

## Impact Insurance Academy 2023 – Programme

Time	Monday 20/11/23	Tuesday 21/11/23	Wednesday 22/11/23	Thursday 23/11/23	Friday 24/11/23
	<b>PLENARIES</b>				
9:00 – 10:30	<p><b>Opening</b> <b>What is Impact Insurance?</b> Craig Churchill (<i>ILO's Impact Insurance Facility</i>)</p> <p><b>Icebreaker</b> Margarita Lalayan (<i>ITC ILO</i>)</p>	<p><b>Leveraging technology for inclusive insurance</b> Lisa Morgan (<i>ILO's Impact Insurance Facility</i>), Naserian Mpeeyia (<i>Inclusivity Solutions</i>), Siani Malama (<i>Democrance</i>)</p>	<p><b>Making public-private partnerships work in insurance</b> Pranav Prashad (<i>ILO's Impact Insurance Facility</i>), Muhammad Nadeem Khanzada (<i>State Bank of Pakistan</i>), Dr Phanice Ajore (<i>County Government of Kisumu</i>)</p>	<p><b>The women's market: A new opportunity for insurers</b> Lisa Morgan (<i>ILO's Impact Insurance Facility</i>), Fatou Giwa (<i>World Bank</i>), Irene Mutonyi (<i>APA</i>), Thushari Perera (<i>AIA Sri Lanka</i>), Chathuri Munaweera (<i>AIA Sri Lanka</i>)</p>	<p><b>Impact insurance for climate change adaptation</b> Pranav Prashad (<i>ILO's Impact Insurance Facility</i>), Amitoj Singh (<i>Pula Advisors</i>), Massimo Giovanola (<i>IFAD</i>)</p>
10:30 – 11:00	<b>Coffee break</b>				
	<b>MORNING ELECTIVES</b>				
11:00 – 13:00	<p><b>Double bottom line: Achieving social and commercial objectives</b> Craig Churchill (<i>ILO's Impact Insurance Facility</i>), Ibtissam Benibrahim (<i>AXA</i>), Saurabh Sharma (<i>Britam</i>)</p>	<p><b>EN</b> <b>Complementary health insurance and services</b> Lisa Morgan (<i>ILO's Impact Insurance Facility</i>)</p> <p><b>EN</b> <b>Insurance for MSMEs</b> Alice Merry (<i>Three Fin Consulting</i>)</p> <p><b>EN</b> <b>Market research and human-centred design: Translating customer insights into improved results</b> Marieme Ba (<i>Cabinet Africain de Solutions d'Assurances Inclusives</i>), Clémence Tatin-Jaleran (<i>Independent Inclusive and Agriculture Insurance Consultant</i>)</p>			<p><b>Bringing it all together</b> Margarita Lalayan (<i>ITC ILO</i>)</p> <p><b>Closing ceremony</b> Craig Churchill (<i>ILO's Impact Insurance Facility</i>)</p>
13:00 – 14:30	<b>Lunch break</b>				
	<b>AFTERNOON ELECTIVES</b>				
14:30 – 17:00	<p><b>EN</b> <b>Introduction to agriculture insurance</b> Pranav Prashad (<i>ILO's Impact Insurance Facility</i>)</p> <p><b>EN</b> <b>Accessing new markets through alternative distribution channels</b> Craig Churchill (<i>ILO's Impact Insurance Facility</i>), Naserian Mpeeyia (<i>Inclusivity Solutions</i>)</p> <p><b>EN</b> <b>Performance monitoring: Tracking social and financial KPIs</b> Clémence Tatin-Jaleran (<i>Independent Inclusive and Agriculture Insurance Consultant</i>)</p>				
17:30 – 18:30			<p><b>Pricing insurance without data</b> Lisa Morgan (<i>ILO's Impact Insurance Facility</i>)</p>	<p><b>Peer coaching session</b> Margarita Lalayan (<i>ITC ILO</i>)</p>	
18:00 – 19:00	<b>Welcome cocktail</b>				
19:30 – 23:00	<b>Group dinner</b>				

## TRAINERS AND SPEAKERS



### Alice Merry

Alice Merry is Managing Director of Three Fin Consulting and Trustee of The Finance Innovation Lab. She has worked with the UN, charities and financial service providers for over a decade to create a fairer and more sustainable financial sector.

Alice began her career at Lloyd's of London, before shifting her focus to social and environmental issues within the financial sector. As Research and Innovation Officer at the International Labour Organization's Impact Insurance Facility, Alice worked with insurers to introduce new inclusive products. She has since set-up the consulting firm Three Fin Consultants, and has led campaigns for the financial sector to address climate and social issues on behalf of UN organizations and charities. Alice is a graduate of Cambridge University and the Geneva Graduate Institute's Executive Master in Development Policy and Practice, and holds a Diploma from the Chartered Insurance Institute. She is fluent in English and Spanish.



### Amitoj Singh

Amitoj Singh is the Head of Product Development at Pula AG where he is in charge of designing and delivering innovative solutions to reach smallholder farmers at a global level for the insurtech. As a qualified Fellow (FIA) of the Institute and Faculty of Actuaries, Amitoj has a decade of experience in the actuarial and product development fields focussed on inclusive insurance. Having graduated from the University of Nairobi, he was named the Valedictorian at the University's 55 graduation ceremony.

Prior to his current role at Pula, Amitoj provided actuarial, risk management and product development support to Britam PLC across 7 countries. Being passionate about inclusive insurance, Amitoj has been part of the team that has developed several innovative insurance products offered across Africa to people who have never bought insurance but need it.



### Chathuri Munaweera

Chathuri is the Chief Executive Officer / Executive Director / Principal Officer of AIA Insurance Lanka Limited (AIA Sri Lanka). Her appointment as CEO was effective from 01 May 2022.

She was most recently the Director Legal & Chief of Operations of AIA Sri Lanka responsible for Life Operations, Corporate Law, Company Secretarial and External Relations. She has been a member of the Executive Committee of the Company since 2006, playing a lead role in strategic planning and business KPI achievements. She was also previously the Company's Chief HR Officer and its Chief Compliance Officer.

Chathuri led the complex corporate restructuring of AIA Sri Lanka from a composite to a Life Company and ultimately to become a wholly owned subsidiary of AIA Group. She was responsible for the digital and process transformation of AIA Sri Lanka's end to end customer journey, aligning to customer and advisor support which was recognised with several 'Most Improved' Country Awards within AIA Group (2021). She was responsible for operational changes which saw premium collections via digital and bank-led

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non-cash collection methods, thus improving both new business sales efficiency and the quality of the in-force business.

Chathuri is a lawyer with Bachelor and Master's Degrees in law and holds, 'ICA International Diploma in Compliance (Graduate)', International Compliance Association, University of Manchester, Manchester Business School, United Kingdom. Chathuri was recently recognised by the International Finance Corporation (IFC) as one of 16 trailblazers who are driving gender equality in Sri Lanka. She was recognized for AIA Sri Lanka's efforts in creating a gender smart workplace while working towards gender parity and increased female participation.

Chathuri is the first Sri Lankan CEO appointed by AIA Group Hong Kong to lead its Sri Lankan operations and is also the Company's first female CEO.

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### **Clémence Tatin-Jaleran**

Clémence is an actuary who has worked on inclusive insurance projects since 2008, after spending a few years with a major P&C insurer. Her TA consulting assignments have taken her to over 40 countries. She has worked on the development and assessment of inclusive insurance schemes (health, life, agriculture, livestock), feasibility studies, policy roadmaps and capacity building. Her two particular areas of interest are health insurance (design, pricing, assessment and social impacts) as well as CAT/agriculture insurance products (design, implementation, limitations and overall RM impacts).

She graduated with a Masters in Financial and Actuarial Sciences from ISFA, Lyon, France and is a Fellow of the French Institute of Actuaries. She was an ILO's Impact Insurance Facility Fellow in 2009-2010 in India, at the Center for Insurance and Risk Management (CIRM) at IFMR Research, Chennai.

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### **Craig Churchill**

Craig is the Chief of the ILO's Social Finance Programme and Team Leader of the ILO's Impact Insurance Facility. He has more than two decades of microfinance experience in both developed and developing countries. In his current position, he focuses on the potential of financial services and policies to achieve social objectives. He serves on the governing board of the Access to Insurance Initiative and was the founding Chair of the Microinsurance Network. He has authored and edited over 40 articles, papers, monographs and training manuals on various microfinance topics including microinsurance, customer loyalty, organizational development, governance, lending methodologies, regulation and supervision, and financial services for the poorest of the poor.

Craig holds an MA from Clark University and a BA from Williams College in Massachusetts, USA.

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### **Fatou Giwa**

Fatou Giwa is the IFC Women's Insurance Global Lead. She leads the strategic growth and delivery of the women's insurance program, including business development initiatives and partnerships, program implementation, knowledge management, and client engagement to further the business case for increasing access to insurance for women in emerging countries. She has over 20 years of experience in leading programs, capacity-building projects and advisory services in Africa.

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Before re-joining IFC, Fatou spent over three years as the UN Women Deputy Country Representative in DRC heading both Programs and Operations. She mobilized funds and led gender initiatives across the country providing normative, operational and coordination support to advance Gender Equality and Women Empowerment.

Prior to UN Women, Fatou was the IFC's Women in Banking Champion for Sub-Saharan Africa. She oversaw Gender advisory programs in Sub-Saharan Africa and SME Banking projects in West and Central Africa. She has held various positions across Africa.



### **Ibtissam Benibrahim**

Ibtissam Benibrahim works for AXA Emerging Customers – AXA's inclusive business unit whose ambition is to close the insurance gap on the mass market and prevent vulnerable population from falling into poverty. Ibtissam joined the team in 2022 as program manager and senior actuary, supporting teams to deliver inclusive insurance programs across AXA's largest African market (Morocco) and AXA's largest mature market (France). She helps the local teams to deploy new Emerging Customers partnerships and reach scale by focusing on strategy and sustainable business development.

Before working on inclusive protection, Ibtissam worked 10 years in several actuarial/finance/analytics positions and in building key partnerships for AXA. Ibtissam is a Senior French Actuary, she holds a master's degree in Econometrics and Statistics from Toulouse School of Economics (TSE) and a Master's degree in Actuarial Science from Institut de Sciences Financières et d'Assurances (ISFA).



### **Irene Mutonyi-Sakuda**

Irene is the Chief of Staff for Apollo Group of Companies (the home of APA Insurance), a leading insurer in Kenya and the region's most respected Group creating and protecting wealth. Irene is an accomplished and seasoned executive management professional with over 20 years' of multifaceted experience providing leadership in finance and operations management leadership to multi-million dollar institutions in Kenya and the USA. She has wide experience spearheading vision, strategy, and execution of business operations, turning around business, project management, data analytics, transformational change, improving financial control, and unlocking business value. She is a Certified Public Accountant (CPA), a Member of the Institute of Certified Public Accounts of Kenya (ICPAK) and has an MBA in Finance from the University of Baltimore in Maryland, USA.

Irene has been part of the core team within the APA Apollo Group that has been collaborating with the International Finance Corporation (IFC) in an advisory engagement over the past 2 years. Through a period of research, intense collaboration and follow-up, this engagement has resulted in the development of a unique program focused on Women in insurance.

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### **Lisa Morgan**

Lisa is a qualified UK health actuary and supports the Facility by providing technical expertise on health insurance in the public and private sectors, offering insights into m-Health, actuarial analysis and strategy development. She has more than 15 years of experience in actuarial consultancy in Europe, Africa and Asia. Her experience includes pricing, reserving, benchmarking and budgeting for private and national health insurance schemes as well as advising on microinsurance.

Lisa is a qualified health actuary and Fellow of the Institute and Faculty of Actuaries in the UK. She has a Diploma in Actuarial Management from Cass Business School, London and a BSc in Actuarial Science from the University of the Witwatersrand, South Africa.



### **Margarita Lalayan**

Margarita serves as the Senior Programme officer at the International Training Center of the ILO, where she is in charge of capacity building and the ILO Making Microfinance Work and social finance training programmes. Margarita has 19 years of experience in microfinance and development. She worked with a number of training and research projects focused on organizational development and strategic planning, product development, market research and other aspects of microfinance, and is currently managing training projects and activities in Africa, Asia, Europe and Latin America. She started her social finance career in a grass-roots MFI in Armenia where she served as a COO.

Margarita holds a degree in Economics from the Armenian State University of Economics.



### **Marieme Ba**

Marieme is the Founder and Managing Director of CASAI (Cabinet Africain de Solutions d'Assurances Inclusives) based in Dakar (Senegal), an organization supporting public and private sector entities to define and action robust interventions plans for inclusive insurance solutions. Her cabinet has been the architect of key transformative projects in West Africa, collaborating with development agencies such as the GIIF, African Risk Capacity (ARC), WFP, UNDP, as well as private companies such as the AXA Group (Climate, Emerging Customers and local entities), CNAAS, and Allianz. Marieme is also currently a team member of the ILO's Impact Insurance Facility and acts as mentor for the fellows in West Africa.

Marieme is an engineer and actuary, certified Expert in Microinsurance from the Frankfurt School of Finance and Management and a former fellow of the ILO's Impact Insurance Facility (2016-2018). She has over 12 years of experience in insurance and inclusive finance. Before joining the fellowship program, Marieme worked five years as a risk manager at AXA France and was a board member of its scientific committee. While in AXA, she has also been shadowing microinsurance experts on the field and on voluntary base.

She holds a MEng degree from Centrale Paris School and a master's degree in actuarial sciences from Paris Dauphine. She also completed a bachelor's degree in computer sciences and mathematics at Paris 5 University in France.

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### **Massimo Giovanola**

Massimo Giovanola is the Lead Technical Specialist at IFAD (International Fund for Agricultural Development) for the Platform on Agricultural Risk Management (PARM) and the Insurance for Rural Resilience and Economic Development (INSURED). He is responsible for managing the overall program of the two technical facilities in more than 15 countries in South America, Africa and Asia. He works to define the appropriate strategies with the host governments and then guides the organization and implementation of technical analysis in the field of risk management and design for investments. He also develops and maintains partnerships with national, international stakeholders and partner organizations.

Giovanola joined IFAD in 2014 from his previous position at the Resilience Division for the Food and Agriculture Organization (FAO). Between 2000 and 2014, he worked in both emergency and rehabilitation-development programs for Burundi, Cameroon, Sierra Leone, Tunisia, Chad, Democratic Republic of Congo and South Sudan as Country Director and Program Manager with INGO (7 years) and FAO (7 years). His main areas of expertise are strategy development and risk management, agriculture sector, food-security and nutrition. Giovanola has a master's in Animal Science from the University of Milan (Veterinary), a diploma in Business Administration from Varese, along with certificates and qualifications in strategy development, executive management program, risk management, food security and coaching techniques for senior managers.



### **Nadeem Khanzada**

Mr. Nadeem Khanzada is the Head of Agricultural Finance Policy Division at the State Bank of Pakistan (SBP), the Central Bank. In this capacity and as a rural finance professional, he has been promoting a strong vision of the SBP and its role in advancing financial inclusion through policies, programs, and market development initiatives in agricultural and rural finance, and financial literacy. He has played a strategic and lead role in introducing crop loan insurance, livestock insurance, national agriculture insurance, credit guarantee schemes value chain financing, adoption of electronic land records, electronic warehouse receipt financing, capacity building and other special initiatives for promoting agriculture financing. Mr. Khanzada also played an instrumental role in the implementation of Government supported schemes during recent floods and natural calamities in Pakistan.

Mr. Khanzada holds a MPhil in Development Studies and a BE in Agriculture.



### **Naserian Mpeeyia**

Naserian Mpeeyia is a dynamic professional based in Kenya, with a stellar career in operations and project management. Holding a bachelor's degree in business administration, she joined Inclusivity Solutions in 2019 as the Country Manager for Kenya, following a successful stint as Group Head of Customer Experience at Mode.

Currently serving as the Regional Manager for East Africa at Inclusivity Solutions, Naserian has launched seven impactful projects and is known for their contributions to enhancing the customer journey through product development.

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Naserian is dedicated to making a difference and is a valuable asset to Inclusivity Solutions, with a track record of success that continues to grow year by year.

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### **Pranav Prashad**

Pranav is a technical lead on agriculture insurance, alternative distribution and mobile services at the ILO's Impact Insurance Facility. He is also the Facility's focal point for market development in Asia. Pranav has more than two decades of experience in insurance and business management. He has initiated and taken to scale agriculture and health insurance projects amongst low income households in India, utilizing a diverse set of distribution channels and enabling the projects with technology.

Pranav holds an MBA from the Faculty of Management Studies and a bachelor's honours degree in Economics, both from Delhi University, India.

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### **Saurabh Sharma**

Saurabh is passionate about using insurance as a tool to protect vulnerable communities. He has worked on inclusive insurance programs in South Asia and East Africa that have reached over 10 million lives. Currently, he serves as the Director for Emerging Customers at Britam Group responsible for scaling up Britam's Microinsurance portfolio across Eastern & Southern Africa. During his tenure, Britam has become the largest Microinsurance provider in Kenya and has expanded into Malawi and Rwanda as well. Before joining Britam, Saurabh was an Impact Insurance Fellow at the UN's International Labor Organization. He holds an MBA from IRMA in India.

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### **Siani Malama**

Siani has spent over 15 years working across Sub-Saharan insurance markets and is currently serving as the Head of Business Development for the Sub-Saharan Africa region at Democrance. He is extremely passionate about unlocking key challenges faced by low to middle-income consumers to access affordable insurance solutions.

Before joining Democrance in 2022, he worked for some of the most innovative insurance companies in the region, including Hollard South Africa & Zambia, and APA Insurance in Kenya. He has designed digital insurance solutions for low-income customer segments, product development, marketing, digital distribution and partnership management, all with the objective of ensuring responsive customer-centric products.

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### **Thushari Perera**

Thushari heads the Human Resources and Facilities functions of the Company. She is a senior HR professional who counts over 16 years of experience in all areas of human resource management and leadership practices.

She is a Fellow Member of the Chartered Institute of Personnel and Development, United Kingdom and holds a Master of Business Administration from the University of Wales Trinity Saint David, United Kingdom.

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She is a licentiate in chemistry from the Institute of Chemistry Ceylon. She is a Certified Associate Coach from Corporate Coach Academy, Malaysia, and is a certified Training and Development Specialist in many areas of people management. Thushari represents the Company in many HR forums, including the Insurance Association of Sri Lanka.

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