

Impact Insurance Academy 2024 – Programme

Time	Monday 30/09/24	Tuesday 01/10/24	Wednesday 02/10/24	Thursday 03/10/24	Friday 04/10/24
	PLENARY SESSIONS				
9:00 – 10:30	Opening What is Impact Insurance? Craig Churchill (<i>ILO's Impact Insurance Facility</i>) Icebreaker Margarita Lalayan (<i>ITC ILO</i>)	Double bottom line: Achieving social and commercial objectives Craig Churchill (<i>ILO's Impact Insurance Facility</i>), Michal Matul (<i>AXA</i>), Ny Lyhoung (<i>Forte Insurance</i>)	Leveraging technology for inclusive insurance Lisa Morgan (<i>ILO's Impact Insurance Facility</i>), Siani Malama (<i>Democrance</i>), Maria Mateo (<i>Ibisa Network</i>), Michiel Berende (<i>Etherisc</i>), Jaime de Piniés (<i>Blue Marble</i>)	Managing the financial risks of ill health Lisa Morgan (<i>ILO's Impact Insurance Facility</i>), Solène Favre (<i>World Vision – Vision Fund</i>), Arcie Torres (<i>PhilHealth</i>)	Impact insurance for climate change adaptation Pranav Prashad (<i>ILO's Impact Insurance Facility</i>), Josh Ling (<i>Insurance Advisor, US Treasury and Global Shield Solutions Platform</i>), Krishnan Narasimhan (<i>UNCDF</i>)
10:30 – 11:00	Coffee break				
	MORNING ELECTIVES				PLENARY SESSIONS
11:00 – 13:00	EN	Unlocking demand: Delivering what your client see as value Lisa Morgan (<i>ILO's Impact Insurance Facility</i>)			The women's market: An opportunity for insurers Craig Churchill (<i>ILO's Impact Insurance Facility</i>), Fatou Giwa (<i>International Finance Corporation</i>), Seugnette Van Wyngaard (<i>1st for Women Insurance</i>), Belinda Ofori (<i>Activa Insurance Ghana</i>) Bringing it all together Margarita Lalayan (<i>ITC ILO</i>) and Craig Churchill (<i>ILO's Impact Insurance Facility</i>)
	EN	Insurance for MSMEs Jeremy Gray (<i>Cenfri</i>), Siani Malama (<i>Democrance</i>)			
	EN	Public-private partnerships for inclusive insurance Pranav Prashad (<i>ILO's Impact Insurance Facility</i>), Dirk Reinhard (<i>Munich Re Foundation</i>)			
13:00 – 14:30	Lunch break				
	AFTERNOON ELECTIVES				
14:30 – 17:00	EN	Introduction to agriculture insurance Pranav Prashad (<i>ILO's Impact Insurance Facility</i>), Josh Ling (<i>Insurance Advisor, US Treasury and Global Shield Solutions Platform</i>), Dirk Reinhard (<i>Munich Re Foundation</i>)			
	EN	Ensuring customer-centric partnerships and distribution in inclusive insurance Craig Churchill (<i>ILO's Impact Insurance Facility</i>)			
	EN	Performance monitoring: Tracking social and financial KPIs Lisa Morgan (<i>ILO's Impact Insurance Facility</i>)			
17:30 – 18:30		SPONSOR'S SESSION		COACHING SESSION	
		Opportunity corner: InsuResilience Investment Fund and Natural Disaster Fund Luca Cavallin (<i>Celsius Pro</i>)		Peer coaching Margarita Lalayan (<i>ITC ILO</i>)	
18:00 – 19:00	NETWORKING SESSION			NETWORKING SESSION	
	Welcome cocktail			Group dinner	
19:30 – 23:00					

TRAINERS AND SPEAKERS



Arcie Torres

Ms. Arcie Torres is currently the Senior Manager of PhilHealth's Social Health Insurance Academy (SHIA) in the Philippines. Prior to her current assignment, she has served as head of various policy making and field operations offices namely, the Corporate Planning Department, Member Management Group and Regional Offices in NCR, Central Luzon and Cagayan Valley. Ms. Torres was the pioneer of the Group Enrolment Program and has extensive experience implementing the program. The Group Enrolment Program aims to engage workers from the informal sector to actively participate in the National Health Insurance Program. This specific sector is quite difficult to enrol into the National Health Insurance Program because they are voluntarily enrolling and paying the premium contribution in full. The program tapped organized groups namely microfinance institutions (MFIs), cooperatives, microinsurance institutions, people's organizations such as vendors and drivers' associations.

Before working at PhilHealth, Ms. Torres has had 20 years working experience with the private sector. She graduated with a Bachelor of Science Degree on Economics. She has also completed her Post Graduate Diploma Courses on Health Financing from various institution namely: the Institute of Social Studies at The Hague; Heidelberg University; and the World Bank Institute in partnership with the Asian Institute of Management.



Belinda Ofori

Belinda holds a B. Ed Psychology and Economics from the University of Cape Coast Ghana, an MBA Marketing from Leicester University from UK and a Diploma CII from UK. Over the years, she has acquired a lot of skills and knowledge from different courses and capacity building trainings such as the Impact Insurance Academy in Turin, Italy (2019).

Belinda has over 18 years of experience in marketing across different sectors in Ghana and abroad. With an insurance career which started with Metropolitan Insurance Ghana (now Hollard Insurance) 13 years ago, she has acquired rich experience over the years in Business Development, Retail Insurance and the women's insurance market. She is currently the Head of Direct Business and the Activ'Lady Program at Activa International Insurance Ghana. Activ'Lady is an initiative designed to provide women-centric solutions for women in Ghana.



Craig Churchill

Craig is the Chief of the ILO's Social Finance Programme and Team Leader of the ILO's Impact Insurance Facility. He has more than two decades of microfinance experience in both developed and developing countries. In his current position, he focuses on the potential of financial services and policies to achieve social objectives. He serves on the governing board of the Access to Insurance Initiative and was the founding Chair of the Microinsurance Network. He has authored and edited over 40 articles, papers, monographs and training manuals on various microfinance topics including microinsurance, customer loyalty, organizational development, governance, lending methodologies, regulation and supervision, and financial services for the poorest of the poor.

Craig holds an MA from Clark University and a BA from Williams College in Massachusetts, USA.



Dirk Reinhard

Dirk graduated in Industrial Engineering and Management and has more than twenty years experience in the sustainability and finance industry sector. From 2001 to 2004, he was responsible for sustainable investment in the Environmental Management Unit of Munich Reinsurance Company, a global leader in the reinsurance field, and has published numerous articles on this subject.

Prior to joining Munich Re, he worked for Oekom research AG as a sustainability analyst in the period from 1995 to 2000.

In April 2004, Dirk Reinhard was appointed Vice-Chairman of the Munich Re Foundation. He is responsible for the foundation's finances as well as the inclusive insurance programme including the publications "Protecting the Poor – A microinsurance compendium Vol I and II" edited by Craig Churchill. He was furthermore involved in the publication series "The Landscape of Microinsurance". From 2008-2014, Dirk Reinhard was elected as a member of the board of the Microinsurance Network.

Since the first International Conference on Inclusive Insurance (ICII) in 2005, Dirk chairs the Conference Steering Committee. The event is largest meeting of insurance and development experts worldwide. In 2011, the ICII introduced additional local satellite conferences called "Learning Sessions".



Fatou Giwa

Fatou Giwa is the IFC Women's Insurance Global Lead. She leads the strategic growth and delivery of the women's insurance program, including business development initiatives and partnerships, program implementation, knowledge management, and client engagement to further the business case for increasing access to insurance for women in emerging countries. She has over 20 years of experience in leading programs, capacity-building projects and advisory services in Africa.

Before re-joining IFC, Fatou spent over three years as the UN Women Deputy Country Representative in DRC heading both Programs and Operations. She mobilized funds and led gender initiatives across the country providing normative, operational and coordination support to advance Gender Equality and Women Empowerment.

Prior to UN Women, Fatou was the IFC's Women in Banking Champion for Sub-Saharan Africa. She oversaw Gender advisory programs in Sub-Saharan Africa and SME Banking projects in West and Central Africa. She has held various positions across Africa.



Jaime de Piniés

Jaime is the CEO of Blue Marble, a leading impact InsurTech building the climatic and financial resilience of underserved communities worldwide. Prior to this, Jaime held a variety of positions in finance, management and international development. Jaime holds an MPA in Development Practice from

Columbia University and Law and Business Administration Licentiates from ICADE. Jaime is a registered lawyer in Madrid, Spain.

Jeremy Gray



Jeremy is a Technical Director at Cenfri, focused on working with both public and private sector decision-makers in the developing countries to enhance the reach and value of appropriate financial solutions and on identifying the key opportunities in which digital transformation can unlock value for individuals, enterprises and societies in the developing world.

He leads Cenfri's resilience, digital transformation, regulating for innovation and SME thematic areas, and has conducted and managed projects across a range of content areas throughout the developing world, including extensive work on MSME insurance and credit, as well as insurance market diagnostics and innovation projects.

Jeremy has also co-chaired the Microinsurance Network's MSME Best Practice Group for the last 5 years.

Jeremy completed his master's in economics (cum laude) in 2011 at the University of Kwa Zulu-Natal. He also holds a BSocSci (hons) in economics and a BSocSci (PPE) from the University of Cape Town.

Josh Ling



Josh Ling is an actuary currently working as an insurance advisor for the US Department of Treasury and as a climate risk insurance expert for the Global Shield Solutions Platform. He commenced his career in the financial sector in Australia, where he qualified as an actuary, before moving into roles focused on financial inclusion and climate risk finance in the humanitarian sector, UN, World Bank, and Asian Development Bank.

Prior to his current role, Josh was previously the Fund Manager of the Asia-Pacific Climate Finance Fund at the Asian Development Bank in the Philippines. He was also based in Mexico and Colombia for 7 years, supporting the establishment of a start-up reinsurance company, MiCRO, that designs and implements disaster risk insurance solutions in Latin America.

Krishnan Narasimhan



Krishnan, as Lead Specialist (Climate Risk Insurance) has been reassignment to Bonn, Germany where he is presently hosted by the UN University Institute for Environment & Human Security (UNU-EHS).

Prior to this reassignment, Krishnan was based in Suva, managing the Pacific Insurance and Climate Adaptation Programme which he continues to oversee. Krishnan also worked as the Deputy Programme Manager for the joint UNCDF/UNDP Pacific Financial Inclusion Programme and has also held senior management positions within the insurance industry in India. In his new role, Krishnan will lead the development and implementation of the Climate Insurance and Resilience Programme, building on the foundations of the Pacific Insurance and Climate Adaptation Programme, focusing on expansion to LDCs, SIDS and climate vulnerable countries.

Krishnan holds a master's degree in management from the University of the South Pacific, a master's degree in human resources from the Madras University and an executive leadership certificate from the Wharton School.



Lisa Morgan

Lisa is a qualified UK health actuary and supports the Facility by providing technical expertise on health insurance in the public and private sectors, offering insights into m-Health, actuarial analysis and strategy development. She has more than 15 years of experience in actuarial consultancy in Europe, Africa and Asia. Her experience includes pricing, reserving, benchmarking and budgeting for private and national health insurance schemes as well as advising on microinsurance.

Lisa is a qualified health actuary and Fellow of the Institute and Faculty of Actuaries in the UK. She has a Diploma in Actuarial Management from Cass Business School, London and a BSc in Actuarial Science from the University of the Witwatersrand, South Africa.



Luca Cavallin

Luca Cavallin is an experienced Project Manager working in the Climate Resilience Solutions team at CelsiusPro. Supported by his academic background in European Studies and International Economics, Luca has developed expertise in global climate resilience through risk transfer solutions. Before joining CelsiusPro, Luca worked at Swiss Re, focusing on reinsurance for public sector entities and supporting the Insurance Development Forum's Sovereign and Humanitarian Solutions working group.

Luca specialises in project management and business analysis. Currently, he is dedicated to the implementation of technical assistance through the InsuResilience Investment Fund Grant Facility and Natural Disaster Fund Technical Assistance Facility. Outside of work, Luca enjoys experimenting with Italian cuisine and is on a journey exploring Eastern European literature.



Ny Lyhoung

Lyhoung is the Business Unit Head/CEO, Micro and Agriculture Insurance of Forte Insurance, Cambodia. He has 18 years of experience in insurance since he joined Forte in 2006. Lyhoung has flourished within Forte Group in many management roles and was responsible for setting up Forte Microinsurance, and then Forte Life Assurance, which give him a well-rounded experience in general insurance, life insurance, microinsurance as well as agriculture insurance. He is among few insurance professionals in Cambodia who started microinsurance and is the pioneer in agriculture/crop insurance in the country.

Lyhoung holds a Master of Business in Finance from Charles Sturt University, Australia, and an Advanced Diploma in Insurance (ACII) with Chartered Insurer status and Associateship of Malaysian Insurance Institute (AMII). He has recently gained a Fellow Certification with the Life Office Management Association (LOMA), USA.



Margarita Lalayan

Margarita serves as the Senior Programme officer at the International Training Center of the ILO, where she is in charge of capacity building and the ILO Making Microfinance Work and social finance training programmes. Margarita has 19 years of experience in microfinance and development. She worked with a number of training and research projects focused on organizational development and strategic planning, product development, market research and other aspects of microfinance, and is currently managing training projects and activities in Africa, Asia, Europe and Latin America. She started her social finance career in a grass-roots MFI in Armenia where she served as a COO.

Margarita holds a degree in Economics from the Armenian State University of Economics.



Maria Mateo

Maria Mateo Iborra, leveraging her expertise in the space and satellite industry since 2005 and her early involvement in blockchain technology in 2015, has now anchored herself in the climate insurance industry. Equipped with a background in Telecommunication Engineering and an Executive MBA, Maria's journey is a unique convergence of technology and impactful business solution creation. Her agricultural roots and personal experiences with climate risks drove her to co-found IBISA in 2019, an insurtech startup delivering customized parametric insurance for climate-related challenges. Maria's curiosity and creativity propel her towards harnessing technology for lasting, positive societal change.



Michal Matul

Michal Matul has joined AXA Emerging Customers early 2017 after 9 years at ILO's Impact Insurance Facility, a leading think-tank in inclusive insurance. At AXA he leads digital health agenda and is supporting AXA entities in emerging markets to build internal capabilities and develop new solutions for low- and middle-income households. Michal's work has been focusing for more than 20 years on understanding financial behaviours and improving risk-management options for low-income households. His previous assignments include work with PlaNet Finance in West Africa and with Microfinance Centre in Eastern Europe. He holds a Master's degree from Sciences Po (Paris) in Economic Demography and a PhD in Economics from University of Warsaw.



Michiel Berende

Michiel Berende is the Chief Inclusive Officer at Etherisc, where he oversees activity pertaining to the development of the organization's inclusive insurance offering. He first began his career in financial services as an underwriter with Dutch insurance company, Interpolis. Through this endeavor, Michiel was introduced to microinsurance and its framework for the protection of low-income populations. Michiel followed this progressive work to India, where he supported a large microfinance organization in its quest for suitable insurance technology. Michiel then resigned from the corporate world in pursuit of social good in India, where he established a knowledge center for microinsurance.

Michiel specializes in consultancy with a focus on insurance and technologies in emerging economies and has worked on projects spanning several emerging markets in Asia, Latin America, and Africa. In his role as Chief Inclusive Officer at Etherisc, Michiel assists in the provision of better financial services access for those who need it most. As a Director since 2020, Michiel also oversees Etherisc Impact B.V., which is the entity in the Etherisc ecosystem dedicated to projects in the area of sustainable development, inclusive insurance and agricultural solutions.



Pranav Prashad

Pranav is a technical lead on agriculture insurance, alternative distribution and mobile services at the ILO's Impact Insurance Facility. He is also the Facility's focal point for market development in Asia. Pranav has more than two decades of experience in insurance and business management. He has initiated and taken to scale agriculture and health insurance projects amongst low income households in India, utilizing a diverse set of distribution channels and enabling the projects with technology.

Pranav holds an MBA from the Faculty of Management Studies and a bachelor's honours degree in Economics, both from Delhi University, India.



Seugnette Van Wyngaard

Seugnette van Wyngaard was appointed as the Head of 1st for Women Insurance in 2018. Her experience in the insurance industry however dates back to 1998 when she started her career as a Policy Services Consultant.

When Seugnette took over the reins, 1st for Women had embraced a new purpose and mission to recognise the shift in women. It was no longer about being better than men, but rather about gender acceptance and greater independence on women's own terms, regardless of societal expectations. With this revised female code in mind, 1st for Women did away with its popular battle of the sexes stance and instead focused on inspiring confidence in South African women.

Seugnette focused her attention on doing just that by creating products and services that complement the characteristics and qualities of all women as well as inspiring confidence in South African women through the 1st for Women Foundation.

By partnering with some of the most respected and inspiring anti gender-based violence organisations in South Africa, 1st for Women is able to give women the confidence to put themselves first, the confidence to walk away from abusive relationships, and the confidence to love and take care of themselves.

Seugnette holds a B.luris LLB. She is married with 2 children, aged 22 and 16.



Siani Malama

Siani has spent over 15 years working across Sub-Saharan insurance markets and is currently serving as the Head of Business Development for the Sub-Saharan Africa region at Democrance. He is extremely passionate about unlocking key challenges faced by low to middle-income consumers to access affordable insurance solutions.

Before joining Democrance in 2022, he worked for some of the most innovative insurance companies in the region, including Hollard South Africa & Zambia, and APA Insurance in Kenya. He has designed digital insurance solutions for low-income customer segments, product development, marketing, digital distribution and partnership management, all with the objective of ensuring responsive customer-centric products.



Solène Favre

Solène Favre is Global Insurance Director for VisionFund International (VFI) since February 2019. With her team, she supports the 25 MFIs in the network to set up insurance operations for their borrowers and their families. More recently, VFI's insurance team has expanded its technical assistance to WV National Offices to protect more families and more children among WV beneficiaries.

Before joining VisionFund International, Solène set up and led the Cambodian subsidiary of the French insurance group Prévoir, the first microinsurance company in Cambodia, for almost 7 years, reaching 300,000 insurance policies with a team of 147 people. She also worked on a pilot project to set up the Cambodia's National Social Security before it was handed over and launched officially by the Ministry of Labour in 2012. She also ran a micro-insurance program in India for 2 years providing a health and life community-based insurance for slum dwellers in Maharashtra for UpLift Mutual Association with the French NGO Inter Aide. She started her career in France working for a mutual insurance company for 10 years.

Solène holds a postgraduate degree in Public Health from EHESP (Ecole des Hautes Etudes en Santé Publique).
