

**International Conference**  
**Enabling Microinsurance Markets**  
**Overcoming the challenges for the insurance industry, regulators and supervisors**  
**and**  
**Expert Round Table for Insurance Supervisors**  
**on the G20 Financial Inclusion Process**

**03-04 May 2010**

**Berlin, Germany**

Given that insurance protection is a central aspect of an economic system, it is essential to establish stable insurance markets, also in the context of the financial and economic crisis, as a contribution to financial market development and stability and for mobilising local resources. In this regard, microinsurance affords great scope for poverty reduction and social security.

There is an untapped market for insurance among hundreds of millions of people in developing countries and emerging markets, provided insurance industry develops products and distribution procedures. However, an enabling policy, regulatory and supervisory framework is essential for healthy growth in the insurance market.

In Pittsburgh, the G20 leaders committed to improving access to financial services for the poor by establishing the G20 Financial Inclusion Expert Group. Its Subgroup Access through Innovation is working towards lessons on innovative approaches to providing financial services to the poor; promoting successful regulatory and supervisory approaches; and elaborating principles on financial access, financial literacy, and consumer protection. This is fully in line with the work the International Association of Insurance Supervisors (IAIS) has been implementing for the past 4 years through its IAIS-Microinsurance Network Joint Working Group and the recently established Access to Insurance Initiative ([www.access-to-insurance.org](http://www.access-to-insurance.org)).

'Enabling Microinsurance Markets' is co-hosted by the Federal Ministry for Economic Cooperation and Development (BMZ) and the Federal Financial Supervisory Authority (BaFin) and co-organized with the Access to Insurance Initiative. We expect high-level policy makers, insurance regulators and supervisors as well as industry representatives from all over the world to attend.

We will identify challenges and good practices and the role enabling policy, regulation and insurance supervision can play for market development. A concerted approach is required that addresses all levels of the financial system and includes all stakeholders to promote the access frontier and make sure that value-for-money products are offered cost-effectively to broad population segments.

## International Conference: Enabling Microinsurance Markets

Overcoming challenges for the insurance industry, regulators and supervisors

Monday, 3 May 2010

Berlin, Germany

### Programme

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**08.30 – 09.30**    *Registration*

09.30 – 10.00    **Opening**

**Key note Address: Jochen Sanio**, President, Federal Financial Supervisory Authority (BaFin)

10.00 – 11.00    **Session 1: Challenges and impact of Microinsurance**

#### **Microinsurance in the light of the financial crisis**

**Peter Braumüller**, Chair of Executive Committee, International Association of Insurance Supervisors (IAIS)

#### **The contribution of the G20 to Financial Inclusion**

**Rebekah Young**, Senior Economist, Ministry of Finance, Canada (tbc)

#### **Impact of policy in the Philippines**

**Joselito Almario**, Director, National Credit Council, Department of Finance, Philippines

**Chair: Brigitte Klein**, Head of Sector Project Financial Systems Development, Deutsche Gesellschaft fuer Technische Zusammenarbeit (GTZ), Access to Insurance Initiative

**11.00 – 11.30**    *Coffee Break*

11.30 – 11.45    **Key note Address: Gudrun Kopp**, Parliamentary State Secretary, Federal Ministry for Economic Cooperation and Development (BMZ)

11.45 – 13.00    **Session 2: Policy, regulation and supervision as key driver of market development**

#### **The South African policy approach**

**Jonathan Dixon**, Deputy Executive Officer: Insurance, Financial Services Board, South Africa

#### **Features of an enabling policy and regulatory framework – an industry view**

**Brandon Mathews**, Head of Microinsurance, Zurich Insurance Company

**Promoting Outreach in the MENA region**

**Ghada Waly**, Advisor to the Chairman for Microfinance and Access to Finance, Egyptian Financial Supervisory Authority

**The Policy and Regulatory Approach in Ghana**

**Nyamikeh Kyiamah**, Insurance Commission, Ghana

**Chair: Thomas Schmitz-Lippert**, Executive Director, Federal Financial Supervisory Authority (BaFin)

**13.00 – 14.00** *Buffet Lunch*

**14.00 – 15.30** **Session 3: Products and delivery innovations to facilitate access – achievements and regulatory challenges**

**Going down market strategy in Africa and Asia**

**Michael Anthony**, Head of Microinsurance Projects, Allianz SE

**A commercial insurance approach in India**

**Rakesh Jain**, Director – Corporate Centre and CFO, ICICI India (tbc)

**Product and delivery regulation in Peru**

**Armando Caceres**, Deputy Director, Superintendence of Banking, Insurances and Private Pension Funds, Peru

**Innovative delivery methods in South Africa**

**Israel Muchena**, Researcher, Hollard Insurance Group, South Africa

**Chair: Maya Makanjee**, Chief Executive Officer, FinMark Trust

**15.30 – 16.00** *Coffee Break*

**16.00 – 17.30** **Session 4: The way forward – how can we achieve scale and speed up? Synthesis of the day**

**Success factors for insurers**

**Craig Churchill**, International Labour Organization (ILO), Chair of Microinsurance Network

**Market niches at the bottom of the pyramid**

**Dietrich Broesche**, Executive Manager Asian Markets, Munich Re Group

**Financial inclusion policy in India**

**Hari Narayan**, Chairman, Insurance Regulatory and Development Authority, India (IRDA) (tbc)

**Chair: Craig Thorburn**, Senior Financial Sector Analyst, World Bank (tbc)

**17.30 – 18.00** **Closing Remarks: Susanne Dorasil**, Head of Division, Federal Ministry for Economic Cooperation and Development (BMZ)

**20.00 – 22.00** *Official Dinner*

**Expert Round Table  
for Insurance Supervisors  
on the G20 Financial Inclusion Process  
Tuesday, 4 May 2010 (morning)  
Berlin, Germany**

**Programme  
DRAFT**

**08.30 – 09.00**    *Registration*

09.00 – 09.15    **Welcome Address: Thomas Schmitz-Lippert**, Executive Director, Federal Financial Supervisory Authority (BaFin)

09.15 – 10.30    **Approaches of the G 20 Financial Inclusion Expert Group and the IAIS to promote financial inclusion**

**Paul Flanagan**, Chair of G-20 Financial Inclusion Expert Group: Access through Innovation Sub-Group, Department of the Treasury, Australia

**Yoshi Kawai**, Secretary General, International Association of Insurance Supervisors (IAIS)

***Discussion***

**Chair: Jürgen Zattler** Deputy Director-General, Federal Ministry for Economic Cooperation and Development (BMZ)

**10.30 – 11.00**    *Coffee Break*

11.00 – 12.15    **Shared responsibility – the way forward**

**Jonathan Dixon**, Deputy Executive Officer: Insurance at Financial Service Board, South Africa

***Discussion***

**Chair: Thomas Schmitz-Lippert**, Executive Director, Federal Financial Supervisory Authority (BaFin)

12.15 – 12.30    **Closing Remarks: Jürgen Zattler** Deputy Director-General, Federal Ministry for Economic Cooperation and Development (BMZ)

**12.30 – 14.30**    *Lunch Break*