MiN 2027-2029 Board Candidates

2026 MiN BOARD ELECTION

September 2026

MiN Board election process

- Institutional members in good standing may exercise one vote per organisation
- A quorum is 20% of members eligible to vote
- The proposed Slate must be elected as a whole, i.e. each candidate Board member must win a majority of the votes cast
- This document serves to present to you the basis on which the current Slate has been proposed by the Nominations Committee
- There is one out-going Board member and one vacant seat; therefore, two new candidates are included in the proposed Slate

MiN Board responsibilities

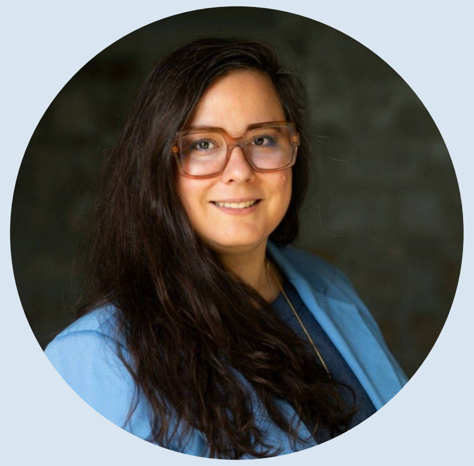
The main role of the Board is to oversee the Association and to share in the responsibility of and accountability for carrying out the MIN‘s mission and objectives. The Board‘s responsibilities include:

- Recruiting, appointing and managing the Executive Director
- Providing overall strategic guidance to the Executive Director
- Reporting to the General Assembly (GA)
- Validating the budget and work plan
- Setting the annual membership fee subject to the approval of the GA
- Proposing amendments to the bylaws as necessary
- Validating additional recruitment for the Secretariat
- Making arrangements for an appropriate office for the Secretariat
- Commissioning an external auditor
- Assisting the Secretariat in developing funding strategy and securing funding

THE SLATE

Proposed Slate for election

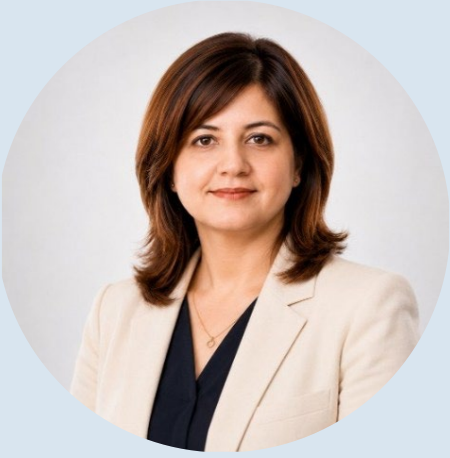
Current Board members who are standing for re-election



Laura Rosado
AXA, France
Board member (2021-present)

Carlos Boelsterli
MiCRO, United States
Board member (2021-present)

Anne Kamau
AB Entheos, Kenya
Board member (2021-present)



Nilofer Sohail
EFU Life Assurance Ltd, Pakistan
Board member (2022-present)

Michele Grosso
Democrance, United Arab Emirates
Board member (2023-present)

Solène Favre
VisionFund International, France
Board member (2024-present)

Antonique Koning
CGAP, France
Board member (2025-present)

New candidates

Andrea Camargo
World Food Programme, Italy

Gideon Ataraire
Microinsurance Master, Ghana

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The Slate: Key attributes

The Slate has been carefully selected to ensure representation of diverse stakeholder groups, better representation of different regions, and the availability of core competencies required for strong oversight.

In each case, the Nominations Committee evaluated the potential gaps that would be created due to the departure of the out-going Board members, as well as the core competencies needed to take the MiN forward with strong strategic oversight, an understanding of the context in which we operate – including evolving trends – as well as organisational experience and capacity to commit time to serving on the MiN Board.

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Stakeholder representation

Proposed Slate (2027-2029)

Inclusive insurance eco-system

		Proposed Slate (2027-2029)
Products & services	Reinsurers	
	Insurers	AXA (Worldwide); EFU Life Assurance (Asia)
	Distribution channels	VisionFund (Worldwide)
Enabling environment	TSPs/Insurtechs/Brokers	AB Entheos (Africa); Democrance (Africa); MiCRO (Latin America & the Caribbean); Microinsurance Master (Worldwide)
	Development agencies	WFP (Worldwide)
	(Impact) investors	
	Public and Private Donors	CGAP (Worldwide)
	Policy-makers & regulators	

Regions where the nominated organisations operate: Africa, Asia, Latin America & the Caribbean, Worldwide

Laura Rosado

Profile

Laura Elena Rosado Lozano is a French-Mexican professional with over 15 years of international experience in financial services. She is a co-founder and member of the Leadership Team of AXA EssentiALL, AXA's inclusive insurance division, where she serves as Head of Strategy, Performance Management and Impact. In this role, she defines AXA EssentiALL's global strategy, coordinates its executive Steering Committee (chaired by AXA's Deputy CEO), and manages the financial performance monitoring framework for 20.6 million-customer portfolio across 21 markets. She leads AXA EssentiALL's Impact Framework and annual disclosures (CSRD, AXA for Progress Index), and drives market development in Latin America, Southeast Asia and Spain.

Laura has served on the MiN Board of Directors since 2020, and as Vice-Chair since 2024, sitting on the Finance, Risk, Audit and Governance Committee, helping secure and diversify multi-year public and private funding, and overseeing the overhauling of the Landscape of Microinsurance programme, from a report into a knowledge hub.

She holds an MBA from the Joint Global Executive Program of Columbia Business School, London Business School and the University of Hong Kong, and a Bachelor of Science in Chemical Engineering from UNAM, including an exchange programme at Stanford University.

Languages: Spanish, English, and French

What do you bring to the Board?

Over a decade of global understanding of the inclusive insurance sector, with depth in Latin America and Southeast Asia. Hands-on experience across the full lifecycle of inclusive insurance products, including digital-first solutions. Six years of Board experience including as Vice-Chair and Acting Chair, with direct oversight of MiN's strategy, finances, funding diversification and governance. Operational insight into the internal, market and regulatory obstacles the sector faces, paired with the lens of a strategy professional focused on MiN's long-term strategic relevance.

What is your vision for the MiN?

My vision is for the MiN to be the global orchestrator of multi-stakeholder collaboration advancing inclusive insurance, with a stronger voice in financial health and financial inclusion agendas. The MiN would increase strategic partnerships with leading organisations working on insurance, resilience and risk management, broaden private-sector insurer engagement around a shared, long-term market-development vision, and consolidate its position as the leading reference for data-driven measurement of outreach, outcomes and impact. Supported by sustainable funding and strong governance, MiN would further strengthen its role as a flagship organisation of the Government of Luxembourg’s commitment to sustainable finance.

What is your vision for the sector?

A more orchestrated sector, where insurers, regulators, donors and distribution partners recognise their aligned interest in reducing the vulnerability of low- and middle-income households, and act on it together. This means insurers embedding inclusive insurance in core strategy rather than treating it as peripheral, regulators enabling innovation without compromising consumer protection, and the ecosystem investing jointly in the data and evidence needed to prove — and improve — real impact on customers' lives.

Carlos Boelsterli

Profile

Carlos Boelsterli holds a degree in Economics and Business Administration from the University of Bern, Switzerland, and brought over 20 years of reinsurance experience to his role leading MiCRO, a company specializing in the design and implementation of inclusive insurance, starting in 2014. MiCRO is committed to maximizing social impact for underserved populations in a financially sustainable manner.

Under his leadership, MiCRO has become a regional pioneer in introducing index-based microinsurance, helping vulnerable, low-income populations recover more quickly from losses caused by natural disasters.

What do you bring to the Board?

Significant experience as reinsurer and now as a practitioner designing and implementing index-based inclusive insurance for the underserved. Experience leading MiCRO as CEO.

What is your vision for the MiN?

MIN helps to accelerate the growth of the inclusive insurance market by attracting relevant stakeholders and facilitating networking and experience sharing, essential to more effectively close the protection gap where it is most urgently needed.

What is your vision for the sector?

Chances to significantly advance “closing the protection gap” have never been better than now regarding awareness, funding and available technology. It is up to us to make the best out of it!

Anne Kamau

Profile

An insurance professional with over 20 years' experience designing, prototyping and managing inclusive insurance initiatives in Kenya and other Sub-Saharan countries. She has a good understanding of the inclusive insurance landscape in Africa having worked in 16 African countries. She headed the microinsurance business in CIC Insurance, pioneering microinsurance in Kenya and growing the portfolio from USD 6000 GAP to USD 8M between 2003 and 2012. She also served in the national microinsurance steering committee that developed the microinsurance regulations in Kenya. She is a Co-Founder and Director of AB Entheos, an Inclusive Insurance firm that is leading development of inclusive insurance solutions in Africa Through AB Entheos, she was a member of the team that supported Rwanda to get into the microinsurance market and incorporation of the 1st microinsurance company in the country. AB Entheos has also broken ground and is working with various governments in Africa to develop and implement insurance solutions for nature risks. She is an innovative thinker, passionate about inclusive insurance and building resilience of African communities against risks.

What do you bring to the Board?

A deeper perspective and understanding of the African microinsurance and inclusive insurance customer gained from years of research and hands on experience co-creating insurance solutions with them.
Disruptive thinking for potential transformation of the African Insurance industry through innovative solutions that appeal to the customer while protecting the business agenda of the providers e.g consumer education through gamification, insurance for nature and biodiversity like human-wildlife conflict insurance and parametric fishers' insurance among others.

What is your vision for the MiN?

Deepening the existing regional and local activities and representation to bring on board more members for devolved participation that encourages focused input in development of MI in the regions.

What is your vision for the sector?

A sector that encourages end user participation in development of solutions through a customer centric and human centered approach. Also a greater willingness to invest in and explore completely out of the box solutions that are more contextualized to different markets for real impact at sovereign level where possible, while encouraging the quicker to implement private schemes that proof and pilot concepts that can be built to scale.

Nilofer Sohail

Profile

Nilofer Sohail is a financial services leader with over 19 years of experience across life insurance, bancassurance, wealth management and inclusive finance. As General Manager – Channel Strategy & Growth Segments at EFU Life Assurance Ltd., she plays an active role in shaping the company's overall corporate and distribution strategy, while leading digital and inclusive insurance and takaful, ecosystem partnerships, product management, retail health, wellbeing, retirement solutions, and business analytics. Since joining EFU Life in 2013, she has helped develop technology-enabled models that expand access to protection, health, savings and financial security for underserved and emerging customer segments.

Nilofer has been instrumental in developing alternative distribution and embedded insurance propositions through partnerships with banks, fintechs, telecom operators, microfinance institutions and digital platforms. Earlier, she worked with Standard Chartered Bank in Wealth Management.

Beyond her executive role, Nilofer serves on the boards of the Microinsurance Network, Pakistan Microfinance Network and SadaPay. Across these roles, she combines corporate leadership, governance insight and a commitment to responsible finance. She is passionate about building inclusive ecosystems that make protection simpler and accessible, while strengthening the financial and health resilience of individuals and communities.

What do you bring to the Board?

I bring the Board a practitioner's perspective shaped by building and scaling inclusive insurance through digital platforms, microfinance institutions, banks, fintechs and other ecosystem partners. My executive and board experience enables me to connect strategy with implementation, governance with innovation, and global dialogue with market realities. I also bring insight from Pakistan one of the world's most important emerging inclusive-finance markets and a collaborative approach focused on practical solutions, measurable impact and sustainable growth for MiN and its members.

What is your vision for the MiN?

My vision is for MiN to remain the leading global platform where knowledge translates into action and stronger outcomes for underserved communities. MiN should continue to deepen member engagement, amplify perspectives from emerging markets, foster partnerships across insurers, regulators, technology providers and development institutions, and help scale solutions that are customer-centred and commercially sustainable. By strengthening evidence, local capabilities and policy dialogue, MiN can continue to shape a more responsive sector and demonstrate how inclusive insurance builds resilience against health, climate and financial shocks

What is your vision for the sector?

My vision is for inclusive insurance to evolve from a narrowly defined product category into an integral part of people's financial, health and climate resilience. The sector must design around customers lived realities: simple products, affordable pricing, trusted distribution, seamless claims and engagement. Technology and data should enable not complicate access, while partnerships and proportionate regulation support responsible scale. Success should be measured not only by policies sold, but by protection gaps reduced, claims served, impact created and communities made more resilient.

Michele Grosso

Profile

Driven by the desire to restore insurance to its original purpose of providing mutual aid for those who need it most, but can afford it least, Michele founded Democrance in 2015.
Prior to that, Michele worked in strategy and distribution at global insurance powerhouses AXA and MetLife in France, Egypt and the UAE. He is a frequent speaker at microinsurance, entrepreneurship and social innovation events, as well as a frequent contributor to publications in the Middle East and wider region.

Italian by birth, Michele holds a Master in Management / Grande Ecole from ESCP Europe in Paris and MSc in Economics from Turin University. He is also a graduate of Carlos III University in Madrid and City University in London.

What do you bring to the Board?

Experience in building and growing Democrance, a microinsurance B2B startup with a mission to make insurance accessible and affordable to those who need it most.
I think I could be beneficial to the Board in three areas:
- Streamlining processes and adding tools to make the daily work of the team more efficient.
- Providing access to insurers among Democrance's client base (currently 30 insurers in 16 emerging markets in the Middle East, Sub-Saharan Africa, South-East Asia and Latin America).
- Mentoring other entrepreneurs who are starting their journey in the magic world of microinsurance.

What is your vision for the MiN?

I wish for the MiN to become the go-to place for all actors to know more and do more microinsurance around the world, a community where all actors feel represented and gain value via different tools made available to them, as well as a safe place to network and share successes and failures. As we cannot make it without the risk providers, we need to focus especially on delivering value and proof to insurance companies that microinsurance is a profitable and viable business to get in.

What is your vision for the sector?

The insurance sector must go back to its roots: when insurance was founded, it was created as a tool to provide risk protection to those who cannot get it elsewhere. The low- to middle-income population, of which the vast majority remains uninsured in both emerging and mature markets, should become a stated priority for every single insurance player around the world.

Solène Favre

Profile

Solène is Global Director of Insurance for VisionFund International (VFI), a network of MFIs, the microfinance entity of World Vision, since February 2019. With her team, she supports MFIs in setting up insurance operations for their borrowers and their families in 25 countries. She also introduces insurance to beneficiaries of World Vision and provides technical assistance to other MFIs and NGOs, beyond VF and WV network.

Before joining VisionFund International, Solène set up and led the Cambodian subsidiary of the French insurance group Prévoir, the first microinsurance company in Cambodia for almost 7 years, reaching 300,000 insurance policies with a team of 147 people. She also worked on a pilot project to set up the Cambodia's National Social Security before it was handed over and launched officially by the Ministry of Labour in 2012. She also ran a micro-insurance program in India for 2 years providing a health and life community-based insurance for slum dwellers in Maharashtra for UpLift Mutual Association with the French NGO Inter Aide. She started her career in France working for a mutual insurance company for 10 years, being a third-party administrator for the authority in managing Social Security for students.
Solène holds a postgraduate degree in Public Health from EHESP (Ecole des Hautes Etudes en Santé Publique).

What do you bring to the Board?

With a diversified experience as TPA for the French Social Security, mutual provider in France, adviser in the establishment of the social security system for Cambodia, micro insurer in Cambodia, implementor in India, Cambodia and now internationally (nearly 100 countries) for NGOs & MFIs, I think I have a broad vision of people's needs, each party's expectations and the potential and gaps of microinsurance in the world.
Covering more than 2.5 million lives today, I am happy to contribute but also to test new tools to always improve inclusive insurance in the world.

What is your vision for the MiN?

My vision for the MIN is to be a platform for resources, tools, analysis of practices, sharing of experiences, seeking contributions from others to guide service providers, implementers, regulators in improving their practices by protecting people from extreme poverty and improving the impact of insurance inclusion and its sustainability for the people we serve.

What is your vision for the sector?

Build people's ability to see insurance as a resilience tool that will protect them, help insurance providers better understand people's needs to design more accurate products for this population, guide authorities to encourage inclusive insurance and consider it as a tool to overcome poverty, help implementers distribute products, raise funds to bring insurance access to very vulnerable people.

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Antonique Koning

Profile

Antonique Koning leads the Access to Insurance Initiative (A2ii) convened by CGAP. She has more than 25 years of experience working on inclusive finance and has expertise in gender, responsible finance and customer centricity. Antonique led CGAP's work women's economic empowerment, customer outcomes-based approaches to consumer protection regulation and supervision, and contributed to guidance on customer empowerment and employee and agent empowerment for CGAP's Customer Centric Guide for which she authored a case study on Pioneer Microinsurance.

Before joining CGAP in 2004, Antonique gained hands-on experience developing and implementing microcredit programs in El Salvador and working with savings banks globally.

She has a Master's degree in International Trade Management and Policy from the University of Birmingham, and a Master's degree in Applied Economics from the Katholieke Universiteit Leuven. Antonique is based in Belgium, and speaks Spanish, French, and Dutch.

What do you bring to the Board?

I bring more than 25 years of inclusive finance experience and a strong track record of convening diverse stakeholders, translating evidence into action and fostering peer learning. I draw on my leadership of A2ii and expertise in gender, consumer protection, customer centricity, regulation and supervision.
I would help the MiN strengthen its global relevance, advance responsible innovation and promote scalable practices that close protection gaps and build resilience for underserved communities.

What is your vision for the MiN?

My vision is for the MiN to be a global platform where industry players, researchers, policymakers and other practitioners connect, collaborate and drive meaningful progress in inclusive insurance. By enabling members to access practical resources, evidence and expertise, the MiN can facilitate organisations to strengthen their practices and translate learning into action. Through open exchange and peer learning, we can accelerate innovation, raise standards and expand effective insurance solutions that build resilience and protect underserved communities worldwide.

What is your vision for the sector?

Responsible innovation, strong consumer protection and tailored product design work together to deliver meaningful coverage to underserved people, especially women. A supportive enabling environment, continuous supervisory learning and effective market discipline should reinforce trust and sustainable market development. To make inclusive insurance both customer-centric and scalable, incentives across the system must align—enabling providers, policymakers, supervisors and partners to close protection gaps and build lasting resilience through inclusive insurance.

Andrea Camargo

Profile

Andrea Camargo is a recognised expert in inclusive insurance and financial inclusion. She currently leads the Inclusive Climate Risk Financing portfolio within the Disaster Risk Financing team of the United Nations World Food Programme (WFP).

With over 25 years of experience in the insurance sector, including more than 20 years dedicated to inclusive insurance, Andrea has worked across more than 30 countries in Africa, Asia, Latin America, and Europe. Throughout her career, she has advised governments, regulators, international organisations, development agencies, insurers, reinsurers, financial institutions, and private sector partners on the design and implementation of innovative and sustainable risk financing solutions.

At WFP, Andrea leads a global portfolio of 35 countries covering inclusive insurance and other critical financial services to build resilient food systems. Her work focuses on advancing inclusive insurance markets, integrating insurance within social protection systems and agricultural value chains, and leveraging financial inclusion as a tool for resilience, climate adaptation, and sustainable development.

Andrea has been actively involved in global efforts to promote inclusive insurance through collaboration with international networks, donors, UN agencies, and industry partners, helping to bridge the gap between policy, innovation, and implementation.

A Colombian lawyer specialised in Insurance Law and International Economic Law, Andrea is fluent in Spanish, English, and French and brings extensive technical, strategic, and operational expertise to advancing inclusive insurance worldwide.

What do you bring to the Board?

I bring to the Board a unique 360-degree perspective on inclusive insurance, having worked across the public, private, and development sectors as advisor to regulators, governments, insurers, reinsurers, international organisations, and UN agencies. With over 20 years of experience across Africa, Asia, Latin America and Europe, including deep expertise in Latin America, I can help strengthen global dialogue and practical action towards sustainable, client-centric insurance solutions that protect vulnerable populations and are integrated within broader resilience-building and financial inclusion ecosystems.

What is your vision for the MiN?

My vision is for the Microinsurance Network to become the leading platform advancing inclusive insurance as a critical solution to some of the world's most pressing challenges, including climate change, food insecurity, conflict, displacement, health shocks, and economic vulnerability. Inclusive insurance must be positioned within broader resilience, social protection, and financial inclusion agendas, not as a stand-alone topic.

To achieve this, MiN must strengthen and clearly articulate its unique value proposition, attract new stakeholders beyond the traditional insurance community, foster innovation, and facilitate strategic partnerships and resource mobilisation. In an increasingly constrained funding environment, MiN should be the platform that brings diverse actors together to learn, collaborate, and scale impactful solutions for vulnerable populations.

What is your vision for the sector?

My vision is for inclusive insurance to become a mainstream pillar of resilience and sustainable development worldwide. As climate change, conflict, displacement, technological disruption, demographic shifts, and social fragmentation widen protection gaps, inclusive insurance has a unique opportunity to demonstrate its value far beyond traditional markets. By positioning inclusive insurance as an innovative and impactful tool for prevention, adaptation, and resilience, we can embed it within broader efforts to promote economic opportunity, social inclusion, health security, and climate resilience, making it a central part of the response to the defining challenges of our time.

Gideon Ataraire

Profile

Gideon Ataraire Oviemo is a Partner at Microinsurance Master, Belgium and the Chief Executive Officer of Impact Life Insurance Company, Ghana. He brings over 20 years of experience building and scaling insurance operations across Anglophone West Africa. As CEO of Allianz Life Insurance Ghana, he built the company's microinsurance strategy and distribution channel from the ground up, growing overall revenue by over 6,000% in five years and introducing one of the market's first fully digitalised onboarding journey for retail and microinsurance customers. He currently chairs the Ghana Insurance Association's Technical Committee on Microinsurance, and serves once served as Africa Growth Lead for Ibisa Network, driving climate insurance expansion across the continent. His career has spanned C-suite roles across Ghana and Nigeria within the Allianz group, alongside earlier experience with AXA Mansard Insurance in Nigeria. As a Partner and Lead Facilitator at Microinsurance Master, he co-designs and delivers training that has shaped practitioners, regulators, and decision makers globally, and he mentors inclusive insurance innovators through the FSD Africa/UNDP and Milliman GAIN Innovation Challenges. He holds an MSc in Global Human Resource Management from the University of Liverpool and is a Chartered Insurer.

What do you bring to the Board?

I bring the perspective of a practitioner who has built microinsurance from inside a carrier — designing product, distribution and digital onboarding as CEO of Allianz Life Ghana and now doing so again at Impact Life. As Chair of the Ghana Insurance Association's Microinsurance Technical Committee and a Partner at Microinsurance Master, I connect frontline underwriting realities with regulatory and training conversations, offering the Board an Anglophone West African, operator-level voice.

What is your vision for the MiN?

I want to help MiN deepen the link between its research and frontline practice — ensuring insights like the Landscape of Microinsurance translate into product and distribution decisions carriers actually make. I'd also like to strengthen representation of Anglophone West African practitioners in MiN's data and conversations and expand the Network's training reach by connecting its Best Practice Groups with hands-on capacity-building work already happening through partners like Microinsurance Master.

What is your vision for the sector?

I see the sector's future built on closing the protection gap through distribution innovation, digital onboarding, and products genuinely designed around low-income and SME realities — not adapted from conventional insurance. Climate and agricultural risk will demand more parametric and index-based solutions, particularly across Africa. Growth also depends on investing in local talent and mutual/cooperative models, so inclusive insurance is delivered by practitioners who understand the communities they serve.

Thank you for your vote!