

# REGIONAL WORKSHOP ON MICROINSURANCE

16-17 January 2008

Beijing, China

## DAY 1

16 January 2008 (Wednesday)

08:30-09:00	<i>Registration</i>
09:00-10:00	<b>Welcome Address</b> <b>Wu Dingfu</b> , Chairman, the China Insurance Regulatory Commission (CIRC) <b>Michel Flamée</b> , Chair of Executive Committee of the IAIS, Switzerland  <b>Keynote Address</b> <b>David Dollar</b> , Country Director, The World Bank  <b>Video presentation</b> <i>"Overview of the microinsurance sector in China"</i>
10:00-10:30	<b>TEA/COFFEE</b>
10:30- 12:30	<b>PLENARY SESSION 1</b> <b>The Regulation of Micro Insurance – Emerging issues based on international experience</b> <ol style="list-style-type: none"><li>1. Issues in the Regulation and Supervision of Micro insurance, Brigitte Klein, GTZ, Germany and <b>Arup Chatterjee</b>, <i>International Association of Insurance Supervisors, Switzerland</i></li><li>2. Microinsurance and Regulation A CHINESE Perspective – <b>Chen Wenhui</b>, <i>Assistant Chairman, CIRC</i></li><li>3. Regulation of Micro insurance, A supervisor's perspective – The experience from India, <b>C S Rao</b>, <i>Chairman, Insurance Regulatory and Development Authority (IRDA), India</i></li><li>4. Regulation of Micro insurance – Current practices &amp; issues based on FIVE COUNTRY Case Study , <i>Doubell Chamberlain, Finmark Trust, South Africa</i></li></ol> <b>Moderator: Craig Thorburn</b> , <i>Senior Insurance Specialist, The World Bank, Washington DC, USA</i>
12:30-14:00	<b>LUNCH</b>
14:00-16:00	<b>PLENARY SESSION 2</b> <b>Micro insurance Product Development – Demand &amp; Supply side issues</b> <ol style="list-style-type: none"><li>1. Life Insurance for the Poor – The Experience of CARD MBA in Philippines, <b>Dr Aris Alip</b>, <i>Founder &amp; Chairman, CARD, Philippines</i></li><li>2. Providing Health insurance for the poor – the experience from CHINA, <b>Prof William Hsiao</b>, <i>K.T. Li Professor of Economics, Department of Health Policy &amp; Management, Harvard University, USA</i></li><li>3. Crop and Livestock insurance for the Small &amp; Marginal Farmers/Producers – An International Perspective, <b>Olivier Mahul</b>, <i>Senior Insurance Specialist &amp; Program Manager, Insurance for the Poor, The World Bank, Washington DC (USA)</i></li><li>4. Natural disasters and insurance for the Poor – A reinsurers perspectives, <b>Dirk Reinhard</b>, <i>Munich Re Foundation, GERMANY</i></li></ol> <b>Moderator: Craig Churchill</b> , <i>Chairman, CGAP Working Group on Microinsurance</i>

16:00-6:30	<b>TEA/COFFEE</b>
16:30-17:30	<p style="text-align: center;"><b>PLENARY SESSION 3</b></p> <p><b>Distribution and Claims Management of Micro insurance products</b></p> <ol style="list-style-type: none"> <li>1. Overview of “non-traditional” distribution models – issues and challenges, Richard Leftley, Microinsurance Agency, <i>USA</i> <b>TBC</b></li> <li>2. Using Financial Intermediaries such as BANKs and MFIs – The experience of ICICI Bank, <b>Nachiket Mor</b>, <i>Chairman ICICI Foundation, INDIA</i> <b>TBC</b></li> <li>3. Use of Retailers in distributing and servicing the microinsurance market – Experience from Mexcio, <b>Alfredo Honsberg</b>, <i>Chief Executive, Seguros Azteca, Mexico</i> <b>TBC</b></li> <li>4. Community based organizations as franchisees for distributing and servicing the Poor – The experience from World Bank Funded Projects, <b>Vijay Kalavakonda</b>, <i>The World Bank, Washington DC</i></li> </ol> <p><b>Moderator: David Liu</b>, Actuary, Zurich Financial Services, Beijing</p>
07:30 – 10:00 PM	<b>DINNER</b>

<b>DAY 2</b> <b>17 January 2008 (Thursday)</b>	
09:00-10:30	<p style="text-align: center;"><b>PLENARY SESSION 4</b></p> <p><b>Provider types and industry experience</b></p> <ol style="list-style-type: none"> <li>1. Mongolia Livestock Index Insurance – Filling a market &amp; knowledge gap - <b>Olivier Mahul</b>, Senior Insurance Specialist -+&amp; Program Manager, Insurance for the Poor, The World Bank, Washington DC (USA)</li> <li>2. Are MNCs the best providers of Microinsurance or should the industry develop without them?- <i>Brandon Mathews, Zurich Financial Services, Switzerland</i></li> <li>3. The role of Cooperatives, <b>Sabbir Patel</b>, Chief Financial Officer, International Cooperative and Mutual Insurers Federation (ICMIF), U.K</li> <li>4. Donor role in Microinsurance - <b>Craig Churchill</b>, ILO, Switzerland</li> </ol> <p><b>MODERATOR: TBA</b></p>
10:30-11:00	<b>TEA/COFFEE</b>
11:00-12:30	<p style="text-align: center;"><b>PLENARY SESSION 5</b></p> <p><b>Consumer protection and disclosure</b></p> <ol style="list-style-type: none"> <li>1. Challenges in sales practices of microinsurance - <i>Catherine Tremblay, Development International Desjardins, Canada and speaker from China</i></li> <li>2. Transparency and Disclosure for Microinsurance - <b>Douglas Wm. Barnert</b>, Group of North American Insurance Enterprises</li> <li>3. Policy perspective and international experience from ASEAN countries - <i>Yoko Ogimoto, Nomura Research Institute, Japan</i></li> <li>4. Policy perspective and international experience from country cases - <i>Martina Wiedmaier-Pfister, GTZ, Germany</i></li> </ol> <p><b>MODERATOR: C S Rao</b>, Chairman, Insurance Regulatory and Development Authority (IRDA), India</p>
12:30-14:00	<b>LUNCH</b>
14:00-16:00	<p style="text-align: center;"><b>PLENARY SESSION 6</b></p> <p><b>Use of Technology in increasing access to insurance for the Poor</b></p> <ol style="list-style-type: none"> <li>1. Insurance &amp; Retailing – Innovative use of technology in the microinsurance market, <b>David Piesse</b>, Head of Insurance, Sun Microsystems Worldwide, Hong Kong <b>TBC</b></li> <li>2. <b>Data requirements and performance parameters in microinsurance</b> - <i>Ann Henstrand, ACCORD, USA</i></li> <li>3. Donald Canning, Microsoft: <b>TBC</b></li> <li>4. Regulatory issues and challenges in use of technology, <b>Michel Flamée</b>, Chair of Executive Committee of the IAIS, Switzerland</li> </ol> <p><b>MODERATOR: TBA</b> Someone from the BROKING or TECHNOLOGY Industry from WITHIN CHINA would be interesting</p>
16:00-16:30	<b>TEA/COFFEE</b>
16:30-17:00	<p style="text-align: center;"><b>CONCLUDING SESSION</b></p> <p>Closing Remarks and Moving Forward</p> <p><b>Valedictory Address</b></p> <p><i>Zhou Yanli, Vice Chairman, CIRC</i></p>

## **REGIONAL WORKSHOP ON MICROINSURANCE IN CHINA**

**16-17 January 2008**

**Objective:** To impart training on microinsurance practices including regulatory and supervisory framework in different countries through lectures and case studies.

**Target Group:** Supervisors and industry representatives with interest in microinsurance

**Expected participants:** 150 (including panel speakers)