



Invitation

8th Consultative Forum on microinsurance regulation for insurance supervisory authorities & insurance practitioners on “Challenges and opportunities presented by alternative distribution channels”

Thursday, 1st December 2016
in San José, Costa Rica

Dear Madam, Dear Sir,

The Superintendencia General de Seguros de Costa Rica (Sugese), the International Association of Insurance Supervisors (IAIS), the Microinsurance Network (MIN) and the Access to Insurance Initiative (A2ii) are pleased to invite you to the 8th Consultative Forum on the topic of:

“Opportunities and challenges presented by alternative distribution channels”

On the topic: Client aggregators, like Mobile Network Operators (MNOs), retailers, utility companies and e-money providers, have become a dominant intermediary in many inclusive insurance markets. Some of these mass distribution channels work with national agents, brokers or global intermediaries/technical service providers whereas others sell insurance directly to the client. The aggregators can deliver insurance products through leapfrogging their infrastructure for client identification, sales, administration and payments, often also involving call centres. They can greatly expand the reach of microinsurance to previously unserved consumers. However, the down-side of this may be product design that does not cover peoples’ most important risks, high commission rates or low consumer understanding while face-to-face interaction is limited, all of which can result in questionable product value and low claims ratios.

The one-day Consultative Forum on December 1st will take place alongside the [IAIS-ASSAL Regional Seminar](#) to be held in San José from 28th to 30th November 2016.

It is expected that approximately 60 representatives from Latin American and Caribbean insurance supervisory authorities and the industry will attend the Forum.

The objective of the Consultative Forum is to bring about dialogue between supervisors and the industry which is critical in fostering knowledge and sound policymaking in the field of inclusive insurance.

We warmly invite you to enrich this seminar with your participation and contribution. **Please mark 1st December in your calendar.**

To confirm your participation in the Consultative Forum please register [here](#). The Forum will be held in Spanish, simultaneous translation into English will be made available.

Yours faithfully,

Tomás Soley Pérez
Superintendencia General de
Seguros de Costa Rica

Yoshihiro Kawai
International Association of
Insurance Supervisors

Hannah Grant
Access to Insurance Initiative

Henk van Oosterhout
Microinsurance Network