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6th Asia Conference on Microinsurance


24 - 25 Jul 2012 • Mandarin Oriental, Manila, Philippines

Theme: "Microinsurance as a Growth Catalyst for Insurance to Reach Out to the Masses"




Keynote Address

Atty. Emmanuel F Dooc
Commissioner,
Insurance Commission, Philippines



Special Address I

Prof Dr David Dror
Chairman,
Micro Insurance Academy




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Led by Asia, microinsurance has grown rapidly over the recent years. Asia has accounted for some 80% of the current microinsurance initiatives. Given the population base and their socio economic status, there is increasing scope for dynamic growth. Many insurance companies are rapidly positioning themselves to capitalise on the emerging growth opportunities in this field.

There have been many innovations in the field of microinsurance over the past years. New products covering a variety of risks have been piloted and distributed to poor households through an increasing diversity of channels. More commercial insurers have also entered the low-income market thus creating significant capacity for scale.

The 6th Asia Conference on Microinsurance organised by *Asia Insurance Review* will have the theme: "Microinsurance as a Growth Catalyst for Insurance to Reach Out to the Masses". The two-day event will look at how Asia as a whole has embraced microinsurance with its two microinsurance powerhouses - China and India – spearheading the trend; ways to build capacity and expedite the maturation process of the microinsurance market; how insurance companies can better position themselves to capitalise on the emerging growth opportunities in microinsurance; as well as insights into latest market developments on successful microinsurance models and case studies of successful schemes and operational lessons.

The conference will once again provide the rallying point for stakeholders and microinsurance experts to get together including representatives from international organisations, NGOs, MFIs, multilateral development banks, development-aid agencies, insurance and reinsurance companies, actuaries, underwriters, academics, policymakers and regulators.

Who Should Attend

- Insurers and Reinsurers
- Banks
- Brokers
- Consultants and Service Providers to the Insurance Industry
- Development Aid Agencies
- Donors
- Micro Finance & Governmental Institutions
- NGOs
- Regulators

Key Topics

- The Competitive World of Microinsurance - Global Trends and Opportunities
- Regulatory Challenges Facing Microinsurance: Working Towards a Global, Structured Environment
- What are the Catalysts for Growth in Microinsurance
- Micro-Reinsurance: Defining the Future Commercial Opportunity in Microinsurance
- Developing a Profitable Microinsurance Model: Win-Win for All Stakeholders
- Microinsurance in Philippines – Hot Issues, Key Challenges & Policy Reforms
- Case Studies on Microinsurance Initiatives and Success Stories

**SIGN UP before 6 July 2012
to save up to US\$500!**

**Roundtable Discussion:
Evaluating the Microinsurance Landscape –
What Does the Future Hold**

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PROGRAMME

Day 1: Tuesday, 24 July 2012

8.00 am Registration & Coffee

9.00 am **Opening Address** by Chairman of Conference
David Piesse, Head of Asia Pacific, Ultimate Risk Solutions, Hong Kong

9.15 am **Keynote Address**
Atty. Emmanuel F. Dooc, Commissioner, Insurance Commission, Philippines

9.45 am **Special Address I: Innovative and Avant-Garde Work on Climate-Change Related Microinsurance**
Prof Dr David Dror, Chairman, Micro Insurance Academy

10.30 am Tea Break

Microinsurance: Effectiveness & Sustainability

11.00 am **Developing a Profitable Microinsurance Model: Win-Win for All Stakeholders**
Yogesh Gupta, Senior Vice President & Head, Business Procurement & Micro Insurance, Bajaj Allianz Life Insurance Company, India

11.30 am **Microinsurance: A Challenge for Effective Consumers' Protection**
Dr Antonis Malagardis (Program Manager) & Dante Oliver Portula (Senior Finance Adviser), GIZ - MIPSS (Microinsurance Innovations Program for Social Security), Philippines

12.00 nn Lunch

Evaluating the Business Proposition of Microinsurance

1.30 pm **Universalization of Micro Health Insurance - Can Private Micro Insurance Supplement Government's Efforts in Reducing Vulnerability for the Bottom of the Pyramid**
Pompy Sridhar, Consultant, Health and Micro Insurance & Advisor to Rashtriya Swasthya Bima Yojana (National Health Insurance Programme), India

2.00 pm **Insurance Industry's Value Proposition to the Bottom of the Pyramid: Social Versus Commercial Aspects of Microinsurance**
Captain Mahmood Sultan, Senior General Manager, Adamjee Insurance Company, Pakistan

2.30 pm Tea Break

Special Focus: Catalysts for Growth in Microinsurance

3.00 pm **Micro-Reinsurance: Defining the Future Commercial Opportunity in Microinsurance**
Michael Schwarz, Head, Global Partnerships East Asia, Swiss Re, Hong Kong

3.30 pm **Microinsurance as a Long Term Growth Strategy: What Makes Microinsurance Works**
Teddy Hailamsah, President Director, PT. Asuransi Central Asia, Indonesia

4.00 pm **The Role of Institutional Investment Funds in the Growth of Microinsurance**
David Steel, Director of Investments, LeapFrog Investments, Australia

4.30 pm Close of Day One

Day 2: Wednesday, 25 July 2012

9.00 am **Special Address II: Moving Toward a Proportionate Regulatory Framework: Recent Developments in Regulation and Supervision in Supporting Inclusive Insurance Markets**
Arup Chatterjee, Senior Financial Sector Specialist, Office of Regional Economic Integration, Asian Development Bank, Philippines

9.30 am **The Competitive World of Microinsurance - Global Trends and Opportunities**
Mary Yang, Microinsurance Innovation Facility, International Labour Organization (ILO), Switzerland

10.00 am **Dynamic Financial Analysis and Microinsurance**
David Piesse, Head of Asia Pacific, Ultimate Risk Solutions, Hong Kong

10.30 am Tea Break

Market Focus: Success of Microinsurance in the Philippines

11.00 am **Microinsurance in Philippines - Hot Issues, Key Challenges & Policy Reforms**
William H. Martirez, Country Manager, MicroEnsure Philippines

11.30 am **Development of Microinsurance in the Philippines**
Gregorio D. Mercado, President & CEO, Philippine Prudential Life Insurance Company, Inc. & President, Philippine Life Insurance Association

12.00 nn **Growth and the Spirit of Microinsurance: Lessons Learned by BenLife Over the Last 20 Years**
Jaime C Fernandez, Executive Vice President & Chief Operating Officer, Beneficial Life Insurance Co, Inc (BenLife), Philippines

12.30 pm Lunch

Case Studies on Microinsurance Initiatives and Success Stories

2.00 pm **ADB's Support for Emerging Microinsurance in Vietnam - The Constraints and the Way Forward**
Hiroyuki Aoki, Senior Financial Sector Specialist, South East Asia Department, Asian Development Bank, Philippines

2.30 pm **Key Challenges of Micro Insurance Practices/Work in Bangladesh: Practical Business Solutions**
Kazi Md Mortuza Ali, Managing Director, Prime Islami Life Insurance, Bangladesh

Roundtable Discussion: Evaluating the Microinsurance Landscape - What Does the Future Hold

3.00 pm Panellists will look at the numerous changes in the microinsurance market and how insurance companies can better position themselves to capitalise on the emerging growth opportunities in microinsurance. Topics to be discussed include:

- Microinsurance: A Growth Opportunity for Commercially Focussed Insurers
- Capitalising on Microinsurance Business Opportunities in Developing Economies
- Ways to Build Capacity and Expedite the Maturation Process of the Microinsurance Market
- Investing in Low Premium Products for the BOP Market Whilst Achieving Financial Sustainability & Growth

Panellists:

- *Teddy Hailamsah, President Director, PT. Asuransi Central Asia, Indonesia*
- *William H. Martirez, Country Manager, MicroEnsure Philippines*
- *Indra Catarya Situmeang, Technical Director, PT Asuransi Jiwasraya & Member, Indonesia Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia)*

4.00 pm Close of Conference with Tea Break

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Fax to: (65) 6512 5335

Conference Registration Form

To: Ms Wee Ling, Asia Insurance Review
 69 Amoy Street, Singapore 069 888 • Tel: (65) 6224 5583
 DID: (65) 6372 3167 • email: weeling@asiainsurancereview.com
 or register online at www.asiainsurancereview.com
 Co. Regn no.: 199 003 818 H • GST Regn no.: M2-009 466 93

PERSONAL PARTICULARS

Name: Mr/Mrs/Ms/Dr/Prof
 First Name: _____ Last Name / Surname: _____
 Job Title _____
 Company _____
 Address _____

 Tel: () _____
 Mobile: () _____
 Fax: () _____
 email: _____

REGISTRATION

Early Bird (valid till 6 Jul 2012)	Normal Registration
Subscribers <input type="checkbox"/> US\$980 Non-Subscribers <input type="checkbox"/> US\$1,280* (*Free One Year Subscription to Print Edition of Asia Insurance Review & AIR e-Daily)	Subscribers <input type="checkbox"/> US\$1,480 Non-Subscribers <input type="checkbox"/> US\$1,680*

Full registration fees MUST be paid before the valid dates for admittance at conference.

Only registrations FULLY PAID FOR by the early-bird deadline will be eligible for the discount.

I came to know about this conference through:
 AIR/MIR magazine AIR/MIR Website Brochure Email
 Referral by (Association/ Sponsor/ Speaker/ Exhibitor/ Business Contact)
 Remarks: _____

Group registration:
Special Offer for Year 2012: Register two delegates from the same company, and send the third delegate to attend the conference free of charge! (Valid only for delegates from the same company in the same country)

Registration fee includes participation at Conference plus tea breaks and lunches.
 All meals are prepared without pork, lard and beef.
Special Dietary Requirements
 I would like to have vegetarian meals during the Conference.

Closing date for registration: 17 Jul 2012

For cancellation in writing made before **6 Jul 2012**, 50% of the conference fee will be refunded. No refunds will be made for cancellations after **6 Jul 2012**. However substitution or replacement of delegates will be allowed.

PAYMENT

I undertake to indemnify the organisers for all bank charges

I enclose a cheque / bankdraft in US Dollars made payable to "ASIA INSURANCE REVIEW"

Telegraphic / Wire Transfer to the following account:
 The Development Bank Of Singapore, 6 Shenton Way,
 DBS Building, Singapore 068 809
 • US\$ (Account No.: 0001 - 004838-01-9-022)
 • Swift Code: DBS SSGSG

Please debit the sum of US Dollars US\$ _____ for Conference Registration fee from my

Mastercard VISA American Express

Card Holder's Name: _____
 Card No.: _____
 Expiry Date: ____ - ____ (mm-yy) Total Amount: US\$ _____
 Signature: _____ Date: _____

Fax to: +63 (2) 857 4759

Please fax Room Reservation Form direct to Hotel

Hotel Reservation Form

Attn: Ms Milet Rolloda,
 Group Coordinator
 Email: momnl-rsvngrpcoord@mohg.com

Mandarin Oriental Manila
 Makati Avenue, Makati City 1226,
 Metro Manila, Philippines
 Tel: + 63 (2) 750 8888, Fax: + 63 (2) 857 4759
www.mandarinoriental.com/manila/

Please fill in Guest particulars on Registration Form

ARRIVAL DATE

Check in date: _____
 Flight: _____ ETA: _____

DEPARTURE DATE

Check out date: _____
 Flight: _____ ETD: _____

ROOM

- Superior at **Php5,500++**
- Deluxe at **Php6,000++**
- Club Deluxe at **Php8,500++**
- Double Occupancy: Additional supplement of **Php1,000++**
- Rates are subject to 12% Value Added Tax, 0.06% local tax and 10% service charge
- Complimentary Full buffet breakfast at the Paseo Uno
- Check in 14:00 HRS / Check out 12:00 HRS
- Any cancellation or no show after **17 July 2012** will be charged a cancellation fee equivalent to the value of the entire stay.
- All reservations must be guaranteed by complete credit card details (Cardholder's name, credit card number & expiry date). **No guarantee no booking.**

AIRPORT TRANSFERS

- Not required
 - Airport to Hotel at **Php2,750 nett.**
 Toyota Camry accommodates 3 persons with luggage in one car.
 - Hotel to Airport at **Php2,750 nett.**
 Toyota Camry accommodates 3 persons with luggage in one car.
 - Airport to Hotel at **Php3,270 nett.**
 Lexus accommodates 3 persons with luggage in one car.
 - Hotel to Airport at **Php3,270 nett.**
 Lexus accommodates 3 persons with luggage in one car.
- Airport transfers can only be confirmed with flight details.

Additional comments/special requirements:

RESERVATION GUARANTEE

Credit Card

Visa Mastercard Amex
 Diners JCB

Credit Card Number: _____

Expiry Date : _____ month _____ year

Cardholder's name: _____
 Signature of Cardholder: _____
