



# Summarized Program

## 7th Eastern and Southern Africa Regional Conference on Inclusive Insurance

13th to 15th July 2022



David Livingstone Hotel -  
Livingstone,  
Zambia

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The Microinsurance Technical Advisory Group (TAG Association) of Zambia is a multi stakeholder membership-based association that plays sector coordination and advocacy role for inclusive insurance development in Zambia. A key priority for the creation of the TAG was to facilitate a platform for dialogue between different stakeholder groups and to overcome gaps in trust and competition vs. collaboration issues.

The TAG is a not-for-profit entity that is a network of professionals and organizations that are committed to developing inclusive insurance solutions to the vast underserved or unserved market segments in Zambia. Additionally, the TAG supports knowledge sharing of emerging insights and models that increase private engagement in the design and delivery of appropriate microinsurance products in Zambia.

#### **OUR VISION**

To have a vibrant Inclusive Insurance market in Zambia.

#### **MISSION**

Lead, coordinate and implement initiatives aimed at developing appropriate inclusive insurance products and services for all Zambians.

#### **OUR GOAL**

Accelerate the development of an Inclusive Insurance market in Zambia.

#### **Contact us for more information**

[info@tag.org.zm](mailto:info@tag.org.zm) | [muntanga@tag.org.zm](mailto:muntanga@tag.org.zm)

[www.tag.org.zm](http://www.tag.org.zm)



# Summarized Program

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## 13TH WEDNESDAY JULY

09:00AM to 01:00PM - **CEO's Retreat:** Topline and Bottomline Strategies for Inclusive Insurance

01:00AM to 02:00PM - **Lunch**

02:00PM to 04:00PM - **Free Afternoon**

04:00PM to 06:00PM - **Sunset Network Boat Cruise**  
**Free Evening**

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## 14TH THURSDAY JULY

09:00AM to 12:30PM - **Digital Insurance Workshop:** Trends, Models and Business Strategies for Digital Insurance

12:30PM to 02:00PM - **Lunch**

02:00PM to 03:00PM - **Opening ceremony:** Guest of Honor, **Honorable Dr. Situmbeko Musokotwane**

03:00PM to 03:30PM - **Tea Break**

03:30PM to 04:30PM - **Session 1:** Landscape of Inclusive Insurance in Zambia

04:30PM to 06:00PM - **Session 2:** Developing and Regulating Inclusive Insurance Markets

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## 15TH FRIDAY JULY

09:00AM to 10:30AM - **Session 3:** Digital Insurance

10:30AM to 11:00AM - **Health Break**

11:00AM to 12:30PM - **Session 4:** MSME Insurance

12:30PM to 02:00PM - **Lunch**

02:00PM to 03:00PM - **Session 5:** Health Insurance

03:30PM to 04:00PM - **Health Break**

04:00PM to 05:30PM - **Session 6:** Agriculture Insurance

05:30PM to 06:00PM - **Summary and Key Messages**

07:00PM to 10:00PM - **TAG Gala Dinner – Beyond 10 years**



With knowledge comes responsibility. Our founder, Munich Re, has been handling global risks for more than a hundred years. Acting responsibly means sharing that knowledge. People in risk situations are ultimately at the core of what the foundation's work is all about. The foundation's task is to minimise the risks to which they are exposed. We address the major global challenges: the fight against poverty, environmental and climate change, water as a resource and risk factor, demographic development and disaster prevention. Our goal is to find sustainable solutions, prepare people for risks and improve their living conditions. In dialogue with partners worldwide, we provide impetus and develop perspectives.

The foundation in figures  
2021

4,600

participants at lectures given by  
foundation employees

3,100

participants in Munich Re  
Foundation events, academies,  
conferences and Learning  
Sessions

240

international speakers at our  
events for scientific, political and  
practical exchange

22

foundation events organised

28,000

mangrove seedlings planted  
in soil pots (RISK Award project  
Vietnam)

53

global partnerships with  
other organisations for our  
foundation work

1

first-ever international Learning  
Sessions on fog net technology  
organised

Climate change and  
education

Water  
as a resource

Inclusive  
insurance

Disaster prevention  
and resilience

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## Speaker/Moderator Profile



**Craig Churchill**  
Impact Insurance Facility - ILO  
Switzerland

Craig is the Chief of the Social Finance Programme and the 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 as the chief of the ILO's Social Finance Programme, 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.



**Shipango Muteto**  
TAG Association/Zep-Re  
Zambia

Shipango Muteto is currently the President of TAG Microinsurance Association and the Assistant Director of the ZEP-RE Academy. He is an Insurance Executive, Practitioner/Manager and consultant, with over 35 years of hands-on experience in Insurance, Reinsurance, Risk Management and marketing, specializing in Marketing of Services and Customer relationship management, in the Eastern & Southern African Insurance and Reinsurance Industry, with International exposure through attendance of seminars, workshops and short courses in the Netherlands, India, Germany, USA, Japan, South Africa, Morocco to mention a few. He is also a training specialist in insurance and reinsurance, business and Customer Relationship management.

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## Speaker/Moderator Profile



**Menna Alla Hegazy**  
Fawry Brokerage Insurance,  
Egypt

Menna Alla Hegazy is currently the General Manager & Founder of Fawry Brokerage Insurance which is a leading InsurTech player in Egypt . Fawry has providers over 150,000 micro insurance policies through uncovered merchants in Egypt, making Fawry Insurance Brokerage the largest Brokerage in Egypt in attracting and serving new customers for Micro Insurance. Menna has over 17 years of professional experience in insurance and banking. She previously worked as Head of SME branch, trainer and branch manager at QNB, one of the largest banks. Since inception, Fawry Insurance Brokerage, has been building dynamic partners in Egypt to distribute inclusive insurance solutions to underserved market segments. One of the achievements has been the extension of inclusive health insurance to millions of Egyptians. Menna has an MBA, certificate in Insurance (CII). She also has awards in general insurance from CII (Chartered insurance institute in London) and in intermediary insurance from financial services institution (under EFSA).



**Dirk Reinhard**  
Munich Re Foundation  
Germany

Dirk Reinhard is currently the Vice Chairman of Munich Re Foundation. He is responsible for the foundation’s finances as well as the inclusive insurance programme. He was furthermore involved in the “Landscape of Microinsurance” program of the Microinsurance Network. 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 Reinhard 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”. Dirk Reinhard graduated in Industrial Engineering and Management and has more than 20 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.



### Who we are?

VisionFund Zambia is part of the network of microfinance institutions within the VisionFund International network. Established in 2003, we impact the lives of children by providing small business owners with access to financial services (micro loans, micro insurance and savings). This enables them to expand their small businesses and use the additional income to feed their families and send their children to school. Working with World Vision, we are committed to long term change to unlock potential for future generations.



### How are we different?

We are Christian and our microfinance services are integrated into the development work of World vision who carry out development programmes in health, water, sanitation, education and economic development. Together, we work to provide holistic, sustainable, transformational development which improves the lives of children living in poverty.

### What products do we offer?

Our products and services are tailored to our customers needs. We aim to meet you at your point of need by providing:

- » Savings accounts (both group savings and individual savings) the product targets savings group members, especially those in (village banking) in both rural and urban areas.
- » Business (Chitukuko) loans – for working capital
- » Asset loans- purchase of assets for use in the business
- » SME Loans – for individual borrowers
- » Bicycle (Njinga) Loans- to meet your transport needs in rural Zambia
- » Agriculture (Lima) loans- for your inputs, irrigation equipment, livestock such as dairy etc
- » School fees loan- to help our existing clients.



## Speaker/Moderator Profile



**Lemmy Manje**  
TAG Association/FinProbity  
Solutions,  
Rwanda/Zambia

Lemmy is an inclusive finance expert and has 20 years of professional experience in research, training and project management of financial inclusion projects with various international organisations. Lemmy provides technical assistance and management services to various international developmental organizations, insurance companies and other financial service providers. He has published numerous works on microfinance, microinsurance and small enterprise development. He is an alumna of the Harvard Kennedy School program, Rethinking Financial Inclusion: Innovation for Policy and Practice. His professional experience for long and short-term assignments has mainly been in North, South, Central and East Africa as well as Asia and Europe. He has a Master's Degree (MA) in International Development from University of Manchester, United Kingdom and Bachelor's degree (BA) in Economics and Demography from the University of Zambia.



**Lorenzo Chan**  
Pioneer Insurance  
Philippines

Lorenzo Chan is President/CEO of Pioneer Life Inc and Retail Organization Head of the Pioneer Group in the Philippines. He drove the concept of bite-sized or sachet insurance for the retail and mass market with an insurance & savings card, and an award-winning comic book that teaches money smarts. Lorenzo was instrumental in creating a Microinsurance team dedicated to the development & marketing of products & services for the most marginalized sectors of society. With the creation of various affordable, accessible, easy-to-enroll, and simple-to-claim products, Pioneer's program has partnered with numerous rural banks, retail outlets and Microfinance institutions, including several of the country's largest. Enrollments grew from 28,760 in 2008 to over 20 million by the end of 2018.

A background image for a KlaptonRe advertisement showing a close-up of hands shaking in a firm grip, symbolizing a deal or agreement. The image is overlaid with text and a logo.

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## Speaker/Moderator Profile



**Pranav Prashad**  
Impact Insurance Facility - ILO  
Switzerland

Pranav is the technical lead for initiatives related to climate change, disaster risk and climate risk and agriculture insurance, distribution and building scale and efficiency through use of technology in insurance. He is also the focal point for market development in Asia. Pranav has more than three decades of experience in insurance and business management. He has initiated and taken to scale agriculture and health insurance projects amongst low-income households, utilizing a diverse set of distribution channels and enabling the projects with technology. At the Facility, among various projects, Pranav has aided in successful introduction of weather index insurance products in Sri Lanka and index related product for livestock in Kenya. He is also the lead author of the Facility's paper looking at various ways mobile phone technology can help in building scale and efficiency in insurance operations. He holds an MBA from the Faculty of Management Studies and a bachelor's honours degree in Economics, both from Delhi University, India.



**Mauwa Lungu**  
FSD Zambia  
Zambia

Mauwa is a Certified Financial Inclusion Policy Expert with the Frankfurt University and has a dynamic 15-year career record of hard work and diligence in the financial sector and development world. Mauwa is currently the Director of Financial Services Supply. Her role at FSD Zambia is to provide technical oversight, direction, coordination and conceptualisation of Financial Service Programmes. She leads technical thematic areas namely, Informal Finance, Inclusive Insurance, Inclusive Enterprise Finance, Rural and Agricultural Finance. Her work integrates Policy, Digital Financial Services and Gender. She has a commitment to and a passion for financial inclusion with a particular interest in expanding both formal and informal financial services to rural and remote areas. She holds a Master of Science Degree in Economics and Finance and a Bachelor's degree in Demography and Economics from the University of Zambia.

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## Speaker/Moderator Profile



**Valerie Labi**  
BIMA  
Ghana

Valerie Labi can be described as a social innovator, with a proven track record for nurturing growth strategies, and delivering shared value in emerging markets. She is making a significant contribution to SDGs. She is currently Country Manager for BIMA in Ghana, which is the leading provider of mobile-delivered insurance and health services in emerging markets. BIMA has operations in 9 countries throughout Africa and Asia - changing the way the emerging world experience insurance and tele-health services. In 2014 Valerie was honoured by President Obama, being awarded the Mandela Washington Fellowship for Young African Leaders and further in 2019 when she was invited to become a member of the 12th class of the Harambean Entrepreneurial Alliance. Valerie's alma mater is that of Wolfson College, University of Cambridge, UK, where she studied an Mst in Sustainability Leadership. Since graduating she continues to contribute to thought leadership and has published a number of working papers, ensuring the representation of African scholars in academia.



**Andrew Nkolola**  
AYO  
Zambia

Andrew Nkolola is Chief Executive Officer at microinsurer aYo Zambia, a joint venture between MTN and financial services group Momentum Metropolitan Holdings (MMH) that provides affordable, easy-to-use digital insurance solutions to more than 1 million Zambians.

Andrew has more than 16 years' combined experience in the mobile payment solutions and life insurance sectors, with a strong track record of business development, underwriting and premium accounting in the Zambian market.

Before joining aYo in December 2019, he headed strategy and operations for Innovate Life Assurance, with a clear focus on corporate and retail partnerships, business development and strategic planning. He previously held senior and middle management positions at ZSIC Life limited and African Life Assurance respectively.

Andrew holds an Honours degree in Public Administration from the University of Zambia and is an alumni of the International Microinsurance Master Program class of 2019.



**Siani Malama,**  
Democrance,  
Kenya

Siani is currently Director for Sub-Saharan Africa Region, at Democrance an insure-tech focused on enabling digital insurance distribution in emerging markets and across the globe. He has 10+ years of insurance experience, having worked in South Africa, Zambia and Kenya insurance markets, with his last role as Head of Inclusive Insurance at APA Insurance in Kenya. His passion for enabling emerging consumers to access innovative solutions, human centered design, and ensuring customer centricity is at the core of product design and distribution. He is responsible for growing access to insurance for emerging consumers in the SSA region, with active programs in Senegal, Kenya and soon to launch in Ghana and other markets in the region.



**Engwase Mwale**  
FSD Zambia  
Zambia

Engwase is a development practitioner and women and girls' rights activist currently serving as Chief Executive Officer for the Financial Sector Deepening Zambia (FSD Zambia). She has nearly 20 years of experience in international development with a primary focus on civil society mobilisation and movement building. Previously, her work has been to steer institution growth in the private sector and build capacity and empower vulnerable women groups in Zambia at the helm of the Non-governmental Gender Organisations' Coordinating Council (NGOCC). She has led efforts to galvanise collective voices for women's transformative leadership.

Engwase is widely revered for her efforts in leading the gender agenda in Zambia and is an active resource person on women's leadership, gender mainstreaming and mentorship programs for women and the wider community. Engwase has contributed to building broad-based partnerships and a strong network of women's organisations by building capacities at various levels. This experience prepared her for her role in expanding financial inclusion to the most vulnerable and marginalised in society.



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## Speaker/Moderator Profile



**Oscar Githinji Ng'ang'a**  
MEDbook  
Kenya

Oscar Githinji Ng'ang'a can be described as a Health Technology expert having worked in the ICT field for over 12 years as well as having a proven track knowledge of automating medical insurance companies and large hospitals across East Africa. He is currently the General Manager, Business Development at Medbook Kenya Limited where he's managed to automate insurance companies with a combined total lives cover of over 1 Million as well as automating over 250 hospitals across East Africa. As a Health Technology expert, he is very effective at evaluating situations, analyzing challenges and developing effective solutions and alternatives which promote effectiveness in health care management. He holds a BA Degree in Economics from Kenyatta University, Kenya, An MBA in International Business from The University of Nairobi, Kenya and is awaiting graduation for his PhD. in Marketing from Jomo Kenyatta University of Agriculture and Technology, Kenya.



**Agnes Chakonta**  
Madison Life  
Zambia

Agnes Nyondo Chakonta is the current Vice-President and Board Vice-Chair of the TAG. She is the Managing Director at Madison Life Insurance Company Zambia Limited (MLife), a subsidiary of LSA Group of Companies. She has been responsible for delivering the company's overall strategic direction and operations in order to advance its profitability. The wealth of her experience offers over 26 years in the insurance industry. Under her leadership, MLife has pioneered and driven various innovative microinsurance and inclusive insurance products in Zambia.

She holds a Master's Degree in Business Administration with Herriot Watt University (UK) and a Bachelor of Arts Degree from the University of Zambia. She is an Insurance Fellow by examination of the Chartered Insurance Institute of London (FCII) and of the Insurance Institute of Lusaka (FZII). Recently, she completed her studies in Advanced Management Programme with Strathmore University – Kenya.



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You are in safe hands



# Pensions and Insurance Authority



The Pensions and Insurance Authority (PIA) is the regulatory and supervisory body for the pensions and insurance industry in Zambia. The Authority falls under the Ministry of Finance and derives its mandate from the Pension Scheme Regulation Act No. 28 of 1996 (amended by Act No. 27 of 2005) and the Insurance Act No. 27 of 1997 amended by Act No.26 of 2005).

The Authority is one of the three regulators in the financial sector and is tasked to regulate and supervise entities under the pensions and insurance industry. The Authority is further mandated by law to develop the pensions and insurance industry as well as protect the interests of pension scheme members and insurance policyholders.

## Vision

"A model pensions and insurance industries regulator."



## Mission

"To effectively regulate, supervise and promote development of the pensions and insurance industries in order to protect the interests of pension scheme members and insurance policyholders."



## Core Values

**Integrity** - We work with honesty and uphold ethical standards at all times.

**Collaboration** - We support and partner with our stakeholders to effectively attain collective goals by leveraging each other's strengths. This enables us to foster long lasting relationships within and beyond the pensions and insurance industries.

**Professionalism** - We pride ourselves on being knowledgeable and courteous as we deliver high quality work outcomes in a timely manner.

**Innovation** - We embrace creativity and strive for efficacy by enabling the development of new products, services, and systems. We endeavour to evolve and proactively respond to the changing needs of our customers.

**Accountability** - We accept the consequences of our decisions and actions.



## Our Functions

The core functions of the Authority include the following:

- licensing insurance entities (Insurance Companies, Reinsurance Companies, Reinsurance Brokers, Brokers, Agents, Assessors etc) and pension scheme service providers (Pension Scheme Fund Managers and Pension Scheme Fund Administrators);
- registration of pension schemes (occupational/private pension schemes);
- prudential regulation and supervision of regulated entities;
- formulation and enforcement of standards of conduct for the industry;
- protecting the interests of pension scheme members and insurance policyholders; and
- advising Government on pensions matters and insurance of national assets and properties

## Contact Details

Pensions and Insurance Authority  
Stand No. 4618, Lubwa Road,  
Off Church Road,  
Rhodespark, Lusaka

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## Speaker/Moderator Profile



**Violet Kapekele**  
Hollard Insurance  
Zambia

Violet Kapekele is an Insurance professional with over 23 years' experience. She has served in both public and private sector in the Insurance industry and is currently the Inclusive Insurance Manager at Hollard Insurance Zambia. She has been a Microinsurance Master since 2019 after having undergone an acclaimed accelerator and leadership program in the Philippines at Pioneer Insurance. She has extensive experience in unusual and innovative inclusive insurance provision in the Zambian market. To succeed with her goals in impacting communities, she has entered partnerships with leading organizations advocating and financing for financial inclusion and inclusive insurance to the MSME's. She holds a Bachelor's degree in Insurance & Pensions Management, from the University of Lusaka, Zambia.



**Jacob Chirwa**  
NHIMA  
Zambia

Jacob Chirwa has over 15 years of experience in the insurance industry. He is currently Team Lead on the National Health Insurance (NHI) Implementation Project in Zambia. Jacob is an ardent strategist who has led a team to the successful development and implementation of the operational infrastructure for the NHI Scheme including the operational guidelines and the core Health Insurance and ID systems. He previously served as Head of Marketing, among other roles, for one of Zambia's Leading Insurance companies where he led a team that developed and implemented the Company's transformational Strategic Business Plan. Jacob is passionate about social development and is keen to contribute toward the ambitious goal of Universal Health Coverage in Zambia and beyond. Jacob holds an MBA in Management Strategy and a BA in Development Studies among other qualifications.



**Indira Gopalakrishna**  
Inclusivity Solutions  
Singapore

Indira joined Inclusivity Solutions in August 2021. Her interests lie in building innovative business models that improve access to risk management solutions. After spending over a decade with multinational insurers in India and Singapore, she was bitten by the social impact bug which led to a two year fellowship in Kenya with the International Labour Organization's Impact Insurance Facility. There, she helped Equity Bank's insurance agency digitalize their sales and operations. Subsequently, Indira was a Senior Consultant with the Microinsurance Centre @ Milliman, where she consulted and implemented microinsurance projects in emerging markets across the world. Her expertise in innovation and product management has been gained through stints as Director of Innovation at the MetLife Innovation Centre and Director of Product Management & Development at Manulife, both in Singapore. Prior to that, she was at ICICI Prudential Life Insurance in India in a number of different capacities, including Associate Vice President of Products. She has successfully led multi-functional teams to set up new channels and managed strategic partnerships. She also has extensive experience in designing insurance products and propositions in diverse business, economic and regulatory environments. Indira holds an MBA in Marketing and Strategy from XLRI and a B.E in Computer Science from RVCE Bangalore, India.



**Ancellmi Anselmi**  
Africa College of Insurance and  
Social Protection,  
Tanzania

Ancellmi is a Director of Consultancy & International Relations at the Africa College of Insurance and Social Protection. He is an avid Researcher, Consultant, Author & a Trainer for government and international organizations on planning, policy, regulation and strategy. He serves as the Country Inclusive insurance Coordinator in Africa (Government/ATI/FSDT). He is the MD for Acclavia Insurance Brokers & Risk Consultants, Lecturer at the Tanzania Public Service College. He serves in various taskforces within the insurance industry and outside geared at engineering growth of the financial sector and inclusive economy such as Chairperson Technical Committee of the Governing Council Tanzania Insurance Brokers Association, secretary to the Tax Reforms Committee of the Insurance Industry in Tanzania, Member of African Insurance Organization (AIO) Inclusive insurance Working Group and the Editorial Committee of AIO, and InsuResilience Global Partnership – Gender working group. He is Associate of the Chartered Institute of Securities & Investments (CISI) of London and Toronto Centre of Canada. He has authored various books in insurance management & leadership.





### Who are we?

Zambian Financial Sector Deepening Limited (FSD Zambia) is a Zambian organization working with the private and public sectors to expand financial inclusion by making financial markets work better. We strive to ensure that all citizens, particularly the most excluded and underserved, are financially healthy. This way, all women, men, girls and boys, can learn, choose and use a wide range of financial services that positively impact their lives.



### Financial Inclusion 2.0

Financial Inclusion (FI) 2.0 is the new guiding vision for the 10-member FSD Network across Africa. Through FI 2.0, FSD Zambia will actively create real sector value through facilitating and supporting financial products and services that promote and enhance improved economic and social outcomes, particularly for poor, vulnerable, and excluded families. We will deepen the impact that various financial services and products have in enhancing developmental agendas and eliminating poverty in Zambia. This approach enables sustainable results such as inclusive growth, access to social services, and initiatives that combat climate change.

## WHAT WE DO / AREAS OF WORK



#### Digital Financial Services

By supporting market development of digital financial services, we work to help reach more people at a lower cost, with great convenience and easy access.



#### Inclusive Enterprise Finance

We help build market capacity and understanding of micro, small and medium-sized enterprises (MSMEs). We support client-centric MSME financial service provision by both informal and formal financial service providers.



#### Informal Finance

We promote, pilot and scale market-led approaches to savings groups formation throughout the country. In doing so, we look to link savings groups' members to financial education and formalised financial services of all kinds.



#### Rural and Agricultural Finance

We work to develop the capacity of financial institutions to design, pilot and scale appropriate agricultural and rural financial products and services.



#### Inclusive Insurance

We support multi-stakeholder advisory groups on micro-insurance and advocate and coordinate policy reform, product innovation, consumer education and protection for the most vulnerable.



#### Women and Youth

We support efforts to increase financial information and services for girls, women and their households for greater income opportunities and reduced vulnerability.

Across all our thematic areas we provide significant research, policy reform, communications, knowledge management, monitoring, and results management to share our information and improve financial markets in an open, learning environment.

### Overview of our achievements (2016-2019)

**4,387** - Number of community based financial institutions (Saving Groups) providing financial products and services to targeted clients due to FSD Zambia support



**1,286,130** - Number of poor people, smallholder farmers and low-income enterprises accessing financial products and services due to FSD Zambia support



**116,966** - Number of targeted clients receiving financial education - **92,092 women**

## Speaker/Moderator Profile



**Melinda Grace Labao**  
Pioneer Insurance  
Philippines

Melinda Grace M. Labao is the Officer-in-Charge of Pioneer's Microinsurance / CARD Pioneer Microinsurance Inc. (CPMI). CPMI is the only non-life microinsurance company in the Philippines. It is a joint venture of Pioneer Insurance, one of the leading commercial insurance companies and CARD, the biggest microfinance institution with more than 7 million policyholders to date. Melinda has 14 years of experience in microinsurance handling major accounts such as rural banks, microfinance institutions, NGOs and pawnshops. She is also part of the Microinsurance Master alumni.



**Humphrey Mulele**  
Mayfair Insurance  
Zambia

Humphrey is Agriculture specialities Manager at Mayfair Zambia has extensively been involved in the design and management of Mayfair agriculture insurance portfolio. He has over 30 years in the insurance business and previous worked for Blue Shield Insurance Company Nairobi Kenya, Madison Insurance and Zambia State Insurance Corporation. Humphrey is highly passionate about the provision of high-value inclusive insurance solutions to smallholder farmers. Humphrey is an accredited Microinsurance Master.



**Barbara Mwandila**  
Hollard Life Assurance  
Zambia

Barbara Nambeye Mwandila is the CEO for Hollard Life Assurance Zambia with over 15 years experience in insurance. She is the chair person for the Life Assurance Council in Zambia and a board member of the Insurance Association of Zambia. She has vast experience in both short term and long term insurance.



**Mark Robertson**  
Microinsurance Network  
South Africa

Mark has experience in development consulting across Africa and emerging/ mass market customer insurance. He joined the Network in 2021 to work primarily with MIN's African members and country workshops, and the global Landscape Study execution and analysis.



**Janina Voss**  
A2ii  
Germany

Janina is leading the A2ii's work on actuarial capacity building for insurance supervisors as well as the Initiative's Capacity Building Strategy. Before joining the A2ii in 2015, Janina worked as Financial Systems Development Advisor at GIZ for five years with a focus on developing and monitoring technical assistant projects in the field of insurance. Janina is a political scientist and economist by training.



**Jeremiah Siage**  
AB Consultants  
Kenya

Jeremiah Siage is Director and Digital Finance Expert at AB consultants. He has 20+ years experience in digital financial services, business management and marketing across Africa. A DFS Specialist (Consultant) at IFC (International Finance Corporation) focusing on go-to-market strategies and execution in sub-Saharan Africa. Rolled out the M-Bima distribution structure at CIC Insurance. Holds a BSc, MIBA, Practitioner Certificate in Project Management -PRINCE2®; and Certificate in Digital Marketing.





**Access to Finance Rwanda (AFR)** is a Rwandan not-for-profit organisation established in 2010 by the UK's Foreign, Commonwealth, and Development Office (FCDO) in partnership with the government of Rwanda. AFR is currently funded by FCDO, MasterCard Foundation, Swedish International Development Cooperation Agency (SIDA), and Jersey Overseas Aid (JOA). It is one of the nine members in the Financial Sector Deepening (FSD) network across Sub-Saharan Africa.



**Our mission:** To facilitate a diverse and inclusive financial sector that delivers real value to the economy and people, in particular, unserved and underserved populations.



**Our vision:** A diverse and inclusive financial sector that supports increased resilience and sustainable livelihoods for all and contributes to Rwanda's economic transformation.



**Our strategic focus:** To stimulate financial sector development by partnering with financial institutions and other stakeholders to increase access to and use of financial services. It is guided by the Making Markets Work for the Poor (M4P) approach recognising that efforts to increase financial inclusion must be carried out by market actors to be sustainable.



**AFR** identifies and intervenes to address constraints that prevent the financial sector from serving Rwanda's low-income population through promoting innovations and learning that result in sustainable change. Improving access to financial services for the rural poor, women and youth is of particular focus.



**AFR** supports the Government of Rwanda's development objectives by aligning its interventions to national policy frameworks including the Financial Sector Development Programme (FSDP) II, and the National Strategy for Transformation (NST1) 2017-2024.





## Speaker/Moderator Profile



**Yizaso Musonda**  
Pensions and Insurance  
Authority  
Zambia

Yizaso Musonda is a Banking & Finance professional and is the Manager Market Development (Insurance Supervision Department) at the Pensions & Insurance Authority. She joined the Authority in 2014 and has been in the regulatory sector for over 14 years now. Having started out as a competition policy analyst and transitioned into the financial sector specifically the insurance industry. In her time as an insurance supervisor, she has had the opportunity to work on the country's current National Financial Inclusion Strategy as the secretariat for the Insurance Working Group as well as contributing to the Financial Education curriculum development. She is the liaison for Microinsurance and inclusive insurance initiatives at the Authority. Among other roles, in the last few years she has focused on index insurance and climate risk on the Zambian market and providing technical support on the subject both in house and externally. She is currently on the team from PIA participating in the 3rd Inclusive insurance Lab.



**Joyce Chirwa Mlewa**  
Pula Advisors  
Zambia

Joyce Chirwa Mlewa is a highly results-oriented individual with over 30 years experience working in both the public and private sectors. She worked with the Government of the Republic of Zambia as a performance auditor until 2005, after which she became an agro-dealer, working in rural parts of Zambia to help smallholder farmers improve their yields, until 2018.

Joyce joined Pula Advisors in 2018 and has risen to become Pula's Country Director in Zambia. In this role, she is responsible for: engaging multiple stakeholders like government officials and insurance companies for implementation of Pula's agricultural insurance products for the FISP program, client acquisition in Zambia and a few other southern African countries and managing all affairs of Pula Advisors Limited (Zambia).

She holds an Executive MBA from the University of Lusaka, a BA in Public Administration/ Sociology from the University of Zambia as well as various certificates obtained in the course of her illustrious career.



**Jeremy Gray**  
Cenfri  
South Africa

Jeremy leads the resilience team at Cenfri and he is focused on better understanding how to improve the resilience of both individuals and enterprises across the developing world and on working with both the public and private sector to achieve this. Jeremy has a particular interest in the role of policymakers and regulators in improving the role of the financial sector to meet individuals' financial needs and on how insurers can deliver better solutions to SMEs to more effectively build their resilience. He has conducted and managed research across a range of content areas throughout the developing world, including market diagnostics (financial inclusion and insurance) and discrete project work in the areas of insurance, retail payments, the measurement of financial inclusion and regulating for innovation.



**Dr. Bernard Okoe Boye**  
National Health Insurance  
Authority,  
Ghana

Dr. Bernard Okoe Boye is the Chief Executive of Ghana's National Health Insurance Authority. He is a Medical Practitioner and a Politician. Throughout his career, Dr. Okoe Boye has been passionately committed to making a difference in people's lives. Prior to his appointment as Chief Executive, Dr. Okoe Boye was a Board Member of the National Health Insurance Authority from 2021 to date. He served as a Deputy Minister for Health from 2020 to 2021. In 2018 he was appointed by the President, H. E. Nana Addo Dankwa Akufo-Addo, as the Board Chairman of Korle Bu Teaching Hospital, the premier tertiary healthcare facility in Ghana. He is a graduate of the Kwame Nkrumah University of Science and Technology where he holds a degree in Medicine and Surgery (MBChB) and a Bachelor of Science in Human Biology. He has a Master's degree in Public Health (MPH) from Hochschule für Angewandte Wissenschaften (Hamburg University of Applied Sciences) Hamburg, Germany, a Masters of Business Administration (MBA) degree from the Accra Business School and a Professional Executive Master of Alternative Dispute Resolution from Gamey and Gamey ADR Institute & the University of the Virgin Island, USA. He has authored three books to his credit namely "The Audacity of Ambition", "High Blood Pressure in Black People, An Explanation of what High Blood Pressure (Hypertension) is, how to prevent it, and preserve life", and "The Mother In The Monster – Calming the storm at the Korle Bu Teaching Hospital; Leadership At A Tough Terrain".

## Speaker/Moderator Profile



**Ashok Shah**  
APA Insurance  
Kenya

Ashok Shah is currently the Group Chief Executive Officer of Apollo Investments and APA Insurance. He is a seasoned executive with over 30 years of progressive experience within the Insurance Industry both in East Africa and England. A solid reputation for achieving corporate growth objectives through providing strategic direction, diverse perspectives and positive leadership Ashok's education is in Applied Chemistry and professionally he is a Chartered Insurer with ACII. He is a member of the Chartered Institute of Arbitrators (MCI Arb) and an Associate of the Insurance Institute of Kenya (AIK). He is a past Chairman of Association of Kenya Insurers (AKI) and currently the Group Chief Executive of Apollo Investments Limited. He is a Director of CDSC representing the Capital Market Challenge Fund. Other directorships include APA Insurance Ltd, Barclays Bank of Kenya, APA Life Assurance, Apollo Asset Management, APA Insurance Uganda and Reliance Insurance Company Ltd in Tanzania. He was the first recipient of the Life Time Achievement Award for contribution to the Kenyan Insurance Industry and a finalist for both the 2015 and 2016 AABLA Philanthropist of the Year award and 2016 Entrepreneur of the year award.



**Ovia K. Tuhairwe**  
Radiant Yacu  
Rwanda

Ovia is the Chief Executive Officer of Radiant Yacu Microinsurance Company Limited, the first and only dedicated composite microinsurer in Rwanda. Ovia has over 15 years' professional experience in insurance industry and over 5 years in the inclusive insurance space. Ovia is a certified Microinsurance Master under the Microinsurance Master Leadership programme. She is also a certified Inclusive Insurance Trainer under ILO's Impact Insurance Facility programme. Ovia has been instrumental in the design and implementation of various inclusive insurance products and models in Rwanda and also participated in the design and the implementation of Rwanda National Agriculture Scheme under Livestock & Crop insurance. She is passionate about serving the underserved and unserved market segments of the population with client centric inclusive insurance solutions.



**Mwenda Kwendakwema**  
Vision Fund  
Zambia

Mwenda is Head of Partnerships and Innovations at Vision Fund Zambia. She has 14+ years of experience in the financial sector. She is responsible for building a portfolio of strategic partners with Vision Fund Zambia for the sole purpose of providing an inclusive financing solution to both formal and informal sectors. Her role is to provide oversight and coordination in building a portfolio of strategic partners. She is responsible for Agr-business with regards to inclusive and value-chain financing, and providing inclusive insurance solutions to the agric-sector through signed partnerships. She overlooks marketing, product design, and development for Vision Fund Zambia. She has a passion for financial inclusion with an interest in expanding both formal and informal financial services to rural and remote communities through strategic partnerships. She holds an MBA in Management Strategy and a Bachelor of Arts Degree from the University of Zambia.



**Rahel Musyoki**  
Inclusive Healthcare Advisor  
Kenya

Rahel is a Strategic Consultant and Healthcare Advisor based in Kenya, where she offers a unique skill set comprising invaluable managerial experience spanning 10+ years and talent for catalyzing business growth through creation of sustainable and strategic business models in Africa's healthcare industry. Her current contribution includes offering strategic consulting services for global healthcare organizations that are making entry or expanding their disruptive healthcare technologies in Kenya and other African countries. She served as part of the East Africa's advisory panel for the International Health Insurance Forum held in Rwanda in April 2022. Rahel is very passionate about influencing the agenda of accelerating the access of affordable healthcare in Africa, and through her content creation platforms on YouTube and podcast channels, she actively engages with industry leaders and stakeholders on this topic. Previously, Rahel served as the Business Development Manager, CarePay (M-TIBA) Kenya where she contributed towards co-creating sustainable solutions through partnerships with private healthcare stakeholders that has enabled thousands of citizens in vulnerable and marginalized communities to have access to affordable healthcare. Her contribution within this organization led her to be feted by Angaza Awards in 2022, as one of the top 10 women to watch in banking and finance.

## Speaker/Moderator Profile



**Joseph Chegeh**  
ACRE Africa,  
Kenya

Joseph is a highly dedicated and motivated Agriculture Development Specialist with extensive expertise in agriculture insurance and risk management with over 10 years of experience in the agriculture space. He has managed to acquire working experience, having worked in different organizations, served different African and Asian countries, and currently working as a Commercial Portfolio Manager at ACRE Africa and in-charge of the West African market and Advisory business arm. Before joining ACRE Africa, Joseph worked at two reputable insurance companies and actively participated in development of national subsidized agricultural and livestock insurance programs as well as an aquaculture insurance solution for fish farmers in Kenya. He therefore has an edge in providing underwriting guidelines for agribusiness risks for ACRE Africa products and to African insurance companies. Joseph plays a lead role in training clients and stakeholders about agribusiness insurance and risk management in both crop and livestock value chains.



**Ayandev Saha**  
KM Dastur & Company,  
United Kingdom

Ayandev has over a decade of design and implementation experience in pension, life, health and agriculture insurance scheme(s) across Afro - Asia region. He has led several World Bank, ADB and donor funded (e.g., USAID, UKAID, IFAD) projects and advised governments, regulators, associations and insurers on social security schemes, regulations and strategies for building mass markets. He has worked extensively in areas of product development, relationship management and facilitating tie-ups with partners and donors to provide insurance and pension solutions to the low-income households. Ayandev has served as the Strategic Advisor for the Financial Sector Development Directorate in the Ministry of Finance and Economic Planning, Government of Rwanda.



**Elias Omondi**  
Financial Sector Deepening  
Africa  
Kenya

Elias has over 10 years of experience in developing policies and regulations in the financial sector. He leads the development and implementation of programmes that work to improve the enabling environment for risk markets in Africa to drive systemic change in the market for insurance and other risk management instruments at FSD Africa. Previously, Elias worked as an Actuary at the Insurance Regulatory Authority (IRA) of Kenya where he was instrumental in the development and implementation of risk-based regulations and automation of supervisory processes and tools in the insurance sector. He also supported market innovation, designing, and testing innovative mechanisms of risk management through the formulation of the Regulatory Sandbox (BimaBox) and InsurTech Accelerator Platform (BimaLab). Elias worked on various international technical assistance projects for the World Bank, IMF and GIZ assisting over 15 regulatory bodies in the insurance, pensions and capital markets sector in Africa, Asia and the Caribbean to strengthen their regulatory and supervisory frameworks. Elias holds a Master of Science (MSc) in Actuarial Management from Cass Business School, United Kingdom and a Bachelor of Science (BSc) in Actuarial Science, with IT from Maseno University. He is an Associate Actuary of The Actuarial Society of Kenya (TASK) and Institute and Faculty of Actuaries (IFOA), United Kingdom.



**Moses Siame**  
Professional Insurance  
Cooperation Zambia (PICZ)  
Zambia

Moses Siame is currently the Managing Director of Professional Insurance Corporation Zambia (PICZ). He is also the current President of the Insurers Association of Zambia. He has over 11 years professional experience in the insurance industry and served on various senior executive positions.



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# Quick facts about the host nation Zambia

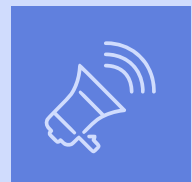


- Area: 752,614 Square kilometres
- Population: 19 million
- Economic activities: Mining, agriculture, fisheries, food processing, and tourism, among others.
- National Parks: 20 National Parks and 34 Game Reserves
- World heritage site: Mosi-oa-Tunya/Victoria Falls
- Neighbouring countries: Democratic Republic of Congo, United Republic of Tanzania, Malawi, Mozambique, Zimbabwe, Botswana, Namibia and Angola.
- Human Development Index (HDI) ranking: 0.584



### **STIMULATING DEMAND**

- Through increased awareness, education, and availability of appropriate inclusive insurance products.
- Consumer education



### **STRENGTHENING SUPPLIERS**

- Through improved skills, data analytics, partnerships, technology, and innovation.
- Industry capacity building / training



### **CREATING AN ENABLING ENVIRONMENT**

- Through advocating for responsive regulatory, data analysis and enhanced supervision.
- Digital transformation



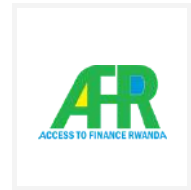


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