Libinga, Pensions and Insurance Authority, Zambia
- Sammy Makove, Insurance Regulatory Authority Kenya
- Caroline Phily, Microinsurance Expert, Mozambique
- Viviene Pearson, South African Insurance Association, South Africa
- Christabel Banda, Insurers Association of Zambia, Zambia
- Gary Corbit, African Life Assurance Zambia, Zambia
- Agnes Chakonta, Madison Life Zambia
- Krishnaswamy Rajagopal, Professional Life Assurance Limited, Zambia
- Shipango Muteto, Insurers Association of Zambia, Zambia
- Rupsha Banerjee, ILRI, Kenya
- and many more as per detailed agenda

Conference participation fee:

**Early registration, Deadline 31 January, 2015**
- Participation fee with 3 nights accommodation at Zambezi Sun: USD 610 or ZMW 3,970
- Participation fee only: USD 230 or ZMW 1,500

**Late registration, February 1 - March 9, 2015**
- Participation fee with 3 nights accommodation at Zambezi Sun: USD 700 or ZMW 4,550
- Participation fee only: USD 300 or ZMW 1,950

Kindly note that the conference organisers have negotiated a lower accommodation rate at Zambezi Sun (conference venue) to encourage all conference delegates to stay at the hotel. The rate is also comparatively lower than most of the hotels in Livingstone.

For registration and more information contact: Lemmy Manje, email: lemmmy_manje@msn.com and Phone: +260977871427 Lillian Chilongo, email: Lillian.Chilongo@dai.com, +260 967970316

To register, kindly complete the registration form and send via email.

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