

Call for proposals 13th International Microinsurance Conference Inclusive Insurance for the Mass Market

7 – 9 November 2017, Lima, Peru

www.microinsuranceconference.org

www.inclusiveinsurance.org

www.insurancefordevelopment.org

#13thIMC



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The 13th International Microinsurance Conference will take place in Peru from 7 – 9 November 2017. Approximately 400 participants and experts from around the world will discuss and identify ways of accelerating growth and economic viability in microinsurance. The conference will be hosted by APASEG in cooperation with the Munich Re Foundation and the Microinsurance Network.

Background

The microinsurance sector has experienced persistent growth in client outreach and premium volumes over the past ten years. Today, nearly 300 million low-income citizens in developing countries are covered by an insurance policy. New technologies are boosting market coverage. In Asia alone, the number of people insured through mobile phones exceeds 40 million. Furthermore, the G7 has decided to insure 400 million people against climate risks by 2020. Nonetheless, many people are still without cover or alternative risk management options. With the global middle class expected to grow to nearly five billion within two decades, we are looking at billions of people who are without a formal safety net from insurance and hence at risk of falling (back) into poverty.

The need to respond to this situation by understanding the role of insurance for sustainable development, improving supply, heightening the awareness of insurance, creating the right regulatory framework and better understanding the particular needs of the low income population is the main focus of the International Microinsurance Conference. Representatives from insurance and reinsurance companies, distribution channels, investment funds, international organisations, NGOs and development-aid agencies, as well as academics, policymakers and supervisory regulators, from around 50 countries will attend the conference. Attendees will exchange views on current growth trends and risks in emerging markets and discuss key factors for successful implementation and maximised business opportunities to bring supply and demand to the next level.

Structure and objectives of the conference

The conference will feature panel discussions on key topics addressing an interdisciplinary audience. Additional working group sessions will deal in depth with subtopics. Interactive sessions hosted by partner organisations of the International Microinsurance Conference will be a key part of the conference, facilitating dialogue in small groups on emerging issues. Keynote speeches will look at the latest international, national and local insights.

Conference language

English – Spanish interpreters will be available.



Conference themes

The conference aims to distil and disseminate information on key developments in insurance for emerging consumers. Sessions will engage all stakeholders to help them recognise and optimise opportunities in the low-income markets. To cover subjects that are currently of interest, the conference organisers are calling for proposals on the following topics:

New microinsurance and mass insurance products in the fields of

- 1. Health**
- 2. Life**
- 3. Accident**
- 4. Funeral**
- 5. Agriculture/Natural disasters**
- 6. Insurance combined with other financial products**
- 7. Mobile insurance**
- 8. Insurance for SMEs**

The organisers are interested in how new technologies are being applied, how “fintech” firms can disrupt existing approaches and what the role of the government is in supporting market development, the role of subsidies, and how the private sector can complement social programs of the government. The organisers are also particularly interested in the opportunities and risks of mobile insurance, as well as the role of individual stakeholders.

Following the G7 decision to substantially increase the number of people insured against climate risks, the organisers are interested in understanding the current development of micro, meso and macro-solutions, including index-based products, to protect low-income clients against natural disasters.

Submissions should explore ways in which products can be structured to ensure they benefit the target market. They should also identify innovative approaches to managing large numbers of small-ticket policies. Presentations that include details relating to product outreach, in addition to the performance indicators, will be given preference.

9. Innovative distribution models beyond mobile

Given severe infrastructure restrictions across many rural regions, distribution challenges are particularly severe. Presentations should focus on rural clients, but may also include other groups of clients that are difficult to reach. We invite insurance providers, intermediaries, distribution channels and especially “fintech” firms to present evidence-based case studies that highlight how they can improve insurance distribution in under-served regions. How were these channels used to overcome geographical, infrastructural and societal constraints? The organisers are interested in case studies on the set-up of a mutually beneficial partnership and how to manage those partnerships pro-actively.



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10. Consumer education

There is a need to build the capacity of people and institutions on many levels, including the financial literacy of the target market and the insurance expertise of delivery channels, while risk carriers need a better understanding of the needs and preferences of the poor. Organisations with successful capacity-building experience at any of these levels are invited to submit applications to present their methods, tools and strategies at the conference. Presentations should include a cost-benefit analysis assessing the effectiveness of the approaches used.

11. Improving business processes

Keeping costs down remains a key challenge in the field of microinsurance and mass insurance. We invite organisations that have worked on change management and improving their business processes to reduce costs and increase customer satisfaction to share those experiences. The organisers are interested in innovations in information technology used to manage premium collection, claims and claims payment, as well as (customer) requests and complaints. Presentations should ideally include detailed performance indicators and trend analyses.

12. Big data

The availability of data remains a challenge for the development of microinsurance and mass insurance. In the absence of reliable mortality tables and weather stations in many developing markets for example, the mantra of big data as the key for success may prove to be rather a vision than a reality. However, with the availability of new and affordable technologies, data collection and analysis may also support the development of microinsurance and mass insurance for the unserved population. The organisers are interested in efficient tools for data collection and analysis, and their application in developing markets.

13. Scientific track – economic analysis of microinsurance markets*

Together with the Center for Economic Analysis of Risk at Georgia State University, the International Microinsurance Conference will include a scientific track to encourage rigorous economic analysis of microinsurance markets. Empirical, theoretical and policy-oriented papers are invited on topics such as:

- Behavioural economics applied to insurance
- Factors that influence the demand for insurance and allow prediction of uptake
- The role of temporary and permanent subsidies
- Appropriate benchmarks to measure the success of microinsurance programmes
- Contract design to mitigate adverse selection and moral hazard
- Documentation of welfare impact and customer value
- Whether informal and formal risk-sharing mechanisms are complements or substitutes
- Policies to support market development and ensure consumer value
- Actuarial reserving issues

All submissions intended for the scientific track must clearly indicate how their proposed session is relevant for practitioners and/or policymakers.

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Submission of proposals

- All proposals will be reviewed by the Conference Steering Committee.
- Proposals for an individual presentation or a full session can be submitted through the [online submission form](#) available from the conference website. To submit a proposal, please complete the online proposal form in English. Please note that no other format can be accepted.
- You can attach one explanatory document in Acrobat (.pdf) or Word (.doc) format.
- For submissions under “Scientific track”, an electronic version of the draft paper in Acrobat (.pdf) or Word (.doc) format must be attached.

Hosting a full session

Selected slots of 90/120 minute sessions can be allocated to organisations wishing to organise and host a full session. The hosting organisation will be named in the agenda and conference report as a content partner of the 13th International Microinsurance Conference.

The content of these sessions must focus on a specific topic addressing specific questions that are relevant to a broader audience. Panellists should ideally represent a broad range of stakeholders and/or have a broad geographic background.

- The hosting organisation will be responsible for inviting speakers and organising the session in coordination with the organisers of the conference.
- The travel costs of speakers/facilitators must be covered by the hosting organisation.
- Up to four speakers/facilitators will be granted admission free of charge.
- Speakers must be registered by means of the online registration form.
- Speakers/facilitators must be confirmed by 15 September 2017 at the latest.
- The room will be allocated by the conference organisers.
- Room arrangements cannot be changed.

If you would like to host a full session, please submit a draft outline of the session to the conference organisers using the proposal submission form. The proposal must include tentative speakers as well as the key questions to be discussed.

Individual presentations

Proposals for individual presentations must include concrete lessons learnt and recommendations for the audience. Submissions based on the details of actual results will be preferred.

Speakers and facilitators invited directly by the conference organisers will be granted free admission to the conference. Limited funding is also available, upon application, for economy-class travel and the hotel expenses of speakers and facilitators from non-profit organisations (excluding large national and international donor organisations). Applications for travel grants subsequent to the submission of a proposal cannot be accepted. There is no limit to the number of abstracts that can be submitted by an organisation, although travel grants are limited to one speaker per organisation.

For details on travel grants for speakers and facilitators, please consult

www.microinsuranceconference.org



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Timeline and acceptance

Submission deadline for proposals and draft papers	5 May 2017
Notification of acceptance	1 August 2017
Submission of draft presentations for the conference	15 September 2017
Confirmation of speakers for sessions hosted by third parties	15 September 2017
Submission of draft presentations and final papers for the conference	15 October 2017

Please note that the submission deadline is final.

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