



Inclusive Insurance Innovation Lab

How can we increase uptake of good quality insurance by vulnerable people and businesses?

November 2017 to December 2018

NATIONAL KICKOFF WORKSHOPS

Kenya: 21–22 November 2017

Ghana and Mongolia: 28–29 November 2017

Albania: 4–5 December 2017

INTERNATIONAL DIALOGUE

Ghana: 28 February–2 March 2018

2ND NATIONAL WORKSHOPS

Kenya: 10–12 April 2018

Ghana and Mongolia: 17–19 April 2018

Albania: 24–26 April 2018

INTERNATIONAL INNOVATION INCUBATOR

Albania: 19–22 June 2018

IMPLEMENTATION WORKSHOP

Kenya: 4–5 September 2018

Mongolia: 4–5 September 2018

Ghana and Albania: 11–12 September 2018

ONLINE PEER REPORTING SESSION

4 December 2018

INCLUSIVE INSURANCE INNOVATION LAB

The Inclusive Insurance Innovation Lab is a sequence of national workshops and international platforms for key stakeholders of the inclusive insurance sector. It provides a unique opportunity to build leadership capabilities while working together to develop innovative solutions that will increase uptake of insurance.

RATIONALE

Insurance protects against unforeseen losses and financial vulnerability and plays a vital role in promoting economic growth. Yet in most developing and emerging economies, insurance penetration rates are low and vast segments of the low-income population as well as micro and small businesses remain excluded from insurance. The reasons can be found both on the supply and the demand side and may further be intensified by challenges in the policy environment, including unsuitable regulation and supervision. While there has been significant progress in improving access to insurance over the past decade, substantial challenges remain and new ones are emerging.

To address these challenges, the Access to Insurance Initiative and the Global Leadership Academy are launching a unique 12-month Leadership and Innovation Lab. The Lab brings together a broad range of inclusive insurance stakeholders in 4 country teams to build innovative solutions, guided by the question: How can we increase uptake of good quality insurance by vulnerable people and businesses?

OUR APPROACH

The Inclusive Insurance Innovation Lab is based on the understanding that the question above cannot be tackled by one stakeholder alone. Rather, it needs the collective experience from diverse perspectives to comprehensively understand the bottlenecks within the sector.

Building on this understanding, the process will enable participants to develop and test innovative solutions to promote uptake of insurance by those in need.

In particular, the Lab aims at:

Promoting dialogue and mutual learning amongst key stakeholders of the inclusive insurance sector and identification of challenges in their country:

Often times stakeholders in the insurance market have preconceived conceptions about one another and do not adequately understand the challenges and constraints that the other actors face. The Lab will stimulate dialogue and an exchange of experiences, both within and across country teams. This will allow participants to learn from the experience of other countries (i.e. peer learning) and to thoroughly understand the perspectives of all players in the inclusive insurance market – a prerequisite to creating sustainable innovation. The process aims to develop lasting networks within and across the participating countries which can be drawn on even after the Lab process has come to an end.

Inspiring participants to take action:

In a first step, country teams will collectively analyse their country context in order to identify the specific areas in which innovation is needed. In a second step, the process will enable teams to develop innovative solutions that can increase the uptake of insurance by vulnerable people and businesses. Initial implementation of the innovations will be accompanied by experienced change facilitators – but ownership ultimately rests with the country groups.

Equipping participants to take leadership within their sector and/or organisation:

The knowledge gained and skill sets developed throughout the Lab will help participants address complex realities in their future work. The entire process is designed to promote leadership and innovation skills and the ability of participants to initiate multi-stakeholder collaboration.

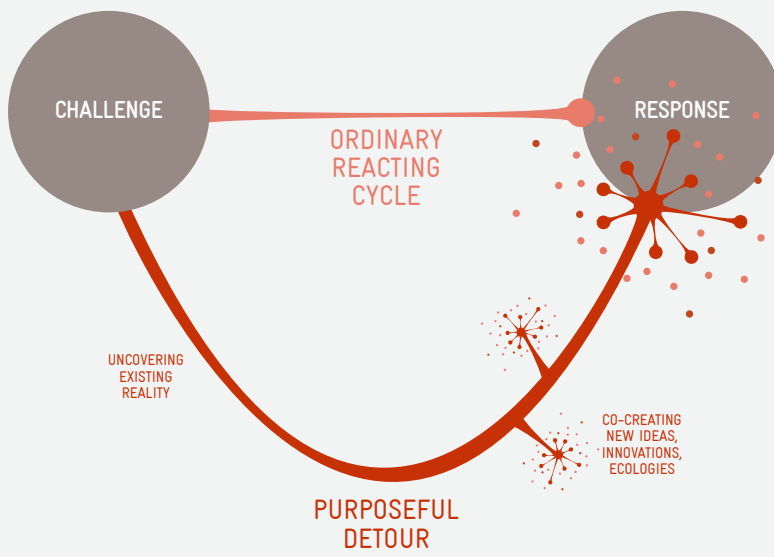
THE PROCESS

INTERNATIONAL PROCESSES



IN-COUNTRY PROCESSES

TWO WAYS OF ADDRESSING CHALLENGES



METHODOLOGY

In today's world, economic, social and environmental issues are strongly interrelated. No matter the topic, many actors are involved and cause and effect can be far away in space or time. Yet, most of our current approaches are developed and implemented in sectoral and organisational silos: the way we respond to our challenges no longer matches the complexity and dynamics of our most pressing challenges.

When a diverse coalition of leaders realises that their situation is unacceptable or unsustainable and that it cannot be transformed unilaterally, directly, or immediately, there is a need for spaces that allow for a collective search for new approaches and initiatives. The Inclusive Insurance Innovation Lab creates such a space, on the basis of the so-called Social Lab approach.

A Social Lab is systemic and participatory. Where leaders and change agents have diverse perspectives and interests about how to address their shared area of concern and no single actor has the solution, it fosters collaboration across organisations, sectors and often national borders and thereby creates real commitment of different stakeholders working together towards common goals.

The Social Lab approach thus responds to situations where conventional planning, development and strategic responses have proven inadequate because they fail to address complexity. Rather than a linear and reactive approach, addressing complexity requires an approach that is emergent and responsive to the changing nature of the challenge being addressed. The Inclusive Insurance Innovation Lab provides a space for a purposeful detour that enables the group of participants to explore and uncover the existing reality and to co-create new ideas and solutions.



DATES AND LOCATIONS

The Inclusive Insurance Innovation Lab is a sequenced capacity-building intervention consisting of in-country support (through national workshops and follow-up) as well as two international meetings.

The Lab will run from end November 2017 until December 2018. The workshop dates can be found on the first page of this booklet. Implementation is expected to continue after the official Lab process comes to an end.

PARTICIPANTS

Four country teams from different world regions – Albania, Mongolia, Ghana and Kenya – consisting of around 8 senior insurance stakeholders each, participate in the Lab. Insurance stakeholders include insurance supervisors as well as supply- and demand-side stakeholders, such as senior-level representatives of insurance associations and companies, third party service providers, mobile network operators, and NGOs.

PARTICIPANTS

30



PARTICIPANTS

4



COUNTRIES

COUNTRY TEAM ALBANIA



SONILA ANGJELI
ALBANIA

INTERSIG VIENNA INSURANCE GROUP Director of Underwriting department

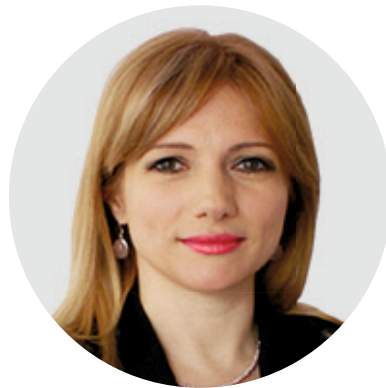
My name is Sonila Angjeli, born in Tirana on 17.04.1979. I am married and have 2 children. I've studied Economy and have been graduated on 2001 in Faculty of Economy in Tirana.

I've started Working in the Albanian Insurance Bureau on January 2002. Main activities and responsibilities were: Relations and correspondence with the Council of Bureaux for issues of Green Card system in member countries, relations and correspondence with Member Bureaux of the CoB, in relation with Handling of Green Card Claims, nomination of Correspondents, organization and participation on regional meetings and General Assemblies of the CoB, evaluation of reinsurance programs of the Members of the AIB, according to the Albanian Legislation. Responsible for respecting the role of the paying and handling Bureau in conformity with the provisions of the Internal Regulation.

On 2012 I joined INTERSIG VIG initially as a Green Card specialist and then on 2015 as the Chief Underwriter for all LoB. During this period I have joined and participated in many seminars and trainings organised by VIG, in Austria, Bulgaria, Czech Republic, ecc. exchanging experiences with other VIG Member companies.

Motivation

My particular interest in III Lab is exchanging experiences with other countries that have similar situation (in the economic and social aspect) and bring the best experiences in Albania, hopefully to be implemented successfully. It is a personal challenge as well for me participating in this new experience.



MIMOZA KAÇI
ALBANIA

Albanian Financial Supervisory Authority Deputy Executive Director

I am appointed by the Albanian Parliament since December 2014 as the Deputy Executive Director and a Board Member of the Albanian Financial Supervisory Authority. I have previous experiences in public administration and in the academic sector. I am graduated in 2005 from the Vienna University of Economics and Business, Austria, with concentration on Financial Markets. I hold a Ph.D. in Finance from the University of Tirana, Albania, and I have authored and co-authored several publications in the economics and finance domain. I am a member of Implementation Committee in IAIS, and I am actively participating in international initiatives, roundtables and activities with regard to insurance market.

Motivation

Participating in the inclusive insurance lab will improve the capacity of the Albanian insurance providers to develop new micro insurance products, adopt the legal environment supporting the micro-insurance, and establishing the financial literacy programs for consumers. Furthermore, the stakeholders of the Albanian market, such as insurance companies, microfinance institutes, banks and insurance intermediaries will be glad to exchange experiences, thoughts and best practices with other country teams to obtain the knowledge and skills to exploit potentials on the diversification and expansion of access to inclusive insurance.



ADELA LEKA
ALBANIA

ProCredit Bank Albania Spokesperson of Management Board

I was born in 1982 in Tirana, Albania and graduated from the University of Tirana where I studied Finance in the Faculty of Economics during year 2000–2004. In August 2004 I joined ProCredit Bank Albania working as Assistant in the Accounting Department. Later on, I held the positions of head of the Reporting Department Finance Control Manager, Member of Management Board of ProCredit Albania and from June 2014. I am also Member of Supervisory Board of ProCredit Ecuador. During these years I have gained skills in the field of financial risk, banking, risk management, portfolio management operational risk, credit risk, internal audit etc.

Motivation

The insurance sector is considered small and undeveloped and has a relatively low weight in the Albanian financial system. Because of the failure to use the existing potential, the industry has a great potential to grow and develop in the coming years. I would be grateful to discuss and address these challenges in the Lab and promote uptake of insurance. Working with international participants, I consider it a good opportunity to collect experience and share different perspectives on how to understand the obstacles of this sector.

I am confident that this workshop will allow me to gather suggestions and ideas from a range of sources and turn them into working plans that will positively impact in short and long term. This requires creativity vision, practical thinking and an ability to see projects through the end, skills which I have acquired during my job experience.



PIRO RAPUSHI
ALBANIA

Albanian Agriculture Competitiveness in Lushnja

Fieri Regional Office Manager and Market Linkages Specialist

I am born in 7 January 1956. I studied at the agricultural university of Tirana 1976 – 1980 where I graduated in agricultural engineer. I am a country man. Since August 1980, I have worked always with farmers, all around Albania. I am married and I have three children.

Motivation

I have been invited by Ms. Mimoza Kaci; and hope I will contribute something for this program (or project). Agriculture in Albania (in my opinion) is the main sector for generating incomes and for creating work (labour) possibility not only for the rural area but and for the urban area. In the coming years I see a quite big progress (development) in this sector and it will be necessary for growing also the other supporting businesses as is insurance of the production.



ABI SARJA
ALBANIA

Sigal Uniqe Group Austria sh.a
Head of Legal Department

My name is Abi Sarja, and I am very happy to attend the workshop on the Inclusive Insurance Project.

From 2006 I am Head of Legal and Compliance Department of Sigal Uniqe, one the biggest insurance companies in Albania.

Before my current commitment, I was Head of Legal and Licencing Department at the Financial Supervisory Authority.

Motivation

I would be very interested in contributing to help promote the idea and concept of Inclusive Insurance as insurance that is more suitable to middle and low income citizens, as well as to improve the market and its standarts.



HERJOLA SPAHIU
ALBANIA

NOA sh.a – MICROFINANCE INSTITUTION
Chief Executive Director

I am the CEO and Steering Council Member of NOA sh.a., a Microfinance Institution operating in Albania for 18 years. I hold this position since April, 2014, running a company of 300 employees, with 26 networks of branches throughout the country, with total assets around 35 Million Euro. Our company operates in the field of micro financing granting small financings to families and business, with special focus in agriculture and women entrepreneurs. During these years, NAO has financed more than 150,000 customers in rural and urban areas of Albania, providing with tailor-made products adopted to our customers' cash - flow.

I've been working for 11 years in the Banking sector, out of which 5 years at the Executive Management level, leading Retail and Marketing Division (3 years), and Operations Division (2 years).

I graduated in 2002 in Business Administration & Marketing and I have an Executive Master in Business Administration from the International Hellenic University in 2010.

Motivation

Being an intermediary in the local market for selling insurance products, enables us to evaluate the real need of the person/business for insurance type & coverage. We get immediate feedback from customers on insurance products and their need. Micro-insurances and agro-insurances are not developed in the country and we consider them as important to improve Insurance Inclusion. Representing a leader in the microfinance sector, I felt it as very important to contribute in designing products for micro and agro-insurances.



VENERA XHILLARI
ALBANIA

INSIG sh.a, Albania
Deputy General Manager

As an insurance professional, who has been part of the Industry for 22 years, I have witnessed many challenging situations and events that eventually affected and shaped the Insurance Business in Albania. Since the fall of communism, the industry has evolved in many directions and it's still evolving to find better and more effective ways to protect Businesses and Individuals.

After graduating from Polytechnic University of Tirana, Faculty of Mechanical Engineering in 1995, I joined the Insurance Business in 1996 at the Insurance Institute (today INSIG), the first Insurance Company in Albania. I first started working at the Green Card Department and later as Head of the Department. At the time, Insurance was a new concept and the Albanian market was a very small one.

I have a Master's Degree in "Technologies and Innovative Materials" from ISUFI, Lecce, ITALY, 2000, and an MBA, from University of Tirana, Faculty of Economy in collaboration with University of Nebraska Lincoln USA, 2007

In 2006 I started working for Eurosig Albania as Head of Underwriting and Reinsurance Department and in 2015 I was appointed Deputy General Director, a position I held until May 2017. After the acquisition of INSIG from Eurosig, from May 2017 I held the position of Deputy General Director of INSIG.

Motivation

The Insurance Industry in Albania still faces many challenges, as it is still a new field, while it holds many possibilities to grow and to improve. I have had the opportunity to see almost every step since the beginning and I believe it has gone a long way from the 90's when it was first established.



SABINA YMERI
ALBANIA

ESA Consulting
Senior Consultant

I have 13 years of professional experience in development and monitoring of public policies, support to economic development, social cohesion and public finance. My academic background is in international economy, and European Economic Studies; complemented by experience in transition reform processes. I have worked with various development programmes for the European Commission, World Bank, UNDP, Swiss Development Cooperation, and Swedish government, among others on economic development, support to enhanced competitiveness and innovation in economic sectors as well as cluster development and innovation.

Motivation

The Inclusive Insurance Innovation Lab will be an opportunity to bring people together to discuss about main challenges and work out ways how to cope with the challenges and failures we see both in terms of demand and supply side. I will bring in the perspective of businesses and am looking forward to discussing and working together with stakeholders from other areas both at national as well as international level, hoping to learn about best practices while working to elaborate innovative approaches.

COUNTRY TEAM GHANA



ASARE BOAKYE
GHANA

Starmicro Insurance Services Executive Director

Hold a Diploma Certificate in Insurance (DIP CII) and a member of the Chartered Insurance Institute of UK, a Financial Analyst with over Thirteen years' experience in the insurance industry, Five Years in Non-Life and Eight Years in Life insurance businesses.

Possess superior analytical and problem solving skills relating to insurance operations, Sales and investments challenges and coming out with strategic solutions to mitigate identified challenges.

Have soft skills in communication and emotional intelligence skills in verbal and visual communication.

Ability to work independently within a complex and often ambiguous environment.

Ability to handle multiple project work streams, with proven success in synthesizing large data sets related to a wide variety of functional business problems.

Motivation

I have been aspiring to form part of a global Think Tank group that will solve challenges relating to promotion of economic growth in less developed countries especially Ghana.

Since the Inclusive Insurance Innovation Lab has a major objective of providing a unique opportunity to build leadership capabilities while working together to develop innovative solutions that will increase uptake of insurance, I really look forward to share my views and explore other views and opinions from other side of the World.

Also the fact that insurance protects against unforeseen losses and financial vulnerability and plays a vital role in promoting economic growth, the innovative lab is in line with my aspiration and I believe this is the time.



ADJOA KUSIWAA BOATENG
GHANA

MicroEnsure Country Manager

I am currently a Regional Director with responsibilities for Ghana and Malawi at MicroEnsure, a global microinsurance specialist, providing affordable insurance products to the mass market.

Having earned my BA at the University of Sheffield (UK), I started my career as an intern in the London office of Goldman Sachs.

Subsequently, I returned to Ghana to lead two start-up businesses, including a food supply company that I helped grow revenues from USD100, 000.00 to USD 5million, in a space of five (5) years.

In 2011, I was selected by Fortune Magazine and the US State Department as one of twenty-six (26) emerging female leaders in the Fortune/US State Department Global Women's Mentoring Programme, where I interned with Accenture Plc under the mentorship of the CFO and CMO of the company.

I was shortlisted as one of five (5) finalists in the Financial Sector category of, Africa's Most Influential Women in Business and Government, 2013.

Until recently, I was the Board Chairman for Women's Trust Ghana Limited an NGO, headquartered in New York, which works to empower women and girls in Ghana through microenterprise, education, and access to healthcare.

In my spare time; I enjoy cooking, reading and swimming.

Motivation

I am interested in providing the customer with an excellent customer experience from design of a product to when a claim is finally paid out.



RUSSELL HARESIGN
GHANA

BIMA
Country Manager

I am the Country Manager for BIMA in Ghana since 2014. I am proud to have seen our organization grow from 140 staff to over 600 and customer base grow from 300,000 to over 1.7 million. BIMA, through its partners and directly consumer, insures 1 in 10 adult Ghanaians. Our focus is on delivering benefit back to consumers, with over 25,000 claims paid to families in their time of need. In doing so, we help to convince ordinary Ghanaians to trust micro-insurance.

Motivation

Here at BIMA our expertise for micro-insurance lies in focusing on the customer. We make micro-insurance accessible through sales channels that combine technology with personalized touch of an agency force. We focus on customer education at point of sale and throughout their lifetime. We are passionate about paying claims with a simple and fast process. I look forward to collaborating with the other insurance companies and with National Insurance Commission to further our sector!



MICHAEL KOFI ANDOH
GHANA

NATIONAL INSURANCE COMMISSION
Deputy Commissioner of Insurance

I have worked with the National Insurance Commission (NIC) for 17 years and have been the Head of Supervision since January 2006. Prior to joining NIC, I worked for three years with KPMG.

I have been involved in a number of projects to develop the insurance market and improve access to insurance in Ghana. For example, I played a leading role in the design and implementation of Ghana's Micro-Insurance regime. I have also undertaken several facilitations and provided advisory services locally and internationally on financial inclusion and microinsurance.

I hold a BSc in Business Administration from the University of Ghana Business School, and an MBA from the University of Leicester in the UK. I am also a Fellow of the Certified Chartered Accountants (FCCA) and an Associate of the Chartered Insurance Institute (ACII) in the UK.

Motivation

Ghana has since 2010 with the help of the German Government through the GIZ made considerable efforts to promote access to insurance. These efforts have resulted in the current state of affairs where there are 13 insurance companies offering a total of 30 inclusive insurance products. These 30 products currently cover about 7.5 million lives/risks which is about 29% of the entire population as at June 2016.

There however still remains a lot to be done in order to improve the percentage of the insured population. Besides, the Government's Financial Inclusion Strategy seeks to improve the percentage of the population covered by micro-insurance from 29% to over 50% by the year 2020.

I therefore look forward to finding solutions to these challenges through the iii-lab.



EMMANUEL MOKOBI ARYEE
GHANA

PRUDENTIAL LIFE INSURANCE GHANA LTD.
Chief Executive Officer

My name is Emmanuel Aryee, the Chief Executive Officer of Prudential Life Insurance Ghana (PLIG). I hold a Biochemistry Degree from the Kwame Nkrumah University of Science & Technology, Ghana. I also hold an MBA (Marketing) from the University of Ghana Business School and a Chartered Insurer (ACII) with the Chartered Institute of Insurance, UK. I have also completed an Executive Development program with the University of Stellenbosch Business School, South Africa. Prior to joining Prudential Life Insurance Ghana, I worked with Enterprise Life Assurance Company from 2002 to 2012.

Motivation

I have always worked in Distributing Insurance in the informal sector of the Economy. Coming to Prudential Life, I got the opportunity to work with BIMA and Tigo to distribute Micro Insurance. Coverage in this area is 1.6million. I am not sure this number compares to what has been covered in the formal sector by all Insurance Companies in Ghana, this tells me there is a lot that can be done in the Informal sector.

My interest in taking part in this workshop is to share my experiences with other colleagues and explore ways of meeting the protection needs of the people in the informal sector with innovative Insurance products.

A platform like this offers the opportunity to confer with colleagues in the Industry and share experiences which will bring out ideas on how to bridge the barriers that impact the distribution of Micro Insurance Products in the Ghanaian Insurance Industry.

My expectation is that after this workshop, we will begin to see an improvement in the current Insurance penetration in Ghana.



SOLACE ODAMTTEN-SOWAH
GHANA

Enterprise Life
Assistant General Manager Group Operations

As an Assistant General Manager at Enterprise Life, I manage the Group Operations business portfolio. I hold a degree in Sociology and Political Science from the University of Ghana, and an MSC in Insurance and Risk Management from CASS Business School, UK. I joined Enterprise Life in 2008 and started out as a Unit Head, Group Underwriting, then headed the Corporate Risk and Bancassurance Departments from 2009 to 2011 before I was promoted as a Senior Manager in 2013 and subsequently as Assistant General Manager. The portfolios I manage involves handling third party relationships and forging strategic alliances. My affable and engaging nature exemplifies my relationship building skills.

Motivation

The informal sector is seen as the growth engine for internally driven economic transformation in Ghana and inclusive insurance would serve the widely untapped informal market of 85%. My talents and experience as a life insurance technician has made me appreciative of Ghana's intricate socio-economic context and this has particularly inspired me to launch a campaign into venturing into the informal sector. Interestingly, my legacy statement is to develop unique comprehensive products to suit the peculiar needs of the informal sector applying technology. The inclusive insurance innovation lab would provide the platform for a one stop financial hub for the informal sector.

COUNTRY TEAM KENYA



BARBARA CHESIRE-CHABBAGA
KENYA

CoverApp Co-Founder

I have 10 years' experience in insurance with training in Actuarial Sciences. I am passionate to make insurance accessible to those who need it most through microinsurance and inclusive insurance. I worked at CIC Insurance Group, focusing my efforts on product design and launched microinsurance products in partnership with development partners including WeEffect, ILO Impact Insurance Facility and USAID Shops program. In 2014, I co-founded AB Consultants Ltd., an independent market driver seeking to increase the penetration of insurance in Kenya and sub-Saharan Africa. We carry out capacity building through strategy development, market research, product development, actuarial services and training. Through consulting, I identified an opportunity to digitize insurance through development of an insurance app, and I co-founded CoverApp. Our mission is to make insurance accessible to those who need it most and to make it instant and delightful.

Motivation

I was excited to be asked to join the innovation lab because of all the technology advancements in Kenya and the fact that insurance has remained behind in terms of leveraging these advancements for scale up. Being a co-founder in a start-up that is poised to disrupt how insurance is perceived in Kenya, I would like to share my ideas and have sounding boards within the lab to enable me grow. I also believe that given my interest in consulting and other work in the industry, I will be able to catalyse knowledge learnt for the better of the industry.



MONICA GITAU
KENYA

PIONEER ASSURANCE COMPANY LIMITED MANAGER – MARKETING & STRATEGY

I am an Ambitious Person, I love Life Insurance and I am always exploring ways in which to fit the client's needs too life insurance so as to show them the importance of life insurance and alternative ways of taking up insurance without it being a government directive.

Motivation

My particular expertise is Group Life Insurance. I am interested in participating so as to see how to increase uptake of Group Life Insurance. Life insurance (Individual & Group) penetration in Kenya is at a dismal 1%, we have over 22,000 employers yet only 600 employers have taken up Group Life insurance. This narrative needs to change.



EZEKIEL MACHARIA
KENYA

KENBRIGHT ACTUARIAL AND FINANCIAL SERVICES
CHIEF ACTUARY AND MANAGING DIRECTOR

I am a fully qualified Fellow Actuary based in Nairobi, supporting the East African market with actuarial expertise. My qualifications are derived from my Fellowship with the international Institute and Faculty of Actuaries (UK) and the local Actuarial Society of Kenya.

My focus areas include insurance & reinsurance at both the traditional level and micro-insurance level. I am currently volunteering as the Chairman of the MicroInsurance Working Party within the Actuarial Society of Kenya where I also sit as a council member & Treasurer. The working party is a volunteer group that focuses on developing actuarial and product development capacity for the micro-insurance market in Kenya as well as assisting in development of policy for this market segment. In addition to this, I work with Fellow Actuaries to develop the Actuarial Academy of East African that will be used to develop actuarial and insurance pricing capacity in Sub-Saharan Africa.

Kenbright, where I work, is a financial services company based in Nairobi, Kenya. The company has been in operation for over 20 years serving the East and Central African markets with a focus on insurance, reinsurance, actuarial, risk consultancy and health administration. I was appointed the Chief Actuary & Managing Director of the company in January 2016 after serving the role of Group Actuary in the leading primary underwriter for the East African market.

Motivation

I am happy to be involved in the innovation of a solution that will improve and accelerate the role of insurance as a social safety net for the mass market in Sub Saharan Africa.



MOSES ODHIAMBO
KENYA

Association of Insurance Consumer of Kenya
Deputy Secretary

I am a zealous insurance professional with over 13 years' experience in corporate and affinity business. I am graduate of Bachelors of Commerce Degree (Insurance Option) from the University of Nairobi and currently pursuing Master of Science (Finance). In addition I am an associate of Chartered Insurance Institute (ACII) and fully qualified and registered Certified Public Accountant – CPA (K).

I am currently the Deputy Secretary of the Association of Insurance Consumers of Kenya, a consumer protection and champion body.

Motivation

My interest in Inclusive Insurance spans from 2004 on the realisation that the social fabric was increasingly fading away and the conventional way of coping with risk factors was become difficult to realise. I took it upon myself as a personal challenge and an opportunity to give back to my community. My career did not however follow the line of inclusive insurance until I landed in a job at Safaricom Ltd, East Africa's leading Converged Telecommunication provider where I facilitated development of Linda Jamii (a micro health insurance product). I also developed from concept to implementation a mobile devise insurance product "simasure" which is devise insurance on the mobile telephone platform. I bring to iii Lab my cross functional coordination and partner management ability as well as experience in mobile insurance technology. I will be keen to learn from the cross country teams how inclusive insurance has succeeded in their regions and how to create an enabling environment for inclusive insurance to thrive.



ELIAS OMONDI OTIENO
KENYA

**INSURANCE REGULATORY AUTHORITY
ACTUARIAL ASSOCIATE**

I am an experienced actuarial associate at the Insurance Regulatory Authority (IRA) Kenya and a nearly qualified actuary of the Institute and Faculty of Actuaries in the UK. I joined the IRA in 2010 where one of my main tasks was to develop the Risk Based Supervision framework and prudential guidelines that support RBS.

I have worked on various international technical assistance projects, designing and implementing risk management frameworks, designing financial templates, designing dashboards and key risk indicators models as tools to proactively manage risks. I have provided expertise for the World Bank Group, Asian Development Bank, Vizor Software Limited, Extremis Global Risk Consulting and A2F Consulting on development and automation of risk based templates and models relating to the insurance, pensions and banking sector.

I hold Bachelor's Degrees in Actuarial Science, Information Technology (IT) and Master of Science (MSc.) in Actuarial Management from Cass Business School, United Kingdom.

Motivation

Ideas that challenge conventional insurance approaches seem to be the road to growth and inclusive insurance innovation lab provides a great opportunity to Kenyan government in achieving its goal of an inclusive financial sector.

As an actuary and having worked in the regulatory environment I will work on ensuring flexibility in changing regulatory landscape with regulators and governments investing in the creation of an environment for inclusivity and increased adoption of innovations in product design and distribution.



EVE WANJIRA
KENYA

**CIC Insurance Group
Business Development Manager
Microinsurance**

I have 16 years experience in Insurance, the last 6 being involved in Microinsurance. I am currently the Business Development Manager-Microinsurance. My day to day job involves a lot of innovation and unconventional methods. I look forward to share and learn experiences.

Motivation

I believe I have experiences to share that touch on technology, innovations in distribution and national insurance microinsurance. I believe this workshop will provide a forum to learn and share good practise and how to harness these experiences to something sustainable.



PETER WANJOHI MWANGI
KENYA

Association of Kenya Insurers Research Officer

My Name is Peter Wanjohi Mwangi; I am a research officer at the Association of Kenya Insurers (AKI), an independent non-profit making consultative and advisory body for the Kenyan insurance industry currently with 51 members. I am mainly tasked with identifying research needs, collecting industry information, undertaking research and disseminating research findings to industry stakeholders with the main aim of promoting growth and excellence in the insurance industry.

Motivation

My particular interest in inclusive insurance is Micro Insurance. Micro Insurance has a great potential and it is where the future expansion of insurance mainly lies. Cracking on how to reach the bottom of the pyramid (Informal sector and SMEs) is the disruption that will revolutionize the insurance industry.

I am interested in the in taking part in the Inclusive Insurance Innovation Lab because it is a great opportunity to brainstorm with different insurance stakeholders with different isolated ideas, and confident that this will generate workable innovative concepts that will address the challenges that are inhibiting the uptake of micro insurance. This will help identify the grey areas with regards to demand, supply, distribution, partnerships and regulations; this will help facilitate the required growth which is also in line with our strategic focus of increasing insurance penetration to 6.5% by 2020.

COUNTRY TEAM MONGOLIA



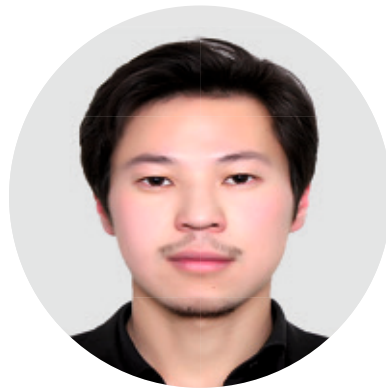
ZAYA BOLORBOLD
MONGOLIA

Tenger Insurance LLC Chief Underwriter

My name is Zaya and I have been working in the insurance industry of Mongolia for the last 8 years in various executive positions in charge of Corporate insurance sales, Reinsurance, Business development and Underwriting. I'm the Chief Underwriter of Tenger Insurance, one of the TOP 5 insurers in Mongolia.

Motivation

Passion for insurance market development of my country has led me to become a part of the country team for this great initiative. I have been actively involved in many of the consumer education and market development efforts initiated by our regulator, professional associations and business chambers by way of providing translation, lecturing, participating in working groups. I frequently give lectures on Corporate Risk Management topics to business organization including SME market participants at various forums and conferences including Risk Forum of Mongolia, Mongolian Economic Forum, Project Management Institute's Forum among others. Also, I have been volunteering as member first, then co-chair of the Risk Working Group by the Business Council of Mongolia since 2012. I'm genuinely interested in making insurance a necessity of every citizen and organization in my country. Currently, Mongolian financial sector is commercial bank driven as insurance accounts for less than 1% of the total assets. I believe that insurance providers and regulators together need to work to make insurance products accessible and fit the needs of the majority of the population, not just concentrate all their efforts on large and medium corporate segment.



PUREVTULGA DORJPUREV
MONGOLIA

Nomin Insurance LLC International relations manager

Before joining Nomin Insurance LLC, I have worked on numerous projects in oil refinery, cinema and micro finance and acquired abundant experience and knowledge. As a passionate volunteer I have participated in programs organized by Wildlife Conservation Society of Mongolia, The Asia Foundation and Zorig foundation. These programs included activities such as traveling to countryside, taking questionnaire from local people and visiting people in ger district. All this experience helps me in developing new products and improving existing insurance services.

Motivation

During my employment at micro finance institution, I have frequently visited and interviewed clients in order to improve services and products. Having worked with these people who are excluded from traditional banking services, I understand their needs and difficulties. This is my greatest expertise in inclusive insurance as I believe these people are the same people who will be the main target of inclusive insurance. My particular interest in inclusive insurance is to create something valuable for people who will be in financially difficult position whenever someone in their family got sick or their main income generating object is damaged or lost such as automobile, micro bus. To create valuable products and services, I need variety of knowledge and experience and I believe that the Inclusive Insurance Innovation Lab will enable to learn and contribute through exchange of information and dialogue among participating countries.



BAYANMUNKH ENKHBOLD
MONGOLIA

**Mongolian National Chamber of
Commerce and Industry**
Chief Accountant

I, Bayanmunkh, graduated from the National University of Mongolia as BA. I have been experiencing in private sector including aviation, insurance, investment and NGO for over 10 years. I have spent 3 years at local insurance company as CFO.

Currently, I am working at Mongolian National Chamber of Commerce and Industry (MNCCI), the largest NGO in Mongolia, which has a mandate for support, liaise and protect the business. The MNCCI aims to be a platform and guide to create favorable business environment, to support for growth.

Motivation

As the largest NGO in Mongolia, as a voice of business, supporting businesses, especially providing more accessibility and opportunities for SMEs is one of key roles for MNCCI. At this moment, there are low penetration, less accessibility for lower income people and SMEs in the insurance market. We want to contribute to the iii-lab project using our network in Mongolia.



MONGOLKHUU GALAARAI
MONGOLIA

National Life Insurance, LLC
CEO

I have been working in the financial sector for 15 years, 10 of which have spent in the insurance sector. I currently work as the CEO of only life insurance company in the country.

In 2002, after finished my school started working for a mortgage company based near Washington, DC until 2007, the beginning of mortgage crisis the United States. In 2007 started my work as financial analyst for National Life Insurance. In 2009 was transferred to a MIBG security's brokerage company, worked for 2 years as the CEO and transferred back to National Life as the CEO. The company I work for is a part of a holding company that has different financial firms.

Motivation

There's not much expertise in inclusive insurance as it is currently a new concept in the country. However, learning of inclusive insurance will help my company to grow in a new area. Life insurance has been, and still continues on being poorly understood by the public even government officials, and politicians in Mongolia. Perhaps it may be in relation to lack of our work in public education. I believe first issue to settle with inclusive insurance is that the public has to accept the need of this insurance. So to me being in the inclusive insurance team would be a learning curve.



BATJARGAL JAMSRAN
MONGOLIA

Mongolian Insurers' Association Chief Executive Officer

I'm Batjargal Jamsran, CEO at Mongolian Insurers' Association since August 2013. I majored in Business Administration and have working experience in the IT sector for 8 years, aviation industry for 2 years and currently in the insurance sector since 2013.

The CEO of MIA is responsible for 3 directions: representing the association, leading the members, and cooperation on revising regulation and making the strategic framework with the Financial Regulation Committee and Ministry of Finance of Mongolia.

Since MIA was established in 2004, it has provided professional training for more than 3000 employees and agents. The core training program is focused on orientation program, the legislation, the underwriting and the actuarial training with National University of Mongolia and Mongolian Actuarial Society.

The most important duties of association are expanding the insurance market and increasing public awareness of insurance.

I was an active member in project which was named "Micro Insurance in Mongolia" to aim to protect emergency market through the insurance and the project, financed by the Government of Luxembourg and supported by UNDP in Mongolia.

Motivation

I and my colleagues are expecting from this project sharing the knowledge from other countries and to approve the new regulation for inclusive insurance. Especially new regulation would to support the insurers to launch new products and the sales channel would be very affective and inclusively.



ULZIIBAT MOLOMJAMTS
MONGOLIA

Financial Regulatory Commission of Mongolia Director of Insurance Department

I work for Financial Regulatory Commission of Mongolia as Director of Insurance Department. The main responsibilities and purposes of my position as follows:

- Improving the legal and the regulatory environment for Insurance market
- Developing the Insurance market infrastructure
- Issuing licenses, permissions, rights to the insurance market participants and others.
- Strengthening capacity of professional participants in the insurance market
- Introducing new financial products and enhancing financial inclusion
- Protecting consumers' right
- Cooperating with international organizations.

Motivation

The insurance is emerging market in Mongolia and main indicators is still low level compared to other countries, when it accounted for penetration rate is 0.4–0.5% of GDP, insurance density is approximately \$15 at the end of 2016. Therefore, the Financial Regulatory Commission of Mongolia, as a regulator for the Insurance market in Mongolia, is working towards to enhance insurance inclusion as a main goal. I hope this Inclusive Insurance Innovation Lab gives the countries involved in this Lab, same as Mongolia, the opportunity to share their experiences, exchange views and discuss shortcomings of their respective markets about Inclusive insurance. Consequently, I believe we have the appropriate and sound regulation to support for enhancing inclusive insurance products, its distribution channel and protecting consumers.



BATCHIMEG SHARKHUU
MONGOLIA

Mongolian Insurance Broker's Association
Board Member & Honourable President

My name is Batchimeg, I am Mongolian, married with a son and a daughter.

I often participate in training projects as trainer, and sometimes lead teams, organising brokers licensing courses. I'm a Board Member of MIBA. MIBA /Mongolian Insurance Broker's Association/ is an NGO, uniting 23 insurance brokerage companies of Mongolia.

I would like to contribute my time and support to insurance industry of my country and be the part of the developed market that can benefit individuals, organisation, whoever needs solution for financial difficulty.

Motivation

Joining, III Lab project team, I would like to take a part of project developing good insurance product with good system, that can work for people. There are many small enterprise owners, as a main power of family feeder, ready to purchase insurance with reasonable price with guidance.

I would like to be an expertise on the designing of III Lab product policy wording and it's distribution channel.

I'm awaiting certain result from this project, as much a Driver's Mandatory insurance, which started from 2012. This is an inclusive insurance product that brought a brand new stage to the insurance industry development.



BAT-ULZII TAIWAN
MONGOLIA

Khaan Daatgal LLC – Non-Life insurance company
Executive Vice Presiden

I work as Executive Vice President at Khaan Daatgal – A Non-Life Insurance Company, which was found in 2012 and the youngest non-life insurance in Mongolian market. I am responsible for the company's whole management and focusing on business development and mid to long-term business strategy.

Before current position, I worked as Director of Corporate Department at Mongol Daatgal – the largest Non-Life Insurance Company in Mongolia, and worked in major of Human Resources management in Bank sector and Investment sector.

Motivation

I involved in Inclusive Insurance project developed by GIZ, MEFIN network when I worked in Mongol Daatgal. I understand that the need of developing inclusive insurance in Mongolia is very important to the insurance market and for the SME market & Individuals. Developing inclusive insurance is already included in our company's mid to long-term goals and vision. So I consider that participating in this project is a pleasant opportunity for me and our company.



ACCESS TO INSURANCE INITIATIVE

The Access to Insurance Initiative (A2ii) is a unique global partnership that inspires and supports supervisors to promote inclusive and responsible insurance, thus reducing vulnerability. The A2ii strengthens the capacity of policy-makers, regulators, and supervisors seeking to advance inclusive insurance markets, particularly for low-income clients, by promoting sound, effective and proportionate regulation and supervision based on globally accepted insurance standards.

www.a2ii.org

THE GLOBAL LEADERSHIP ACADEMY

The Global Leadership Academy (GLAC) addresses global issues and works with its international partners to provide reflective dialogue spaces ('Leadership and Innovation Labs'). Based on new perspectives and insights, leaders and change agents from the fields of policy-making, business, academia and civil society develop innovative approaches and solutions to problems in their areas of influence. Funded by the German Federal Ministry for Economic Cooperation and Development (BMZ), the Global Leadership Academy is a central component in GLZ's range of services for international human capacity development.

www.we-do-change.org



HOSTING TEAM



JANICE ANGOVE
SOUTH AFRICA

Access to Insurance Initiative (A2ii)

Role in the Inclusive Innovation Lab:

A2ii Regional Coordinator for Sub-Saharan Africa

I joined the Access to Insurance Initiative in September 2016 where I am responsible for coordinating A2ii's regional implementation work in Sub-Saharan Africa, strengthening cooperation and supporting capacity building for supervisors in the region. I have worked in the areas of microinsurance and capacity building for insurance supervisors in Africa for more than 8 years. My experience in inclusive insurance and insurance regulation covers the development of microinsurance regulations for several Southern African countries, capacity building for insurance supervisors in Africa and research into the business case for microinsurance. This experience has given me a sound understanding of insurance risks, drivers of financial experience for microinsurance business and the objectives of insurance regulators in expanding inclusive insurance markets. I am a qualified actuary and I lecture part-time at the Wits University in Johannesburg.

I have a keen interest in helping supervisors to support responsible innovation for inclusive insurance, to ensure that products available in the market provide value to customers and to foster fair treatment of inclusive insurance customers. I value the opportunity to be involved in a multi-stakeholder process to find real solutions to expanding insurance to unserved customers.



CLAUDIA APEL
GERMANY

Global Leadership Academy, GIZ

Role in the Inclusive Innovation Lab:

Methodology and Facilitation

At GIZ's Global Leadership Academy, I am responsible for the conceptualization, management and facilitation of international dialogue, innovation and leadership programmes focusing on complex social challenges.

My passion is to continuously learn about the different means and circumstances that enable people to bridge divides of "us" and "them", and to harness the inherent power that lies in differences and diversity. The Global Leadership Academy's programmes, to me, are a great way of exploring what it can look and feel like to take on new ways of thinking, communicating and acting – in order to bring forward more impactful formats for international cooperation, and ultimately a world that works for all.

A psychologist by education, I bring to my work the expertise from both of my Master's degrees, in Neuroscience and Organisational Psychology from Freie Universität Berlin and Université de Fribourg (Switzerland). I have published on the impact evaluation of human capacity development interventions and I am a trainer for Nonviolent Communication. Additionally, I am pursuing training in Process Work and Deep Democracy.

I am looking forward to identifying and sharing challenges and learnings across sectors and borders in the iii Lab. I am especially excited about the iii Lab because of its great potential to make a tangible difference for vulnerable populations and businesses in Kenya, Albania, Mongolia and Ghana, and potentially across the world.



YIANNIS CHRYSOSTOMIDIS
GREECE/UNITED KINGDOM

Reos Partners

Role in the Inclusive Innovation Lab:

Methodology and Facilitation

I work for Reos Partners based in London, UK. I am a consultant, process designer and facilitator and help organisations navigate complex problems and arrive at sustainable solutions. Insurance has a huge role to play in providing a safety net and protection for people (even more so for the disadvantaged and undeserved). It also promotes risk taking, entrepreneurship and innovation and is a sign of a healthy economy. I am very excited to be part of this unique innovation process and be working with the inclusive insurance innovation lab teams over the next year. I am hopeful that by working together over the next year we can co-create new realities with positive impact and improve the insurance landscape in the four countries participating in the lab process.

I have experience in the field of social and environmental change and have worked with sectors including international trade and development, mining, oil and gas, agri-business, and healthcare. My experience includes transformative scenario planning, facilitation and design of multi-stakeholder processes, training and capacity building and have worked in Africa, Latin America and Asia in countries such as Egypt, South Africa Swaziland, Greece, Tanzania, Zimbabwe Peru, Colombia, and Kazakhstan amongst others. I am a Greek and British national, speak three languages (Greek, English, Spanish) and hold a Bachelor's degree in Business Administration, Master's in Sustainability from IIT, Graduate School of Business, Chicago and I am a graduate of the Oxford Scenarios Programme of the Said Business School, University of Oxford.



HANNAH GRANT
SWITZERLAND/GERMANY

Access to Insurance Initiative (A2ii)

Role in the Inclusive Innovation Lab:

Co-Convener

As the Head of the A2ii Secretariat, I oversee the day-to-day management of the activities of the Initiative.

Before joining the A2ii, I worked at Insurance Europe in Brussels as Head of International Affairs and Reinsurance whilst also running the Secretariat for the recently established Global Federation of Insurance Associations. I started out my career working for Lloyds of London in London. I hold an Advanced Certificate with the Chartered Insurance Institute and I am a graduate of Edinburgh University.

The Inclusive Insurance innovation lab is a new and different type of intervention for the A2ii and one we are very excited to be part of. In our work we have often heard insurance supervisors expressing their frustration that despite having made adjustments to their regulatory requirements or/and supervisory approaches insurance market penetration remains very low. We hope that through the lab process we will have an opportunity to gain a much deeper understanding of what is needed to help an insurance market grow as well as stimulate some country specific solutions for the four countries involved.



ANKE GREEN
GERMANY

Access to Insurance Initiative (A2ii)

Role in the Inclusive Innovation Lab:

Project Management

Together with colleagues at GLAC, I developed the concept for the Inclusive Insurance Innovation Lab and am now responsible for the overall coordination of the process. Within the A2ii Secretariat, I am also the lead on capacity building activities and G20 issues. Before joining the A2ii, I spent most of my career working for the United Nations system, both in Vienna and New York. My areas of work included social protection, youth employment and small business development. I have a Masters in International Economic Studies from Maastricht University and an MSc in Development Studies from the London School of Economics.

The iii-lab is intended as a catalyst to increase access to insurance for those most in need. Our aim is to support the participants to work together and learn from each other, but the outcomes are completely country-driven. Your collective experience and diverse perspectives are needed to fully understand the bottlenecks within the inclusive insurance sector and to come up with sustainable solutions. I'm therefore very excited about the diverse mix of participants that we have in this lab. I truly believe that through your expertise, the influence you have within your organisations and your motivation to make a difference, the iii-lab can contribute to hundreds of thousands – if not millions – of people getting access to insurance and leading better lives



RACHEL JONES
SOUTH AFRICA

Reos Partners

Role in the Inclusive Innovation Lab:

Methodology and Facilitation

I am passionate about working systemically to assist individuals within the system to gain insight on their agency and impact in transforming the sectors they are working in.

I have experience across various sectors. In business, I've worked with the mining, banking, and energy sectors. Within the government and development sector, I've worked with food security, land reform, health, and education. I have assisted communities, a school and government organizations in South Africa to recover from the impact of Apartheid. Recently, I worked with stakeholders in a Social Lab for violence against women. I also support young scholars from the Mandela Rhodes Foundation who come from across the African continent to become confident, conscious and impactful leaders.

I have also consulted in various programmes at The Centre for Policy, Leadership and Dialogue at The Gordon Institute of Business Science, University of Pretoria.

My training includes a BA (Social Work) from the University of Witwatersrand, systemic facilitation methods like Systems Thinking, Art of hosting, Social Lab Methodology and I am currently training in ORSC Organisational Relationship Systems Coaching.

I am privileged to be a guide for the iii Lab as creating a more equitable and humane world is a deep purpose of mine. Looking forward to working and learning together.



WIEBKE KOENIG
GERMANY

Global Leadership Academy, GIZ

Role in the Inclusive Innovation Lab:

Co-Convener

Wiebke is convinced that social transformation will only take place if we offer spaces where people can meet, get to know each other, share and understand their perspectives and finally shape common goals. At the core of her interest is the quest to contribute to an improved international understanding. Her main current objective is therefore to support the establishment of international multistakeholder dialogue processes as central elements of international development cooperation.

Wiebke currently serves as Head of the Global Leadership Academy, an international program commissioned by the Federal Ministry for Economic Cooperation and Development and implemented within the framework of the GIZ GmbH. Previous positions included Head of GIZ Corporate Communication Office Berlin, Head of GIZ Liaison Office to the Federal Ministry of Education and Research and a Senior Advisor for East Asia. She holds a Master of Science in Political Science and East Asian Studies and a PhD in Sociology.



COLLEEN MAGNER
SOUTH AFRICA

Reos Partners

Role in the Inclusive Innovation Lab:

Methodology and Facilitation

I am a co-founder of Reos Partners, an international organisation that helps people move forward together on their most important and intractable issues. We lead processes that enable teams of stakeholders – even those who don't understand or agree with or trust one another – to make progress on their toughest challenges. We approach this work with a systemic, collaborative, and creative focus. As Managing Director of Reos Southern Africa, my work focusses primarily on the areas of violence against women, food security, land reform, health care, education, mining safety, insurance, and support for orphans and vulnerable children. I'm a part-time faculty member at the Gordon Institute of Business Science (GIBS) where I teach on the social entrepreneurship programme. I previously managed the Centre for Policy, Leadership and Dialogue at GIBS, which builds broader awareness and involvement in socio-economic issues in South Africa. Other fields of teaching include systems thinking for organisations, Transformative Scenarios, participative practices for social change, and using dialogue for tough problems. I co-authored the book *Mapping Dialogue: Essential Tools for Social Change*. My most recent projects have been finding new innovations that respond to the challenge of gender-based violence, working with the South African Reserve Bank to apply a systems thinking solution to creating a prudential authority, and the development of four national transformative scenarios examining the possibly future of land reform in South Africa.



ASTRID NIEHAUS
GERMANY

Global Leadership Academy, GIZ

Role in the Inclusive Innovation Lab:

Logistics

I started working for the GIZ in 1993. Since then I have worked in various divisions on a wide range of topics: promotion of the public private sector, human trafficking, poverty reduction, gender and human resources. I joined the Global Leadership Academy in 2017 and I am in charge of the event management. Mainly I am organizing the different leadership workshops all over the world including travel management for the participants and the required logistics on site such as hotel and venue communication. In my work I need to keep up a good network to the participants as well as to the GIZ country offices, hotels and partners. Because of my long employment with GIZ and former GTZ I have worked, met and connected with different people in all areas across the globe and therefore strengthened my intercultural competence and personal international network. I hold a diploma in English and Business Administration.

I am very enthusiastic about this lab as I consider insurance not as a privilege but as a right for everybody.



OSCAR VERLINDEN
GERMANY

Access to Insurance Initiative (A2ii)

Role in the Inclusive Innovation Lab:

Project Management Support

I joined the Access to Insurance Initiative (A2ii) in June 2017, where I have been working as the regional expert for the Middle East and North African countries. Working with the International Association of Insurance Supervisors (IAIS), I organize the "consultation calls", which are bimonthly peer-to-peer learning calls for the global insurance supervisory community, helping supervisors connect with experts and each other on regulatory issues.

I am particularly excited to support the work of the inclusive insurance innovation lab, as it is an exciting opportunity to see innovation emerge from dialogue. As the A2ii works mostly with policymakers and supervisors, this is a rare opportunity to work closely with other participants in the insurance value chain, and exchange experiences with them about building inclusive insurance capacity.

Before working for the A2ii, I had a driving role in the formation and development of the Global Federation of Insurance Associations, which spoke on behalf of 87% of the global insurance industry (by insurance premium), and worked for five years as an international insurance regulatory affairs expert for Insurance Europe, working to provide an industry voice in the development of IAIS international standards.



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