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Practitioner Seminar

May 18-19, 2021 | Digital Edition

DIGITAL INCLUSIVE insurance solutions

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About the Seminar

Across Africa, Latin America and Asia, digital solutions for inclusive insurance have contributed to making insurance accessible to the underserved and unserved market segments and households. The emergence of Insurtechs and increased participation of Mobile Network Operators in insurance value chains serves as evidence of the importance of digital solutions in inclusive insurance distribution. Digital inclusive insurance models have recorded successes, challenges and failures. This practitioner seminar discusses trends, models, strategies and lessons learnt in making digital inclusive insurance products work.

This digital practitioner seminar is co-hosted with the TAG Microinsurance Association and FinProbit Solutions with support from the Microinsurance Network, Financial Sector Deepening Zambia (FSD Zambia) and Munich Re Foundation.

Tentative Agenda

DAY ONE - TUESDAY, MAY 18, 2021	
Session 1: Context and trends 09:00-10:45 AM CAT	Speakers Opening and country context - Shipango Muteto, TAG Association/Zep-Re, Zambia - Tresford Chiyavula, Pensions and Insurance Authority (PIA), Zambia - Katherine Pulvermacher, Microinsurance Network, Luxembourg - Dirk Reinhard, Munich Re Foundation, Germany - Betty Wilkinson, FSD Zambia, Zambia Keynote presentations - Rishi Raithatha, GSMA, United Kingdom - Lucia Schlemmer, Cenfri, South Africa Moderator: Lemmy Manje, FinProbit Solutions
Session 2: Models 11:00AM-12:30 PM CAT	Speakers - Richard Leftley, Micro Insurance Company, United Kingdom - Jeremy Leach, Inclusivity Solutions, South Africa - Andrew Nkolola, AYO Zambia Moderator: Michael McCord, Microinsurance Centre at Milliman, USA
Session 3: Practice and strategies I 2:00-3:30 PM CAT	Speakers - Valerie Labi, BIMA Ghana, Ghana - Jeremiah Siage, CoverApp, Kenya - Tauanda Benjamim Chare, Mozambique - Agnes Chakonta, Madison Life, Zambia Moderator: Jean Bosco Iyacu, Access to Finance Rwanda
DAY TWO - WEDNESDAY, MAY 19, 2021	
Session 4: Practice and strategies II 09:00-10:30 AM CAT	Speakers - George Kuria, ACRE Africa, Kenya - Digi Farm, Kenya - Fatma Fernandes, Quincewood, Tanzania Moderator: Dirk Reinhard, Munich Re Foundation, Germany
Session 5: Regulating insurtech solutions 11:00AM-12:30 PM CAT	Speakers - Manoji Pandey, A2ii, Germany - Nichola Beyers, Cenfri, South Africa - Namakau Ntini, Pensions and Insurance Authority, Zambia Moderator: Janice Angove, Finprobit Solutions/ University of Witwatersrand, South Africa
12:30-13:00 PM CAT Seminar summary and wrap up	- Mauwa Lungu, FSD Zambia, Zambia - Agnes Chakonta, TAG Association, Madison Life, Zambia

Profile of Speakers and Moderators



Betty Wilkinson
FSD Zambia, Zambia

Betty Wilkinson is the Chief Executive Officer of FSD Zambia. With over 30 years of professional experience worldwide, Ms Wilkinson has been an entrepreneur, banker, leading multilateral bank manager, field researcher, policy advisor, developing country government senior official, and volunteer. She engages globally with ministers, central bank governors, industry representatives, and leaders of development agencies, NGOs, think tanks, and communities to facilitate evidence-based innovation and change. Ms Wilkinson uses her knowledge, experience, and networks to enable pro-poor inclusive growth, using a participatory, innovative style to engage key champions of reform, develop and manage successful teams, and ensure sustainable results.



Katharine Pulvermacher,
Microinsurance Network, Luxembourg

Katharine is currently the Executive Director of the Microinsurance Network. She is a development economist specialised in Africa and has a background in investment marketing, research and strategy consulting and brings previous experience managing member-based organisations. She is the programme manager for donor coordination, global partnerships, the Landscape Studies and other market intelligence projects, alongside her other strategic and managerial responsibilities.



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.



Tresford Chiyavula,
Pensions and Insurance Authority (PIA), Zambia

Tresford Chiyavula is currently the Acting Registrar and Chief Executive Officer of the Pensions and Insurance Authority (PIA). He is a social security expert with over 22 years of experience in the social security industry. He joined PIA in 2018. Before joining the Pensions and Insurance Authority, Tresford was the Head of Contributions and Benefits at the Local Authorities Superannuation Fund in Zambia for 13 years. He was responsible for the contribution functions of the Fund and the payments of benefits including setting up the systems. Prior to that, Tresford worked for the National Pension Scheme Authority as the Assistant Manager for Research and Actuarial Division for 7 years. Tresford is a member of the Technical Committee on the social security reforms in Zambia and was the Vice Chair for the Zambia Association of Pension Fund.



Lucia Schlemmer
Cenfri, South Africa

Lucia Schlemmer is a Senior Researcher at Cenfri and joined the team in January 2019. She is currently part of the risk team, which focuses on strengthening insurance markets across sub-Saharan Africa. Her research to date has focused on providing technical assistance to insurers to expand the reach of inclusive insurance, analysing behavioural interventions that affect the uptake and usage of financial products, and analysing the role of the financial sector in promoting urban resilience and climate risk adaptation. Before joining Cenfri, Lucia worked as a research intern at Ecorys in Rotterdam, where she gained experience in urban policy design, and in 2017 completed a project management internship at Future Cape Town NPO in the fields of urban planning and housing development. She has a Master's degree in Spatial, Transport and Environmental Economics from Vrije Universiteit, Amsterdam, a Honour's degree in Politics, Philosophy and Economics from the University in Cape Town and Bachelor's degree in Politics, Philosophy and Economics from the University in Cape Town.



Rishi Raithatha
GSMA, United Kingdom

Rishi is a Senior Advocacy Manager for the GSMA's Mobile Money programme. He is responsible for developing evidence-based research and policy positions to advance the use and growth of mobile money services – particularly in achieving development goals. Prior to joining the GSMA, Rishi worked at Finalta by McKinsey, Willis Towers Watson and the Foreign, Commonwealth and Development Office. Rishi holds an MA in International Relations and International Organisation from the University of Groningen and a BA in Economics and Politics from SOAS, University of London.

Profile of Speakers and Moderators



Richard Leftley
Micro Insurance Company, United Kingdom

Richard Leftley started working on microinsurance in 2002. Richard pioneered the introduction of insurance products within the Opportunity Network which lead to the establishment of MicroEnsure in 2006. As a leading insurance intermediary for the mass market, MicroEnsure provides life, health and weather index insurance to over 60 million people in 16 countries in Africa and Asia. In July 2020 MicroEnsure merged with STP Risk and Tonka BI to form "The Micro Insurance Company". Richard also served on the steering committee of the ILO "Micro Insurance Innovation Fund" a \$35m fund provided by the Gates Foundation and has served as a member of the Micro Insurance Network Board.



Agnes Chakonta
TAG Association/ Madison Life, Zambia

Agnes Nyondo Chakonta is the Vice President of TAG Microinsurance Association and is the Managing Director of Madison Life Insurance Company Zambia Limited (MLife) a subsidiary of Madison Financial Services (MFSL PLC) Group of Companies and is responsible for the overall Strategic Direction for the company, effective and efficient operations of the company as to advance its profitability and other objectives as set from time to time. Over the years, under the leadership of Agnes Chakonta, Mlife has been a pioneer and Driver of Innovative micro insurance and inclusive products in Zambia. Agnes is a fellow of the Chartered Insurance Institute of London (FCII) and of the Insurance Institute of Lusaka (FZII) holds a Master's Degree in Business Administration with Herriot Watt University (UK), Bachelor of Arts from UNZA, and a post Graduate qualification in Advanced Management Programme with Strathmore University – Kenya. She has a passion for insurance and hence her involvement with in many forums in her pursuit of spreading the knowledge and appreciation of insurance especially at Micro insurance Fronts.



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.



Jean Bosco Iyacu
Access to Finance Rwanda, Rwanda

Jean Bosco Iyacu is the Country Director 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.



Namakau Ntini
Pensions and Insurance Authority, Zambia

Namakau Mundia Ntini is the Acting Deputy Registrar, Insurance Supervision at the Pensions and Insurance Authority (PIA). She has been with the Authority since 2009. Namakau has been actively involved in the financial sector reforms in Zambia, including the Financial Sector Development Plan (FSDP), where she chaired the Financial Education Working Group that played an oversight role during development of the first National Financial Education Strategy for Zambia. She has also been the Authority's focal person in the development of the proposed microinsurance legislative framework, having served on a SADC initiated project that developed the Microinsurance Guidance Note for Member States. Currently, Namakau represents the PIA's Insurance Supervision Department on the National Financial Inclusion Strategy's (NFIS) Implementation Committee, following her participation in the development of the strategy. Namakau is a Fellow of the Association of Chartered Certified Accountants (ACCA) and the Zambia Institute of Chartered Accountants (ZICA). She also holds a MSc Finance (Financial Sector Management) from the University of London.



Janice Angove
FinProbit Solutions/ University of Witwatersrand, South Africa

Janice is a qualified actuary has worked in the areas of microinsurance and capacity building for insurance supervisors in Africa for more than 8 years. Janice also worked for A2ii coordinating A2ii's regional implementation work in Sub-Saharan Africa, strengthening cooperation and supporting capacity building for supervisors in the region. Her experience covers the development of microinsurance regulations for several Southern African countries, capacity building for insurance supervisors in Africa and research into the business case for microinsurance. Janice is currently part-time lecturer at University of Witwatersrand in South Africa.

Profile of Speakers and Moderators



Valerie Labi
BIMA Ghana, 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.



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.



Jeremy Leach
Inclusivity Solutions, South Africa

Jeremy Leach is recognised as a global expert in emerging consumer insurance specialising in digital models and has been involved in advising, researching and implementing innovative insurance initiatives across the world. Jeremy has played executive roles in the public and private sector and is currently founder of a company, Inclusivity Solutions, that will specialise in creating inclusive digital insurance markets. Most recently he was a Director at BFA, a global consultancy with a focus on digital financial inclusion.



Nichola Beyers
Cenfri, South Africa

Nichola Beyers is a Research Associate at Cenfri and is part of the Resilience team, which focuses on collaborating with regulators, development partners and industry members to advance insurance sector development in sub-Saharan Africa. Nichola's background is in Economics (Master's degree from Stellenbosch University) and her particular interests include how financial sector regulators can encourage responsible innovation in their markets, how insurers can support the resilience of small and medium enterprises and how the insurance sector, more broadly, can support sustainable economic development.



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.



Andrew Nkolola
AYO, Zambia

Andrew Nkolola is Chief Executive Officer at microinsurer aYo Zambia, a joint venture between MTN and financial services group Momentum Metropolitan Holdings (MMH) that provides affordable, easy-to-use insurance solutions to more than 1million Zambians via Mobile phone. Andrew has more than 16 years' combined experience in the mobile payment solutions and life insurance sectors and is an alumni of the International Microinsurance Master Program.

Profile of Speakers and Moderators



Tauanda Benjamim Chare
Movel Care, Mozambique

Tauanda Benjamim Chare is the founder of TABECH Fintech. and MóvelCare Tele-Insurance, an insurance technology company that develops highly customer-oriented solutions for insurance distribution in the lusophone market. The company is the first to bring a shared business model approach in the Mozambique insurance sector by uniting various stakeholders such as MNOs, Departmental stores, Service providers and the insurers to start distributing retail insurance products since 2015. MovelCare is a digital insurance platform accessible using any mobile device developed by TABECH giving insurance to over 18 million Mozambicans without depending on bank accounts or internet for the rural and other marginalised populations.



Michael J. McCord
Microinsurance Centre at Milliman, USA

Michael J. McCord is one of the world's leading experts in developing and managing microinsurance products. His decades of experience include working as controller of a U.S. commercial bank, chief executive officer of a microfinance institution in Uganda, and regional director for microfinance programs in Africa with FINCA International. In 2000, Michael founded the MicroInsurance Centre, an internationally recognized consulting firm and microinsurance thought leader committed to providing three billion low-income people across the world with access to valuable microinsurance products. In September 2017, the MicroInsurance Centre joined Milliman. Michael specializes in institutional development for microinsurance, development of new products, and analysis of microinsurance programs and has worked in over 75 countries. Michael has written extensively on microinsurance, including numerous microinsurance case studies, reports and manuals, and has provided microinsurance training to thousands of people across the globe.



George Kuria
ARCE Africa, Kenya

George Kuria is the CEO, ACRE Africa, a service provider enterprise that links farmers to insurance products and risk mitigation solutions so that they can confidently invest in their farms. As ACRE Africa CEO, George provides strategic and managerial leadership to achieve revenue, profit and business growth. He also takes the lead in helping ACRE Africa achieve its mission to provide farmers with appropriate agri-insurance solutions and other climate smart agricultural technologies in order to shield them against weather-related risks. Previously, George worked for Sanlam in Kenya, where he was Chief Executive Officer of General Insurance. He has over 21 years' experience in a range of senior roles in the insurance industry. He holds an MBA from Strathmore Business School, a Bachelor in Commerce (Insurance) from the University of Nairobi, and a Diploma in Insurance from the Chartered Insurance Institute.



Fatma Fernandes
Quincewood Group, Tanzania

Fatma is the co-founder of Quincewood Group Limited, a tech company headquartered in Tanzania, who for the past 8 years have successfully delivered mobile campaign solutions to organisations within the public, private and NGO sectors. Fatma's experience has been gleaned from working with some of the world's most disruptive and innovative companies, this coupled with her academic background in international relations and management has fuelled her passion for "inclusive growth" with a focus on the key areas of agriculture, women and health. A strong area of focus for Fatma has been in agriculture and she strongly believes that rural development and agricultural transformation is necessary. This is why Quincewood provides their clients with innovative technology-driven tools that enable them to efficiently communicate with their target audiences. With a grant from AGRA and Mastercard Foundation, Quincewood developed an e-verification system that is multipurpose in the agriculture value chain in Tanzania. Currently, the platform has reached more than 300,000 farmers of which 100,000 of these farmers have verified their inputs.



Manoj Kumar Pandey
A2ii, Germany

Manoj Kumar Pandey is an advisor with Access to Insurance Initiative (A2ii) and is A2ii's thematic lead for insurtech, digital insurance and gender-based issues in access to insurance. He also coordinates A2ii's insurance innovation lab for India and Rwanda. As the implementation arm of IAIS (International Association of Insurance Supervisors), A2ii works to support insurance supervisors and regulators to create the conditions necessary for an inclusive insurance market to grow. Manoj has over 13 years of experience working in the inclusive insurance, inclusive finance and digital financial services space across Asian and African markets. During this time, he has advised insurers, banks, MFIs, regulatory agencies and digital finance services providers on how to better understand the needs of low and moderate-income clients, MSMEs, farmers etc. and how to solve these problems. Manoj has a bachelor's degree in Accounting and a Master's in Business Administration from IRMA, India and is a PRINCE2® certified project management practitioner.



Jeremiah Siage
CoverApp, 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



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