



**The Microinsurance Network held its fifth member meeting from 17 - 18 June 2014  
Over 50 people from 23 different member organisations attended**

Insurance is about numbers, but behind these numbers are clients who need better risk management. Based on the current knowledge on client value, this year's June Member Meeting focused on **"putting clients first"**; how the Network and its working groups can ensure that clients are at the centre of our activities.

The key objectives of the meeting this year were:

- Adopt a client-centric approach in activity planning and discussions;
- Understand connections between working groups and topics;
- Advance 2014 activities and plan for 2015.

The different working and discussion groups came together to reflect on their efforts so far, to plan their activities for the next year and also put their activities in the context of the Network's strategic framework in order to address the challenges of:

- Increasing supply
- Improving client value
- Supporting conducive environments on a regulatory and policy level
- Enabling appropriate infrastructure.

The two-day meeting also provided members with the opportunity to share information and discuss a range of topics with other experts in the field of microinsurance. These exchanges took the form of a special plenary session on risks for a client-centric sector, a workshop on establishing the Network's client value principals, and an interactive game to demonstrate the value of microinsurance.

## **PREPARATION DAY**

The Network Board of directors and the facilitators of the working and discussion groups used the day before the meeting to work together and prepare their sessions.

### **Board meeting**

The members of the board met for the third time this year. The focus was on operations, risks and partnerships, and an agenda has been established by the Board.

### **Facilitator meeting**

The facilitators of the working and discussion groups met to exchange and discuss issues around facilitation. The meeting included a workshop on how to use the new website with the objective of enabling better working group communication and collaboration. This training was conducted by Manoj Pandey and Johann Herz.

### **Board and facilitator meeting**

The Board members and the facilitators exchanged updates on recent developments and ideas about the setup of working groups. This meeting allowed board members and facilitators to provide each other with feedback on their individual sessions and engage in a fruitful exchange between the two groups.

## DAY 1

### Introduction on 'Putting clients first'



Opening the two-day meeting, Craig Churchill, chair of the Network, welcomed the members and introduced the main theme of the meeting: Putting clients first.

He outlined the objectives of this year's meeting and introduced the idea of Banana Skins for Microinsurance, looking at risks for a client-centric sector.

With several members participating for the first time in this meeting, an informal welcome coffee and tea session preceded the introduction to ensure all members, new and old, got to know each other better.

Véronique Faber, Executive Director of the Network, introduced the different programme points and informed members about the programme for the two-day meeting.

### Principles for the Network

The principles for the Network session, which were jointly moderated by Barbara Magnoni of EA Consultants and Véronique Faber, Executive Director, presented the results of a member survey EA Consultants has been tasked by the network to conduct.

Based on the results, a set of principles has been established and presented to be discussed and further developed by the participants.

### Snakes and Ladders game

An interactive board game to demonstrate the value of microinsurance developed by ILO's Microinsurance Innovation Facility, with gamemaster Jasmin Suministrado, ILO.



## Working Group activities

The different working and discussion groups have presented key results for the year and planned activities for the coming year(s) using a poster, highlighting how this fits in the strategic framework. Everyone had the opportunity to comment and ask questions. The facilitators then took the posters to their working group meetings and discussed with other members whether/how to incorporate this feedback.

The objectives were:

- Working groups share their plan for the current and the coming year(s)
- Members provide feedback to the different working group plans
- Working groups double-check the relevancy of their activities



## Half hour questions to the board

Once the Board members had presented their key areas of focus, everyone had the chance to ask the Board members everything they have always wanted to know about the Board's work but were afraid to ask.

## Working group meetings

Working groups put an important topic or issue on the agenda, exchange experiences and lessons learned and collaborate together on project(s).

### Agriculture Insurance Working Group



Organised and moderated by Pranav Prasad (ILO's Microinsurance Innovation Facility) in absence of the group's moderator Roland Steinmann (MicroInsurance Centre).

The working group initiated its discussions with the attending members, sharing the activities that they have been involved in since the last meeting. The group discussed and applauded the two publications that the group has produced in the course of the previous year and discussed the dissemination strategy for them, deciding to make their dissemination the key focus of its workplan for 2015. The group also discussed the idea of putting together a calendar that will list down relevant agri insurance related events that happen during the course of the year. Another aspect that was discussed during the meeting was the effect regulations are having on the scaling up of agriculture microinsurance and it decided to explore the topic more before deciding what kind of output from the group can address this very relevant issue.

The meeting culminated with a discussion that focused on the importance of capacity building efforts needed for the scaling up of agriculture microinsurance. The group agreed to keep this idea as the focus for their next meeting in Mexico city.

### Capacity Building Working Group

Organised and moderated by Gaby Ramm (independent consultant)

The Capacity Building Working Group, which held its meeting with some of the members of the Actuarial Discussion Group, used the meeting to discuss and finalise its intersection project proposal in partnership with the Actuarial Discussion Group.



A poster was also presented during the meeting that provided the key lessons from the case studies of three LTPs that the group is currently undertaking, i.e. MicroFinance Centre, CENFRI and Fasecolda. The group discussed the findings from the drafts and also discussed how the publication of these studies will be complimentary to the core LTP paper prepared by the group in the previous year. The group agreed to discuss this further along with the development of the case studies.

Aside from discussing its key activities proposed for 2015, i.e. updating of the tools inventory and producing a synthesis paper of the LTP case studies, the group agreed to, in its next meeting in Mexico, work towards the development of a 'Integrated Risk Management' training tool for weather-related microinsurance and its integration into Disaster Risk Reduction (DDR) measures.

### Distribution Working Group



Organised and moderated by Brandon Mathews (Stonestep)

The Distribution Working Group discussed the value of virtual field visits as a medium for showing the potential of technology in optimising the efficiency of microinsurance processes as well as its potential in also bringing in field level perspectives to discussions at various platforms and conferences, something it will take up in the coming year.

The Group also discussed its intersection project with the Consumer Protection Task Force, which will look at the consumer protection challenges in mobile insurance models; the fastest growing distribution medium for microinsurance services, particularly in Africa.

## Health Working Group

Organised and moderated by Rupalee Ruchismita (CIRM).

The Health Working Group welcomed its new facilitator in Rupalee Ruchismita. She takes over this role from Thierry van Bastelaer (Abt Associates)

The group discussed its upcoming seed funded project which focuses on the lessons learned by commercial insurers that can be incorporated into health microinsurance, and discussed the possibility of collaborating with an academic institution (potentially University of Chicago) for an event instead of organising a panel discussion at a conference. The group also discussed the draft on health claims processing and also sought inputs and feedback during the discussion. The members of the group also focused their discussions on the growing reach of mobile-based insurance and looked at the implication it has on health microinsurance delivery and business models.

The group reviewed the status of the health inventory put together by the group and discussed how to keep updating the inventory as the group progresses in the future. The group will next meet in Mexico on the sidelines of the 10<sup>th</sup> International Microinsurance Conference.



## Technology Working Group

Organised and moderated by Michiel Berende (Berende Consulting)

The Technology Working Group discussed its intersection project with the Agriculture Working Group. It is the next step in the groups' close collaboration and their proposal in part looks at how technology solutions can help agriculture communities. The group discussed ways in which it could actively engage with other groups of the Network, given the rising use of technology in the microinsurance.

The group also discussed its MOSI initiative, and discussed how to explore the possibility of creating and promoting open source technologies for microinsurance. The group also discussed the solutions and applications that would assist data analyses systems for microinsurance actuaries.

## Insurance Education Working Group

Organised and moderated by Arman Oza (Quadrant Consultants)

The group discussed the progress it has made on the discussion paper on consumer education efforts currently undertaken in the microinsurance sector, including client education tools, and to understand their effectiveness. The group discussed the relevance and importance of undertaking a behavioural economics approach to understanding the desired results from client education efforts in terms of client outreach and clients being able to make better and informed decisions.

The group also discussed how to seek relevant feedback from experts in the sector once the paper is made available in the last quarter of 2014. The group discussed how in 2015, this will form the group's key focus, leading to identification of guidelines that will help the sector as a whole when it comes to client education and awareness efforts.

## Performance Working Group



Organised and moderated by Bert Opdebeeck (BRS)

During its meeting, the group discussed the microinsurance landscape study which this year will survey Latin America and is looking to report on relevant KPIs as part of its key analysis, if the relevant information can be required. The Microinsurance Centre, which is managing the study, is eager to work with the Performance Working Group on advancing insights into the usage of the KPIs and the state of the sector. The group was also updated on the interviews that ADA and BRS have been undertaking with microinsurance practitioners to form the testimonials for developing the group's segmented communication approach for promoting the KPIs on financial performance and social impact, expected to come out either later this year or in early 2015. The group was also informed that the social performance indicators handbook has been translated into French and Spanish and will be launched this autumn via an online communication, a webinar and a workshop linked to the MIN conference in November.

The group also discussed the intersection proposal it is developing with the Health Working Group. The proposal is aimed at investigating the performance of state-supported mass/micro health insurance schemes. The meeting participants agreed to take up this challenge through the proposal.



## **An evening of game**

A evening of games and lighthearted activities was organised by the Secretariat on the evening of 17 June. It was a great way to get to know other Network members and discuss risks, given the game's main topic was risk and risk mitigation.

The relaxed atmosphere was the perfect occasion to have a good time and share experiences.



## **DAY 2**

### **Discussion/Working group meetings**

Each Discussion/Working Groups had time here to share insights and trends, revise and update the 2014 and 2015 workplan and, finally, work on any activity or agenda items as proposed by the facilitator and the group.

### **Actuaries and Microinsurance Discussion Group**

Organised and moderated by Lisa Morgan (Milliman) in the absence of group's facilitator Howard Bolnick (IAA)

The Actuaries and Microinsurance Discussion Group held a joint meeting with the Capacity Building Working Group. Its key point of discussion was the intersection project that the two groups are developing in partnership and which aims at developing a toolkit and training course for technical experts in health microinsurance services providers in developing countries that lack the amount of trained personnel and also looks at how to build on this through a continuous process of feedback and mentoring.





## Funders Discussion Group

Organised and moderated by Matthew Genazzini (ADA) and Yann Gelister (Grameen Crédit Agricole Microfinance Foundation)

The group started its meeting with a roundtable of discussion on the activities and the projects that the members have been working on since their last meeting in Jakarta. This was followed by a short presentation on the key findings of the group's coordinated study - 'Exploring New Frontiers: the Potential of Impact Investments in Microinsurance', which was followed by a virtual Q&A session with the author of the study, Jeremy Leach, who joined the meeting via Skype. The group also discussed the need for updating the guidelines for donors in microinsurance and also the challenges associated with it. The group discussed the possibility of creating an inventory of donor supported microinsurance schemes as a first step towards this. The group agreed to keep discussing this topic going forward.

The group also discussed arranging a follow-up of the Investors Roundtable, like the one it organised in September, 2013 in Paris. The group discussed the possibility of doing this edition in Africa and focusing on the African markets - possibly as a session in one of the relevant conferences in the region.

## Consumer Protection Task Force

Organised and moderated by Brigitte Klein and Greta-Maria Roeber (BMZ/GIZ Financial Systems)

The Consumer Protection Task Force discussed the Validation and dissemination of the consumer protection assessment aramework, "Pure" Intentions and Practice: Challenges and Good Practices in Consumer Protection in Microinsurance". The group agreed that the assessment framework should be tested in more countries and should be better disseminated. It was identified as the key output of the Task Force to be promoted at the 10<sup>th</sup> International Microinsurance Conference in Mexico.



The Task Force discussed whether the Network should consider working on additional principles for client protection in (micro) insurance. It discussed the fact that the smart principles only focus on MFIs and there is still a gap between these principles and what the industry might need. Therefore, the Task Force underlined the importance of the topic but instead of developing new principles, it was agreed to focus on influencing the processes in which principles are developed.

The Task Force also discussed its participation in the upcoming 'Responsible Financial Forum V, in Australia in August 2014 and also agreed to meet again on the sidelines of the International Microinsurance Conference in Mexico in November, 2014.

**Note\*** - *The Social Protection Working Group and the Research and Impact Working Group did not meet this year.*

## **Virtual field trip**

This virtual trip to some distribution agents in India and Tanzania gave participants an insight into their everyday work, and helped us to understand the day to day challenges they are facing. This wide array of distribution agents serve as the face of microinsurance to clients globally. Reaching out to the client involves many boots on the ground.

This session also gave members the opportunity to ask them questions.

Brandon Mathews, Stonestep, lead us through the field.

## **The outcome tree**

The aim of this session was to get an overview of the different priority activities of the working groups and see how they fit within the strategic framework of the Network. Each working group filled out between 1 to 3 cards highlighting their activity, which were then posted on the outcome tree, linking each activity to a strategic objective.

The result of the session was an all-inclusive workplan of the Microinsurance Network organised by the four strategic objectives: increase supply, improve client value, promote conducive environment and enabling infrastructures.

## **Next steps and closing**

The two-day meeting was closed by the chair of the Network, Craig Churchill, who summarised the meetings and its various sessions and outlined the next big steps for the Network. The next member and working group meeting will be the General Assembly in November 2014, to be held the day after the 10<sup>th</sup> International Microinsurance Conference in Mexico City, Mexico.

## Agenda

### Preparation day

<b>Monday 16 June</b>	9h30-11h30	Room 1002	World Map of Microinsurance Advisory Committee (for Committee members)
	11h30-13h00	Room 1003	Regulation Advisory Committee (for Committee members)
	14h00-17h00	Room 1002	Board meeting (for Board members)
	14h00-17h00	Room 1003	Facilitator workshop (for facilitators)
	17h30-18h30	Room 1003	Board and Facilitator meeting (for Board members and facilitators)

### Day 1

<b>Tuesday 17 June</b>	9h00-9h30	Welcome coffee and tea	
	9h30-10h00	Hörsaal	Welcome and Banana Skins
	10h00-11h30	Hörsaal	Principles for the Network
	11h30-12h30	Hörsaal	Microinsurance “Snakes & Ladders” Game
	12h30-14h00	Lunch	
	14h00-16h00	Hörsaal	Working Group Activities
	16h15-16h45	Hörsaal	Half hour Q&A with the Board
	16h45-17h45	Hörsaal	Pitch'n'Parley
	19h00-20h00	Dinner	
	20h30-22h00	Tbc	Quiz time

### Day 2

<b>Wednesday 18 June</b>	8h30-10h00	Room 1001	Consumer Protection Task Force
		Room 1002	Agriculture Working Group
		Room 1003	Performance Working Group
		Hörsaal	Health Working Group
	10h30-12h00	Room 1001	Insurance Education Working Group
		Room 1002	Capacity Building Working Group
		Room 1003	Technology Working Group
		Hörsaal	Actuaries and Microinsurance Discussion Group
	12h00-13h00	Hörsaal	Virtual Field trip
	13h00-14h00	Lunch	
	14h00-15h30	Room 1001	Research and Impact Discussion Group
		Room 1002	Distribution Working Group
		Room 1003	Social Protection Working Group
		Hörsaal	Funders Discussion Group
	15h30-16h00	Hörsaal	The Outcome Tree and next steps

For any comments or questions, contact [info@microinsurancenet.org](mailto:info@microinsurancenet.org)  
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