

**IAIS**INTERNATIONAL ASSOCIATION OF
INSURANCE SUPERVISORSmicro
insurance
network

access to insurance initiative

Programme (draft)**Consultative Forum on microinsurance regulation for insurance supervisory authorities & insurance practitioners on
“Innovative products for the emerging consumer”**Afternoon of Wednesday, 11th May and morning of Thursday, 12th May 2016
in Marrakech, Morocco**Day 1 | 11 May 2016 | 13.30 – 17:00**

Time	Topic
13.30 - 13.45	Welcome by AIO and IAIS
13.45 - 14.15	Introductory presentation An overview of the landscape of products, product innovations and related challenges with a particular focus on the MENA region and Sub-Saharan Africa.
14.15 - 15.15	Panel 1: How to ensure innovative products deliver client value Supervisory perspective: product quality and client value Insurer perspective: developing innovative products and client value considerations Intermediary perspective: distributing innovative products and client value considerations
15.15 - 15.45	Coffee Break
15.45 - 16.45	Plenary ‘fishbowl’ activity Product innovations and client value: going deeper This plenary discussion will focus on the topic of client value and through the use of an interactive ‘fishbowl’ format explore: <ul style="list-style-type: none"> • concerns over service quality, • existing gaps and challenges in client value measures, • actions taken by stakeholders to ensure client value, and • ways to prioritise and improve client value
16.45 - 17.00	Closing remarks – end of day 1

Day 2 | 12 May 2016 | 09.00 – 12.30

Time	Topic
09.00 - 09.15	Opening day 2
09.15 - 10.45	Break-out sessions Both break-out groups will be asked to make recommendations for successful innovative product development. Considerations could include <ul style="list-style-type: none"> • the business case for product development, • how to identify consumer needs and reflect this in product design, • consumer education, and • examples of what has worked well or not so well
10.45 - 11.15	Coffee Break
11.15 - 12.15	Presentation of breakout session results and discussion in plenary
12.15 - 12.30	Closing remarks – end of day 2