

Development Workshop

"Improving access to protection"





HOSTED BY



Prior to welcoming you we would like to quote from Mr. Atiqun Nabi's introduction in the book *"Reducing Vulnerability Of The Poor Through Social Security Products"* that contains a market-survey on microinsurance in Bangladesh.

"Heightened vulnerability to risk is common in the lives of poor people Poverty and vulnerability move forward in parallel and severely impact the poorest. The outcome of these risks and often unpredictable shocks is substantial financial losses. Although poor households may have informal mechanisms at their disposal, such as utilisation of savings, the sale of property and other income-generating activities, borrowing from relatives or informal sources to manage risks, these mechanisms are not sufficient to provide social security and adequate protection. To cope with shocks and vulnerabilities, poor people stand to benefit from financial as well as non-financial services. Their demand for diversified financial and non-financial products as well as social security products like insurance is increasing."

We think that these words reflect the causes and the urgency to further develop microinsurance for poor people in developing countries. As mainstream insurers from developed countries it is paramount that we are able to keep pace with the grow needs of the poor. Mutual and cooperative insurance schemes provide the necessary basis to combat the needs of the poor. This workshop provides a vital platform for us as mutual and cooperative to come together and share our experiences to help eradicate the growing pressure of poverty.

The seminar in The Netherlands is an opportunity to take further step forward in developing the microinsurance sector. It potentially will merge the expertise gathered of well-established insurers and microinsurers, with the knowledge of local needs of microfinance institutions, NGOs and numerous experts from prominent organisations. When it comes to improving access to microinsurance, or adapting them to meet target population needs properly, the cooperative model has proven to be extremely relevant. Many concrete examples of innovative microinsurance programmes will be presented during the seminar, amply demonstrating the exceptional power of cooperation and what an incomparable tool it is for development and microinsurance.

We hope that the seminar will enable us to go even further and find solutions and paths for development that will help us meet the many challenges of the microinsurance sector.

Enjoy the seminar!

TOON BULLENS

President

FOV

WORKSHOP AGENDA

ADAPTING PRODUCT DESIGN AND MARKETING FOR THE LOW-INCOME SECTOR

WEDNESDAY, AUGUST 20

- 08.30 BUS DEPARTS FROM HOTEL OUD LONDON
- 8:45 REGISTRATION
- 9:00 **WELCOME FROM HOSTS**
Jan Pieter Rompa, Eureko, Netherlands
- 9:10 **OPENING REMARKS**
Anne Gaboury, (Chair of ICMIF Development Committee)
- 9:20 **COMMUNITY MANAGED MUTUAL INSURANCE ORGANIZATION - A PATHWAY TO SOCIAL SAFETY NET**
Vijayasekar Kalavakonda, International Finance Corporation, World Bank Group, The World Bank
- 9:50 **ROUNDTABLE: IS ADAPTATION A NECESSITY TO BE ABLE TO REACH THE POOR IN INSURANCE?**
What are the specific challenges to provide insurance to poor people? What should be adapted and what should not? Should we talk about "micro-insurance"? Parallel with microcredit?

Moderator: Toon Bullens, FOV, Netherlands; *Panel members:* Johanna Contrera, La Equidad, Colombia; Mirai Chatterjee, SEWA, India; Juan Altamirano, Central de Cooperativas, Nicaragua; Nelson Kuria, CIC Kenya
- 10:45 COFFEE
- 11:15 **CONFIGURATION OF PRODUCTS DESIGNED SPECIFICALLY FOR THE POOR: SUCCESSFUL EXAMPLES**
Moderator: Ed Potter, AAC/MIS, USA; *Presenters:* Alex Dimaculangan, CARD MBA, Philippines; Pedro Abreu Espinal, Coop-Seguros, Dominican Republic; Pedro Fernández Salas, Torreon, Mexico
- 12.30 LUNCH
- 14:00 **CONFIGURATION OF PRODUCTS DESIGNED SPECIFICALLY FOR THE POOR: SUCCESSFUL EXAMPLES**
Moderator: Mirai Chatterjee, SEWA, India; *Presenters:* Daysi Rosales de Merino, Seguros Futuro, El Salvador; Johanna Contrera, La Equidad, Colombia; Nelson Kuria, CIC Kenya
- 15:30 **COFFEE AND NETWORKING OPPORTUNITY (ROOM LECH WALESA 2):**
Participants will have time to discuss with other delegates as well as hear directly from the following members at their specified stand:
VimoSewa, India, ICMIF Microinsurance simulation, RIMANSI and CARD MBA, Philippines, Seguros Futuro, El Salvador, La Equidad, Colombia
- 18:30 DINNER AT THE EUREKO RESTAURANT

THURSDAY, AUGUST 21

- 08.30 BUS DEPARTS FROM HOTEL OUD LONDON
- 09.00 **EDUCATING THE COMMUNITY AND RAISING AWARENESS OF INSURANCE CONCEPTS**
Moderator: Jean-Bernard Fournier, DID, Canada; *Presenters:* Mirai Chatterjee, SEWA, India; Khady Fall Diop, UM-PAMECAS, Senegal; Mortuza Ali, Prime Islami Life, Bangladesh
- 10.30 COFFEE
- 11:00 **EDUCATING THE COMMUNITY AND RAISING AWARENESS OF INSURANCE CONCEPTS (CONTINUED)**
Moderator: Shaun Tarbuck, ICMIF; *Presenters:* Dr Pody Kiriwandeniya, SICL, Sri Lanka; Carlos Benitez, Tadj, Paraguay; Ernesto Galenzoga, RIMANSI, Philippines
- 12.30 LUNCH
- 14:00 **THE MICROINSURANCE INNOVATION FACILITY**
Mary Yang, ILO, Switzerland
- 14:30 **EVOLUTION OF THE MICROINSURANCE PARTNER AGENT MODEL**
Francois-Xavier Hay, MACIF, France
- 15:00 **ISSUES IN REGULATION AND SUPERVISION OF MUTUALS AND COOPERATIVES IN MICROINSURANCE**
Arup Chatterjee, IAIS, Switzerland
Moderator: Kjell Wiren, Folksam, Sweden
- 15:30 Coffee Break
- 16.00 **ROUNDTABLE: COMPETITIVE ADVANTAGES HELD BY MUTUALS AND COOPERATIVES IN THE CURRENT CONTEXT. HOW THE MUTUAL NATURE OF OUR ORGANIZATION PROVIDES ADVANTAGES TO REACH THE POOR**
Moderator: Toon Bullens, FOV, Netherlands; *Panel members:* Arup Chatterjee, IAIS, Switzerland; Anne Gaboury, DID, Canada; Bernado Miranda, AAC/MIS, Costa Rica; Francois-Xavier Hay, MACIF, France; Vijayasekar Kalavakonda, The World Bank, USA
- 17.30 **CLOSING REMARKS: ANNE GABOURY, (CHAIR OF ICMIF DEVELOPMENT COMMITTEE)**

DEVELOPMENT WORKSHOP DELEGATES

SHAZZAD KARIM

INAFI
(Bangladesh)

ATIQUUN NABI

INAFI
(Bangladesh)

M. A KHALEQUE

Prime Islami Life Insurance
(Bangladesh)

MD. MORTUZA ALI KAZI

Prime Islami Life Insurance Ltd
(Bangladesh)

OUMAR SAVADOGO

CIF
(Burkina Faso)

ALOYS FELIX ABANDA ABANDA

GMC
(Cameroon)

ANNE GABOURY

Développement International Desjardins
(Canada)

CATHERINE TREMBLAY

Développement International Desjardins
(Canada)

JEAN-BERNARD FOURNIER

Développement International Desjardins
(Canada)

JOHANNA CONTRERA

La Equidad Seguros
(Columbia)

BERNARDO MIRANDA

AAC/MIS
(Costa Rica)

PEDRO ABREU ESPINAL

Coop-Seguros Cooperativa Nacional de
Seguros Inc
(Dominican Republic)

**DAYSI MARTINA ROSALES DE
MERINO**

Seguros Futuro
(El Salvador)

ALEXIS ANGOT

MACIF
(France)

LAURENCE CHIRGEN

MACIF
(France)

FRANCOIS HAY

MACIF
(France)

FOGAN NAKOU

MACIF
(France)

MARIELA SILVA DE REYES

Seguros Equidad
(Honduras)

MIRAI CHATTERJEE

SEWA
(India)

IHSAN ARKAM

Takmin Working Group
(Indonesia)

AGUS HARYADI

Takmin Working Group
(Indonesia)

NELSON KURIA

CIC Limited of Kenya
(Kenya)

CHARLES MUTUA WAMBUA

Swedish Cooperative Centre
(Kenya)

PEDRO FERNANDEZ SALAZ

Torreón SMS
(Mexico)

JAN PIETER ROMPA

Eureka
(Netherlands)

CHRIS VAN TOOR

FOV
(Netherlands)

WILLEM VAN DE PUT

HealthNet TPO
(Netherlands)

TOON BULLENS

FOV
(Netherlands)

MARIE-JOSE KORENROMP

Achmea
(Netherlands)

NILS DONSELAAR

Student
(Netherlands)

HARRIE OOSTING

Oxfam Novib
(Netherlands)

ROLF SOEDJAK

SNS REAAL
(Netherlands)

MARIEKE CLERX

SNS REAAL
(Netherlands)

JUAN ALTAMIRANO

Central de Cooperativas
(Nicaragua)

CARLOS BENITEZ

Tajy
(Paraguay)

ALEX DIMACULANGAN

CARD MBA
(Philippines)

EMELINA M NANAGAS

CARD MBA
(Philippines)

ERNESTO GALENZOGA

RIMANSI
(Philippines)

JOSEPH ALABAN

RIMANSI
(Philippines)

MILO CASALS

RIMANSI
(Philippines)

WILLIAM ALIP

RIMANSI
(Philippines)

KHADY FALL DIOP

UM-PAMECAS
(Senegal)

PODY KIRIWANDENIYA

Sanasa Insurance Company Limited
(Sri Lanka)

CHARLOTTE KÖHLER-LINDAHL

Folksam
(Sweden)

KJELL WIRÉN

Folksam
(Sweden)

MARY YANG

ILO
(Switzerland)

ARUP CHATTERJEE

IAIS
(Switzerland)

LAMJED BOUKHRIS

AMI
(Tunisia)

SABBIR PATEL

ICMIF
(UK)

LIAM CARTER

ICMIF
(UK)

SHAUN TARBUCK

ICMIF
(UK)

DAISUKE YOKOMIZO

ICMIF
(UK)

DAVID CROWTHER

Melandra
(UK)

EDWARD POTTER

AAC/MIS
(USA)

VIJAY KALAVAKONDA

World Bank
(USA)

ABOUT THE VENUE

MEETING VENUE:

EUREKO CONFERENCE CENTRE

Handelsweg 2
3707 NH Zeist
The Netherlands

HOTEL VENUE:

HOTEL OUD LONDON

Woudenbergseweg 52
3707 HX Zeist
Tel :+31 (13) 49 12 45
<http://www.oudlondon.nl/>

LANGUAGE INFORMATION:

Simultaneous translation is provided in English, French and Spanish.

DINNER, AUGUST 21, 18:30

The Eureko Restaurant, Eureko Conference Centre.

DRESS CODE DINNER:

Smart casual.

TRANSPORT INFORMATION:

Trains run from Schipol Airport Train Station to Drienerbergen Zeist Train Station. It is suggested that delegates who miss the bus service purchase a train ticket from Schipol to Drienerbergen-Zeist with a change at Utrecht Centraal Station. Please make sure when changing at Utrecht Centraal Station that the train you board is a stop train, NOT an InterCity Link.

Please visit <http://www.ns.nl/> for further details and planning. A taxi from Drienerbergen-Zeist to the Hotel Oud London will cost roughly EUR 10. Estimated total cost around EUR 25.

It will cost approximately EUR 80, should you wish to take a taxi from Schipol Airport to Hotel Oud London.

CONTACT DETAILS

SABBIR PATEL

+44 786 644 9548

sabbir@icmif.org

LIAM CARTER

+44 796 955 7706

liam@icmif.org

MARIE-JOSE KORENROMP

+31 (13) 462 33 80

mj.korenromp@interpolis.nl



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