



Time	Monday 08/07/19	Tuesday 09/07/19	Wednesday 10/07/19	Thursday 11/07/19	Friday 12/07/19
	PLENARIES				
9:00 – 10:30	<p>Opening What is Impact Insurance? Craig Churchill (<i>ILO's Impact Insurance Facility</i>)</p> <p>Icebreaker Margarita Lalayan (<i>ITC ILO</i>)</p>	<p>Digital insurance Richard Leftley (<i>MicroEnsure</i>), Indira Gopalakrishna (<i>ILO's Impact Insurance Facility Fellow alumni</i>), Lisa Morgan (<i>ILO's Impact Insurance Facility</i>)</p>	<p>Bringing customer-centric insurance to life Mandla Shezi (<i>Hollard</i>), Krishnan Narasimhan (<i>UNCDF</i>), Aparna Dalal (<i>ILO's Impact Insurance Facility</i>)</p>	<p>The women's market: A new opportunity for insurers Noemi Azura (<i>Insular Life</i>), Casey Rousseau (<i>1st for Women</i>), Esther Dassanou (<i>International Finance Corporation</i>)</p>	<p>Impact insurance for climate change adaptation Stefan Hirche (<i>KfW</i>), Alban Desnos (<i>Celsius Pro</i>), Veronika Giusti-Keller (<i>BlueOrchard</i>), Pranav Prashad (<i>ILO's Impact Insurance Facility</i>)</p>
10:30 – 11:00	Coffee break				
	MORNING ELECTIVES				
11:00 – 13:00	<p>Double bottom line: Achieving social and commercial objectives Saurabh Sharma (<i>Britam</i>), Russell Chin (<i>AXA</i>), Mario Wilhelm (<i>Swiss Re</i>), Craig Churchill (<i>ILO's Impact Insurance Facility</i>)</p>	<p>EN Complementary health insurance and services Lisa Morgan (<i>ILO's Impact Insurance Facility</i>)</p> <p>EN Claims management: The moment of truth Aparna Dalal (<i>ILO's Impact Insurance Facility</i>), Saurabh Sharma (<i>Britam</i>)</p> <p>EN Regulatory and supervisory approaches to inclusive insurance: Supporting the development of responsible initiatives Janice Angove (<i>Access to Insurance Initiative</i>)</p> <p>EN Insurance for small and medium enterprises Indira Gopalakrishna (<i>ILO's Impact Insurance Facility Fellow alumni</i>), Camyla Fonseca (<i>ILO's Impact Insurance Facility</i>)</p>			<p>Bringing it all together Margarita Lalayan (<i>ITC ILO</i>)</p> <p>Closing ceremony Craig Churchill (<i>ILO's Impact Insurance Facility</i>)</p>
13:00 – 14:00	Lunch				
14:00 – 14:45	Peer coaching session Academy participants				
	AFTERNOON ELECTIVES				
14:45 – 17:15	<p>EN Market research: Translating customer insights into improved results Aparna Dalal (<i>ILO's Impact Insurance Facility</i>), Krishnan Narasimhan (<i>UNCDF</i>)</p> <p>EN Performance monitoring: Tracking social and financial KPIs Clémence Tatin-Jaleran (<i>Microfact</i>)</p> <p>EN Accessing new markets through alternative distribution channels Craig Churchill (<i>ILO's Impact Insurance Facility</i>), Saurabh Sharma (<i>Britam</i>)</p> <p>EN Introduction to agricultural insurance Pranav Prashad (<i>ILO's Impact Insurance Facility</i>), Bella Andriasyan (<i>KfW</i>)</p>				
17:30 – 18:30			<p>Investors round table IFC, Leapfrog, BlueOrchard</p>	<p>Pricing insurance without data Lisa Morgan (<i>ILO's Impact Insurance Facility</i>), Jeff Blacker (<i>Global Insurance Consulting</i>)</p>	
18:00 – 19:00	Welcome cocktail				
19:30 – 23:00	Group dinner				

PLENARIES



What is Impact Insurance?

What is Impact Insurance and why is it important? This plenary will explore how insurance can contribute to social and economic development by reducing households' vulnerability, promoting stronger enterprises and facilitating better public policies.



Double bottom line: Achieving social and commercial objectives

The insurance industry can make a powerful contribution to the sustainable development goals, but not just through corporate social responsibility. Because it is the business of the insurance sector to carry and manage risks, there are numerous ways in which the industry can simultaneously achieve social and commercial objectives – the double bottom line. This session, organized in a talk show format, will bring together insurance professionals to discuss how their companies have contributed to social development while still maintaining sufficient returns.



Digital insurance

Insurance providers are taking progressive steps to embrace digital insurance, often starting with the digitization of existing products, services and operations, either by using mobile devices with agents, selling mobile insurance directly to customers, partnering with a digital financial service provider or developing an agency network. This panel will present examples of digital products and also highlight the journey that providers need to go through to achieve digital transformation.



Bringing customer-centric insurance into life

Low-income and emerging consumers often struggle to understand how insurance products work and how they can benefit from them. Insurers, on the other hand, may struggle to understand the exact needs of these segments. How can insurers incorporate client insights into their products and processes to make them more customer-centric and make sure that they are understood, bought and used by clients? This plenary will feature different approaches that insurers have taken to make their products more customer-centric and present strategies and methods that others can use in their own companies to achieve similar results.



The women's market: A new opportunity for insurers

Globally, the socioeconomic status of women, their decision-making ability, and their power to influence household spending is increasing. Women now tend to earn more and have better control of their assets, helping their families and communities prosper—while contributing to overall economic growth. Yet, despite these advances, women's ability to mitigate financial risk for themselves, their families, and their assets remains low. The insurance industry can play a major role in addressing the financial protection and risk mitigation needs of women and earn up to \$1.7 trillion by 2030 half of it in emerging economies. This plenary will present the business case for why insurers should address the women's market, how the risks women face differ from those of other segments and share the most effective strategies for engaging with and selling insurance to women above and beyond traditional distribution channels through live examples.



Impact insurance for climate change adaptation

Insurance can play an important role in reducing vulnerability due to natural disasters and related crisis brought about by climate change. A growing body of evidence suggests that, when combined with other measures, insurance makes low-income people and vulnerable segments of the population more resilient to floods, earthquakes, hurricanes and other disasters. This plenary will look at how insurance can be used as an adaptive tool for protecting livelihoods and enterprises and at the challenges, successes and opportunities for providing insurance for climate change adaptation.

MORNING ELECTIVES



Complementary health insurance and services

Health insurance mitigates financial risk due to illness, but contains specific features which distinguish it from other insurance product lines, but also add complexity. This elective will provide practitioners with knowledge and insight about factors applicable to the process of developing simple health insurance programs and selecting and working with partners to deliver those products.

By the end of this elective, participants will be able to:

- Describe key concepts underlying the design of health insurance products which target low-income households and which influence product performance in terms of client value and business viability;
- Recognize at least three main challenges that have confronted health insurance schemes in similar settings, along with three approaches to overcome these challenges;
- Identify specific challenges and opportunities for programs and initiatives of their own organizations.



Claims management: The moment of truth

Claims represent the tangible benefit of insurance to policyholders as positive experiences are key to developing trust. This elective will provide practitioners with the tools, knowledge and confidence to improve the claims management functions for their microinsurance programs, in terms of efficiency, cost-effectiveness and client value.

By the end of this elective, participants will be able to:

- Understand the influence of product design, scheme philosophy and business model on claims processes in the microinsurance sector;
- Apply a conceptual framework for analysing claims processes to an existing program, incorporating perspectives of both business viability and client value;
- Draft a customised action plan to improve the performance of the claims management function for their programs.



Regulatory and supervisory approaches to inclusive insurance: Supporting the development of responsible initiatives

Creating a favourable regulatory environment remains essential for the development of inclusive insurance markets. Industry practitioners and insurance supervisors have a mutual goal of ensuring that insurance providers meet their obligations and that customers are treated fairly, thus creating a market where customers have good experiences of insurance and fostering a strong reputation for the insurance market. This elective will explore practical examples of how insurance supervisors have developed bespoke approaches to ensuring their regulatory frameworks are supportive of growth while still following their mandate to protect consumers. Participants will be given exercises to explore practical issues around treating customers

fairly, supervisory approaches that motivate the market and support growth and tools to assess and monitor the performance of inclusive insurance initiatives.

By the end of this elective, participants will:

- Understand the common approaches to the regulation of inclusive insurance business and how these approaches aim to address barriers to the development of inclusive insurance markets and consumer protection issues;
- Understand current trends and issues in inclusive insurance (for example, digital insurance), important considerations for inclusive insurance practitioners and responses of supervisors to these issues;
- Know how insurance practitioners and supervisors can work together to develop and support responsible innovative initiatives;
- Learn how to approach data gathering and monitoring to assess the financial soundness, sustainability and fair treatment of customers.



Insurance for small and medium enterprises

Small and medium businesses (SMEs) are vital to economic development. Yet, they are exposed to high risks and often struggle more than larger businesses to cope with them. Insurance represents an important tool to help businesses better manage risks, but small businesses worldwide are generally underinsured or have no insurance at all. For insurers, small businesses represent both a promising and a challenging market.

By the end of this elective, participants will:

- Understand SMEs in depth;
- Design both the right products and distribution strategies to reach these businesses;
- Explore global trends and examples of successful products for SMEs;
- Be equipped to serve this market.

AFTERNOON ELECTIVES



Market research: Translating customer insights into improved results

To improve their institution's value proposition and outreach, practitioners should understand and use market research effectively. This elective is designed to increase a practitioner's ability to gather consumer insights that can be translated into a product offering suitable to their target audience, thereby increasing the probability of a profitable and sustainable business model.

By the end of this elective, participants will be able to:

- Identify the key determinants of low-income households' demand for insurance;
- Determine how market research can improve an institution's client value proposition and bottom line;
- Select appropriate methods for their specific research objectives.



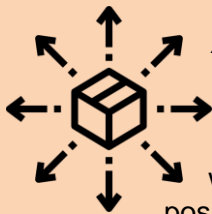
Performance monitoring: Tracking social and financial KPIs

The key performance indicators (KPIs) for microinsurance were established by a representative group of practitioners and are vital to measure the financial and social performance of a microinsurance programme. This elective will provide practitioners with the tools, knowledge and confidence to understand and use these KPIs to improve their programme.

By the end of this elective, participants will be able to:

- Understand the key principles of performance management for microinsurance;

- Obtain the necessary data to calculate each indicator, analyse and interpret the results, look for correlations and linkages between different indicators and identify potential areas for improvement;
- Apply the performance analysis for their own organisations.



Accessing new markets through alternative distribution channels

Distribution is a particularly important question for those looking to deliver insurance to low-income and mass markets. With low margins, insurers need to find low-cost channels that can reach clients in large numbers. This elective will equip insurers with a good understanding of the wide range of distribution possibilities, and provide them with tools and knowledge needed to establish and manage a distribution strategy.

By the end of this elective, participants will be able to:

- List a range of options available to access the low-income and mass segments and understand their strengths and weaknesses;
- Practice developing a value proposition for the distribution partner that takes into account needs and expectations;
- Develop a distribution plan for a current insurance product.



Introduction to agriculture insurance

Agriculture insurance has the potential to help farmers access finance and protect their livelihoods after sub-optimal growing seasons. But this is not without limitations. This elective will help practitioners understand the essential elements to ensure development, farmer acceptance, and sustainable growth of agriculture insurance.

By the end of this elective, participants will be able to:

- Know the requirements to develop and sell agriculture insurance products, including successful distribution models;
- Understand the requirements for data, and the connection between data, the insurance product, and the insurance premium;
- Understand the typical roles of governments, the private sector, and the farming communities and the importance of partnerships for the success of agriculture schemes.

SIDE SESSIONS



Investors round table

The financing of the SDGs cannot be done only by donors. Investors will play a critical role to enable governments and the development community to achieve these goals. To learn more about their views and approaches, we have invited three social investors – Blue Marble, Leapfrog and the IFC – to discuss their approaches to investing in the insurance sector.



Pricing without data

A common obstacle for insurers when serving new market segments, or covering new risks, is the lack of data. But it is not an insurmountable problem. This session, facilitated by a couple of actuaries, will provide useful insights as to how insurers can tackle this challenge.



Peer coaching session

Do you want to share challenges, successes or simply get feedback from your peers about a new project you are working on? Put together a short presentation and come to the peer coaching session to bounce ideas with your colleagues!

TRAINERS



Alban Desnos

Alban Desnos works at CelsiusPro (Zurich, Switzerland) and is an insurance specialist for emerging markets, implementing climate and agro-insurance on behalf of IIF (InsuResilience Investment Fund). He has graduated with a MBA from ESG Management School Paris and is a multilingual non-life insurance professional with over 10-year experience gained in both brokerage firms and (re)-insurance companies.



Aparna Dalal

Aparna leads the ILO's Impact Insurance Facility's Research and Innovation initiative that focuses on working with partners to implement innovation insurance solutions for the low-income and mass markets. She has a decade of technology and business management experience in the public and private sector. Before joining the ILO, Aparna was the Director of Special Projects at the Financial Access Initiative at New York University, where she led microinsurance research projects.

Aparna holds a Master in Public Administration from New York University and a Bachelor in Business Administration from the University of Texas.



Bella Andriasyan

Bella is the Senior Project Coordinator with KfW based in Armenia. She has been responsible for KfW projects development and coordination in Energy and Financial Sectors for 8 years and has more than 15 years experience with banking sector. Ms. Andriasyan serves as liaison between local stakeholders including ministries of the Government of Armenia, the Central Bank, German Ministry of Economic Cooperation and KfW. She is also involved into debt investments in financial institutions with focus on micro, small and medium enterprise finance, housing finance as well as green topics such as energy efficiency, renewable energy, and introduction of Agriculture Insurance in Armenia. In addition, she is engaged in providing tailored technical assistance for partner institutions to foster institutional development and achieve impact.

Bella holds an Economist degree from Yerevan State Institute of Economics and is a member of ACCA.



Casey Rousseau

Casey Rousseau is the Senior Manager: Brand, Marketing, Communications and CSI for 1st for Women Insurance. She joined the insurer in 2015 and since then, has helped shape the brand into the powerhouse it is today. Under Casey's strategic guidance, 1st for Women did away with its battle of the sexes stance focusing instead on inspiring confidence in South African women. This, coupled with the launch of a number of women-centric products resulted in cementing 1st for Women as one of South Africa's most loved

brands. In addition, Casey's focus on the 1st for Women Foundation has seen over R70 million being raised which has assisted over 90 000 survivors of women abuse. Casey holds a BA in Marketing Communication from RAU (University of Johannesburg) and a Postgraduate Diploma in Management and Business Administration from Wits Business School.



Camyla Fonseca

Camyla leads the ILO's Impact Insurance Facility's knowledge and capacity building initiative, as well as the Facility's insurance education work. She is a Certified Knowledge Manager with over five years of experience in inclusive insurance and has extensive experience in instructional design and adult learning methodologies. Before joining the Facility team, she worked as an International Cooperation Officer at Pontifícia Universidade Católica de São Paulo in Brazil, and at the World Alliance of Cities against Poverty of the United Nations Development Programme in Geneva, Switzerland.

Camyla holds a MA in Development Studies from the Graduate Institute of International and Development Studies, Geneva and a BA in International Relations from Pontifícia Universidade Católica de São Paulo.



Clémence Tatin-Jaleran

Clémence has more than 15 years of professional experience in the general insurance and microinsurance sectors, as an actuary and an international consultant. For more than 10 years, she has applied her skills to support inclusive insurance projects and has provided in-country technical assistance and training to projects in more than 30 countries in Africa, Asia, Latin America and Europe. In addition to her general expertise in microinsurance, Clémence also has specific competencies in actuarial sciences, product design and insurance programme evaluation. She holds a Masters in Actuarial Sciences and Finance.



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.



Esther Dissanou

Esther is the Global Women's Insurance Program Lead at the International Finance Corporation (IFC). She manages IFC's Women's Insurance program which works with insurers to enhance their ability to profitably address the financial protection needs of women in emerging markets. Prior to leading the Women's Insurance program, Esther spearheaded the work on expanding IFC's women's access to finance program now called Banking on Women. This program has now grown to a \$2 billion investment portfolio. She also managed the partnership with the Global Banking Alliance for Women, a consortium of financial institutions dedicated to promoting the growth of women-

owned enterprises. She is one of the lead authors of the reports, G20 – Strengthening Access to Finance for Women-Owned SMEs in Developing Countries and Women-owned SMEs: A Business Opportunity for Financial Institutions.



Indira Gopalakrishna

Indira is an Impact Insurance Facility fellow hosted by Equity Insurance Agency (Nairobi, Kenya) where she leads their digitization, innovation and new product initiatives. She provides technical inputs and project management support for the Facility's innovation project with the partner. She has more than 12 years of experience in product management and innovation in Singapore and India. Prior to joining the Fellowship Program, Indira worked as a Director of Innovation at MetLife Innovation Centre in Singapore, developing new ideas with the goal to launch disruptive new business models and capabilities for MetLife Asia.



Janice Angove

Janice Angove is the project coordinator for Sub-Saharan Africa for the Access to Insurance Initiative (A2ii) and is responsible for coordinating A2ii's regional implementation work in Sub-Saharan Africa, strengthening cooperation and supporting capacity building for supervisors in the region. She has worked in the areas of microinsurance and capacity building for insurance supervisors in Africa for more than 8 years. Janice has been involved in several capacity building projects for insurance regulators in Namibia, Zambia, Botswana, Rwanda and Kosovo. Her experience includes developing manuals and conducting training workshops for regulators using the principles of risk-based supervision and conducting workshops on inclusive insurance regulatory frameworks. Janice has wide experience in the review and redrafting of legislation, regulations and prudential standards for long-term and general insurance and microinsurance. She has assisted Zambia, Swaziland and Lesotho with developing microinsurance regulations. Janice has also been involved in a variety of microinsurance research projects, including landscape studies and competitor analysis of the South African insurance and funeral insurance markets, a landscaping study of formal and informal microinsurance in Lesotho, and research into the profitability of microinsurance initiatives for the ILO's Impact Insurance Facility.

Janice is a qualified actuary and lectures actuarial science part-time at the Wits University.



Jeff Blacker

Jeff is an actuary with over 20 years of health and life insurance experience in the U.S., Latin America, Africa, and India. His inclusive insurance experience includes pricing of disability, accident, medical, hospital cash, cancer, funeral, and credit life products. Jeff published a collaborative book titled *Actuaries in Microinsurance* with contributions from 23 actuaries, and he is an actuarial exam instructor with The Infinite Actuary where he prepares students through online seminars for Society of Actuaries exams.



Krishnan Narasimhan

Krishnan is a seasoned inclusive finance practitioner with over two decades of experience in financial services covering insurance, mutual funds, equity and bonds, and investment management, having served in responsible senior Managerial positions with financial institutions in India and other countries including as Country Head of a life insurance company in Fiji. He is currently a Programme Management Specialist with the United Nations Capital Development Fund (UNCDF) and works as the Deputy Programme Manager for the Pacific Financial Inclusion Programme, a joint UNDP/UNCDF initiative. Based in Suva, Fiji Krishnan operates in eight countries (Fiji, Papua New Guinea, Kiribati, Samoa, Solomon Islands, Tonga, Timor-Leste and Vanuatu).

Krishnan has pioneered the introduction of microinsurance in the Pacific in 2011 as Head of the Life Insurance company and later in 2017 as the team leader for PFIP. He has also led the development of micro pension solutions for the informal sector in the Pacific through his engagement in four countries. Presently he is leading the efforts on setting up a Pacific Regional Climate Risk Adaptation and Insurance scheme.

Krishnan holds post graduate qualifications in Human Resources and Business Management. He also has international post graduate certifications in microfinance, climate change and renewable energy finance from the prestigious Frankfurt School of Finance and Management. He has presented at many global events and training programs on microinsurance, pensions, risk management and MSME banking and authored several technical notes as well as contributed a chapter to the global white book titled “Saving a billion from old age poverty: Global lessons for local action”.



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.



Mandla Shezi

Mandla matriculated at Ohlange High School (Durban) in 1989. He went on to study towards a post-matric diploma (graduated cum laude) at Northfield Mount Hermon in Massachusetts, USA. He then enrolled at the Massachusetts Institute of Technology (MIT) in 1991 and graduated in 1995 with a Bachelor of Science Degree in Chemical Engineering. In 1999 he graduated from The University of Cape Town (UCT) Graduate School of Business with an MBA degree.

Mandla was appointed CEO – Hollard International in July 2018. This role is responsible for all of Hollard’s Africa (6 countries) and Asia (4 countries) operations. He is responsible for growing the Hollard footprint, profits and brand across both continents through acquisitions and partnerships. Mandla joined Hollard in 2007 as Managing Director for one of their largest businesses, Hollard Affinities and Direct (HAD). He was in this role for the past 10 years responsible for 5M of the 7M Hollard policyholders. He spent most of his time at Hollard driving sales, managing commercial relationships with many key corporate clients, developing distribution channels, acquiring and disposing of businesses, managing the reduction of transactional costs and driving innovation (product, channel, systems and corporate commercial structures) processes within HAD.

Mandla is a board member and non-executive director of Harambee, an organization focused on accelerating youth employment in South Africa. He is also a board member and general secretary of the Microinsurance Network (MIN), a global organization based in Luxembourg focusing on driving access to financial services to the low-income people across the globe. In 2014 Mandla completed the Advanced Management Programme (AMP) from the Harvard Business School (HBS) in Boston.



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.



Mario Wilhelm

Mario Wilhelm is Head Middle East & Africa with Swiss Re's Public Sector Solutions team, a unit dedicated to supporting governments at all levels to strengthen their resilience strategies. Mario helps public sector stakeholders to address their risk management needs by co-creating innovative insurance solutions within a public-private-partnership framework.

Mario joined Swiss Re in 2011 and until recently, he was leading the Emerging Consumer / Microinsurance unit. He has several years of experience with different international insurance and reinsurance companies. He started his career as a banker with a regional bank in Germany.

Mario completed his Ph.D. studies at the University of Passau, Germany. His thesis focused on the adaptation strategies to disasters and climate change in megacities. He holds a degree in Southeast Asian Studies and a degree in Business Administration from the Baden-Wuerttemberg Cooperative State University.



Noemi Azura

Noemi Azura is President and CEO of Insular Health Care and concurrently the Chief Strategy Officer of Insular Life Assurance Company Limited. She is a dynamic business leader with 29 years professional experience in consumer banking and in managed care. She was previously the President and CEO of PhilCare, a leading health maintenance organization in the Philippines. She held senior leadership roles at Citibank, American Express and Australia New Zealand Bank, where she built a banking career spanning 24 years. In 2016, Noemi was awarded the Icons of Healthcare Singapore Award for Female Healthcare Professional of the Year award by BERG Singapore in recognition of her work in providing new age digital healthcare access to Filipinos.

Noemi graduated from De La Salle University with a degree in Accountancy. She obtained her MBA degree from the University of the Philippines.



Richard Leftley

Richard, CEO of MicroEnsure, has been instrumental in taking MicroEnsure from providing a few thousand people within emerging markets, to over 65 million people across 16 countries in Africa and Asia with insurance. Richard is a pioneer in the provision of insurance to low and middle income families globally. Having worked as a reinsurance broker for Benfield Greig he pioneered the introduction of insurance within the Opportunity International microfinance network which led to the establishment of MicroEnsure, in 2006, the world's leading micro insurance specialist.

Richard has served on the steering committee of the ILO 'Micro Insurance Innovation Fund', a \$35m fund provided by the Gates Foundation; he is a serving member of the Micro Insurance Network Board and a non-exec board member of Micro-Bit Foundation.



Russell Chin

Russell is Head of Transformation at AXA Emerging Customers since November 2016, the dedicated AXA Group unit in charge of developing protection solutions for the emerging middle class and closing the insurance gap across emerging markets.

Prior to that, Russell had various positions within AXA since 2007, notably in IT, Operations, and Transformation. Before joining AXA Emerging Customers, he was Executive Assistant to the CEO of AXA International & New Markets and member of the Group Management Committee, from 2016 to 2018.



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.



Saurabh Sharma

Saurabh heads the Microinsurance Business Unit at Britam, Kenya's largest Microinsurance provider. He has been working in the inclusive insurance space for seven years in management and advisory capacity in South Asia and East Africa. Saurabh has been involved in programs that have reached more than two million lives through inclusive insurance products. Prior to joining Britam, he was an Impact Insurance Fellow at the International Labour Organization.

Saurabh holds a Master's degree in rural management (Institute of Rural Management, Anand) and a Bachelor's degree in veterinary sciences (HP State Agriculture University).



Stefan Hirche

Stefan Hirche is the Chairperson of the InsuResilience Investment Fund and Principal Project Manager at KfW. The overall objective of the InsuResilience Investment Fund is to contribute to the adaptation to climate change by improving the access to and the use of insurance in developing countries. Stefan has been working at KfW Development Bank since 2002, being previously responsible for financial sector development in the Caucasus and sub-Saharan Africa. Currently, he works mainly on regional and global developmental investment funds for micro, small and medium enterprise finance, agriculture as well as climate insurance. On a secondment from 2010-2013 he worked at the German Federal Ministry for Economic Cooperation and Development (BMZ) in Berlin on sustainable development finance strategy and innovative financial instruments. Previous steps in his professional career were with the International Finance Corporation, NORD/LB and in private equity.

Stefan holds an MBA and an MA in International Economic Policy of American University in Washington, DC, as well as a BA in Business Administration of Leibniz Academy in Hannover. He is also a certified bank officer (Bankkaufmann).



Veronika Giusti-Keller

Veronika is a Senior Fund Manager PPP Mandates and Acting Impact Manager at BlueOrchard. She has over 15 years of experience in emerging finance markets. Her prior positions at BlueOrchard include Head of Risk Management and in the investment origination team (responsible for regions mainly in Latin America and networks). Veronika has also been a voting member of BlueOrchard various committees including risk, investment and now the Impact Management Committee. Prior to BlueOrchard, she worked with an international credit rating institution in Latin America and also at an European bank in the Derivatives Pricing Project Team