4th Asian Conference on Microinsurance

22 – 23 July 2010
Intercontinental Asiana Saigon, Ho Chi Minh City, Vietnam

Theme: “Going Beyond Just Sales to Serve and Service the Customers – The Real World of Innovation, Claims Management and Payments in Microinsurance”

Profile of Speakers & Sponsors
Mr Piesse has over 30 years experience in the insurance industry and has combined insurance, information technology and disaster risk management into a lifelong career. He is a member of the Chartered Insurance Institute and a Chartered Practitioner of the British Computer Society.

He started his underwriting career at Lloyds of London and worked in the insurance industry in North America and Europe for 10 years before joining the United Nations as a risk management consultant. At the United Nations he was involved in a variety of missions covering many countries on all continents. Some of the work involved reinsurance reporting, microfinance, natural disaster risk management, earth sciences and management information analytics.

Settling in Asia Pacific region permanently Mr Piesse worked in the Chinese insurance industry for several years before taking the position of Global Head of Sun Microsystems based in Hong Kong. In this role he created the blueprint for the insurance company of the future and headed up both the microfinance program and the Islamic finance program. In 2009 he took over the roles of Chairman of Asia Pacific for Unirisx LLC and in parallel the role of Global Head of Microinsurance making the Unirisx platform mission to be a standard for microinsurance.

Mr Piesse has specialised in the microfinance sector for a period spanning 20 years since the United Nations. It is only in the last five years that this sector has become increasingly commercial to assist inclusion. He has helped initiate programs pan India for literacy, healthcare and financial inclusion and currently looking at reusing the programs in other parts of Asia, South America and Africa. These programs require a combination of skills from reinsurance, brokerage, underwriting, distribution, banking and in depth knowledge of the INTERNET and cell phone technology. It is these combination of skills that enable comprehensive microinsurance programs to be put together to get outreach, sustainability and benefits for all - the macro business drivers for microinsurance.

In 2007, Mr Piesse assisted Asia Insurance Review to create the Asian Microinsurance Summit. This summit is now in its fourth year and has delivered papers from Philippines, India, China and now Vietnam. In 2005 he was a founder charter member of the MiRT (Microinsurance Round Table Singapore) in conjunction with RMS and numerous reinsurers to put together reinsurance and umbrella protection programs for the microinsurance programs in disaster prone countries. In 2009 he co-developed with Indian partners JAINTV MBBS (Mobile Banking and Bima Service) which combines satellite/news networks in rural areas with mobile hospitals and underlying insurance technology. This is now in production and expanding yearly.

He is the author of many white papers and articles on microinsurance, social networks and rural areas, microtakaful, virtual worlds peer to peer lending and disruptive technology paving the way for increased financial inclusion in the micro sector.

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Mr Dat has been in the life insurance business for 12 years with the Prudential Vietnam (PVN). He started his career in recruiting, training and managing insurance agents. During 2007-2009, he was appointed as Country Chief Agency Officer. Previously, he developed a very unique model of general agency for the Vietnam market, and that model has now become rather popular among several life insurers in the country. His current role in PVN is Chief Officer in charge of business operation management nationwide.

Mr Dat has achieved many professional designations from LOMA Financial Services Education (USA), FSI, FLMI, PCS, ARIC, AAIA, and AAIPA. He has been elected as Member of the Board of Management, a governing body of Association of Vietnamese Insurers (AVI).

He is also well-known as an outstanding speaker in Prudential Vietnam and a Professional Member of National Speakers’ Association- NSA (USA).

In 2009, he was honorably given the Certificate of Merits from the Minister of Finance (Vietnam) for his excellent efforts and contributions to the development of Vietnam life insurance industry during 1999-2009.

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Special Address

Prof Dr David Dror
Chairman, Micro Insurance Academy, India & Professor of Health Insurance, Erasmus University Rotterdam

Prof Dr Dror gained international recognition as an authoritative expert in micro health insurance over the last decade. His research interests include:

• Demonstrating how reinsurance could remedy the adverse impact of small group size – typical to community based health microinsurance
• Expressing and quantifying the added cost to the poor of borrowing and selling assets to finance healthcare costs. This understanding should inform policy measures to remedy the problem
• Obtaining reliable evidence on the health seeking priorities of rural poor; this knowledge would inform the design of benefit package composition
• Developing a method (based on mathematical modelling) to fast-track acquisition of local data needed for premium calculations based on local information
• Building up insurance education tools and techniques that can be effective even among illiterate and innumerate rural persons (using video, film, plays, stories, songs etc)
• Implement tools for involving groups of prospective clients in benefit package design and operational functions, with the view to lowering costs and enhancing client retention and satisfaction
• Developing a coherent framework and metrics for impact evaluation of CBHI schemes

Dr Dror founded the Micro Insurance Academy (MIA) in New Delhi in 2007, and acts as its Chairman. MIA is the first institution worldwide wholly devoted to developing tools and implementing the entire business process of mutual insurance schemes through which base-of-the-pyramid groups can manage risks from the ground up.

Dr Dror holds a DBA (Magna cum Laude) and a PhD (Summa cum Laude). He is honorary professor at Erasmus University Rotterdam (Netherlands), and visiting professor at CERDI / Univ. d’Auvergne, Clermont-Ferrand (France).

His reputation originated from his early conceptual framework on ways to link grassroots poor communities with reinsurance (a concept he called “Social Re”) and his seminal volume “Social Re Insurance: A New Approach to Sustainable Community Health Financing” (with A. Preker; published by World Bank and ILO). He publishes regularly, with over 40 scientific and evidence-based articles published by peer-reviewed journals on issues relating to implementing micro health insurance and measuring impact. His publications are accessible freely at http://ssrn.com/author=183410.

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Role of MFIs to Disseminate Microinsurance Products

Alex M. Dimaculangan
President – CARD MRI (Center for Agriculture and Rural Development – Mutually Reinforcing Institutions) Insurance Agency, Inc, & General Manager – CARD Mutual Benefit Association, Inc., Philippines

Mr Dimaculangan is the President of CARD MRI Insurance Agency (CaMIA). It was established to serve the identified insurance needs of Center for Agriculture and Rural Development – Mutually Reinforcing Institutions (CARD MRI) and its affiliates through partnership with various insurance companies; and to conceptualize microinsurance products as needed by the members of CARD MRI and its affiliates.

He is also the General Manager CARD Mutual Benefit Association, Inc. (CARD MBA), the insurance arm of CARD MRI. He institutionalized the Build Operate And Transfer (BOAT) Program. It is a package of technology designed for all interested organized groups to build infrastructure of a mutual benefit association operate it and for a certain period transfer the ownership to the organized group. He is now working with 12 organized groups under the BOAT program. Upon invitation, he is lecturing on microinsurance to various groups and occasions in the country and around the world.

He was given Certificate of Recognition by former Insurance Commissioner Evangeline C. Escobillo on September 9, 2006 for his contribution and unwavering support to the microinsurance industry of the Philippines. And he was elected as member of the Board of Trustees for two-year term of the Asia and Oceania Association (AOA) of the (International Cooperative and Mutual Insurance Federation (ICMIF)

He is the architect of the Build Operate And Transfer (BOAT) Program and co-authored two books entitled:
• Responding to Needs, Sustaining the Vision: CARD MRI’s Strategic Management Approaches;
• Aboard the BOAT of CARD MBA: Insights on Promoting Mutuality in the Philippines

Mr Dimaculangan is an alumnus of the Asian Institute of Management having completed the 18-month Executive Master in Business Administration in May, 2007. He is a holder of Certificate for Small Industry Consultancy from the University of the Philippines, Institute of Small Scale Industry, Diliman, Quezon City in October 1994; and Certificate in Entrepreneurial Management from Nanyang Polytechnic-NTUC Income Academy, Singapore in April, 2005. He is also a holder of composite license from the Philippine Insurance Commission having license both for life and non-life insurance. He is a graduate of University of the Philippines - Los Baños with a degree in Bachelor of Science in Agriculture major in Agricultural Economics and minor in Farm Management in 1977. He graduated high school from the Ateneo de San Pablo, San Pablo City in 1971.

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Alternative Distribution: Moving Beyond the MFI

Steve Coffey
Vice President, Strategic Relations, MicroEnsure, United Kingdom

Mr Coffey joined MicroEnsure with 20 years senior management experience within the commercial sector.

Prior to joining MicroEnsure, he specialized in establishing emerging businesses for international blue chip companies, including Omron Corporation in Japan, Checkpoint Systems in the USA and most recently Avery Dennison Corporation in the USA. In his private capacity, he has also established two UK based charities supporting street children in Kenya and is an active Trustee of KCITI, Kenya's largest independent technical college, providing vocational training to over two thousand underprivileged students from Nairobi's slums.

Mr Coffey lives in England, is married with three children and is passionate about serving the world's poor.

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Roland Steinmann
Microinsurance Specialist, MicroInsurance Centre, LLC, Switzerland

Mr. Steinmann is a consultant for the MicroInsurance Centre. He holds an MSc in environmental sciences (ETH Zurich, 1997) and an MRes in international economics (IEP/Sciences Po, Paris, 2007). His recent microinsurance work has taken him to Armenia, Bangladesh, Jordan, Kenya, Vietnam and the West Bank. He co-authored a manual for efficient process design in microinsurance.

Before focusing on microinsurance, he acquired extensive insurance expertise during eight years as an underwriter with Swiss Re. In 2008 he co-founded the Fair Trade Insurance Initiative, which promotes innovative insurance solutions for smallholders in developing countries.

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Making Microinsurance Sustainable – Beyond Just the PR

Mike Blakeway
President Director / CEO, Chartis Insurance Indonesia, PT

Mr Blakeway has 30 years experience in the insurance industry, 25 years are with AIG/ Chartis. A South African citizen, he started with Chartis in South Africa. He spent five years in the MEMSA Region (Middle East, Mediterranean and South Asian Countries) and was posted to Indonesia at the end of 2005.

Chartis Indonesia has developed microinsurance programs and is currently writing 100,000 new customers per month. It is also helping other countries in the region to develop microinsurance programs, such as Vietnam and Cambodia. It recently hosted a team from Cambodia comprising the members of the Central Bank and Insurance Regulatory office, together with Cambodian MFIs, who were keen to learn more about the Indonesian microinsurance model.

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Technology as a Critical Means to Help Streamline Microinsurance Operations

Jeremy A. Donaldson
Insurance Industry Leader – ASEAN, IBM Global Business Services, Singapore

Mr. Donaldson is a highly focused, results-oriented business leader with over 23 years of diverse management experience in the financial services industry. His career has covered front office, operations, IT areas of insurance, wealth management & financial markets, and retail banking industries; and he has recently arrived in Singapore to help build IBM Global Business Services' portfolio of engagements and relationships with insurance industry players across the South East Asia region. His specific areas of expertise are in the realm of business and IT strategy development, business architecture, business process improvement & organizational design, and systems integration.

He advises clients' executive management teams in areas of goal setting and managing priority initiatives, helping them to focus their efforts on developing strategic goals, and aligning & delivering their initiatives in support of those goals – from enterprise-wide programmes to line-of-business-specific projects.

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Enhancing Microinsurance Effectiveness using IT

Mangesh Vaitla
Co-Founder, C2L BIZ Solutions

Mr Vaitla has in total over 17 years experience, with over 11 years in insurance related IT industry, in various capacities. Lately he has been spearheading his co-founded company's initiative in microinsurance, with a solution designed ground up to meet the unique needs of microinsurance business.

He specializes in providing consultation to insurance companies, understanding insurance challenges faced across global markets and creating unique solutions for addressing the challenges, business process reengineering and bringing diverse teams together to achieve defined objective.

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Mangesh Patankar  
**Crop Insurance Consultant, India**

Mr Patankar has a Post Graduate Diploma in Rural Management from the Institute of Rural Management, Anand, 2006-08; and Bachelor of Engineering (Computer Engineering) from the Mumbai University, 2000-04 (Secured First Class).

He was a Consultant at the Centre for Insurance and Risk Management, IFMR Research, Chennai from May 2008 to May 2010.

He has the following experience in research and feasibility studies:
- Appointed referee for papers submitted under ILO-Microinsurance Innovation Facility Research Grant Programme
- Leading the project of analyzing impacts, acceptability and feasibility of bundling weather information with weather insurance in India with Weather Risk Management Services. Monitoring and evaluation consultant for the same
- Involved in ground truthing exercise for wheat crop in Maharashtra, India for Indian Space Research Organization
- Action research in launching localized weather index insurance products in Dungarpur (Rajasthan), India with Confederation of Indian Industries and State Government of Rajasthan
- Conducted feasibility study for designing bundled price risk and production risk management solution for Sironj Crop Producers Company Limited and National Commodity and Derivatives Exchange in Madhya Pradesh, India
- Assisted ILO Microinsurance Facility to assess the feasibility study of launching weather insurance in for Sri Lanka
- Assessed microinsurance management systems prevalent in the Indian market for front office operations

He has participated at the following trainings and presentations:
- Speaker at Scientific Committee Meeting for Index Insurance Innovation Initiative at FAO, Rome, January 2010
- Panel member for “Going beyond traditional and weather products”, National Conference on Microinsurance arranged by UNDP India and IFMR, December 2009
- Faculty for “Rapid Immersion into Microfinance” training programme by Centre for Microfinance, July 2009
- Faculty for training given to the authorities from BAAC (Thailand), arranged by CIRM, March 2009
- CIRM representative at the annual meeting of International Task Force on Commodity Risk Management at Brussels
- Programme designer and administrator for “The Microinsurance Experience in India” to Central American insurers, arranged by CIRM, May-June 2008.

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Hatim Baheranwala  
**Project Leader, WorldGranny Pension & Development Network, India**

The Pension & Development Network is a co-operative network between various Dutch financial companies and institutions; driven by World Granny, which is a Dutch NGO working to empower old people across the globe. Mr Baheranwala has been the Project Leader since February 2010, working to review and provide assistance to upscale, a micro-pension scheme driven by SHEPHERD; which is an NGO active in the state of Tamil Nadu, India.

Previously, he was the Portfolio Manager, Private Equity at the SPF Beheer bv, the asset manager and pension administrator, for the railway and the public transport pension funds in the Netherlands.

He holds a Bachelor of Engineering (Information Technology) from the University of Mumbai, India, and is Level III candidate of the CFA program.

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**International Initiatives for Promoting Financial Inclusion And The Access To Insurance Agenda**

**Arup Chatterjee**  
Principal Administrator, International Association of Insurance Supervisors (IAIS), Switzerland

Mr Chatterjee is Principal Administrator of the International Association of Insurance Supervisors (IAIS), the international standards setting organisation for insurance regulation and supervision comprising of members from some 140 countries, since 2005. He is responsible for the implementation of insurance standards, capacity building and training in emerging market jurisdictions and managing the secretariat of the IAIS-Micro Insurance Network Joint Working Group. He has over 20 years experience in the insurance industry spanning across insurance operations, policy making, regulation and supervision. Prior to joining the IAIS, he was a senior Deputy Director in the Insurance Regulatory And Development Authority (IRDA), India where he was active in developing, communicating and implementing regulatory policy for almost a decade. He was closely involved with the drafting of the concept paper to develop microinsurance initiatives in India which formed the basis for the notification of microinsurance regulations in 2005. He had a stint with the federal Ministry of Finance, as part of the interim regulatory authority to introduce policy reforms and spearhead the opening up of the insurance sector. In the initial part of his career, he worked for a non-life insurer and was involved in handling insurance operations, which included underwriting, claims, reinsurance, product development and distribution.

He obtained a BA with Honours in Economics and Mathematics from University of Delhi, MA in International Economics from Jawaharlal Nehru University, a Masters in International Business from the Indian Institute of Foreign Trade and a Postgraduate Diploma in Life Insurance and Pensions Regulations from Monash University.

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**G20 Initiatives in Microinsurance: Activities and Plans of the G20 Finance Ministers and Heads of State on Financial Inclusion**

**Douglas Wm. Barnert**  
President, Barnert Global Ltd, United States of America

Mr Barnert is President of Barnert Associates, Inc.; formed in 1986 and President of Barnert Global Ltd.; formed in August 1999. He formed both companies to provide consulting services in legislative and regulatory matters on a national and international level. He is also Publisher of The Barnert Reports™, a monthly commentary on investment and other asset related issues in insurance regulation.

Currently he works with interested industry advisors to assist the NAIC in responding to proposals by the International Accounting Standards Board and the Financial Accounting Standards Board. Mr Barnert is a member of the Joint Working Group on Microinsurance, a joint effort of the International Association of Insurance Supervisors (IAIS) and the Consultative Group to Assist the Poor (CGAP). He participated in the drafting of Issues In Regulation And Supervision Of Microinsurance, published in June 2007.

In January 2008, he gave a presentation in Beijing on Transparency and Disclosure in Microinsurance at the Workshop on Expanding Access to Microinsurance for the Poor sponsored by the World Bank, the International Association of Insurance Supervisors, and the China Insurance Regulatory Commission

Mr Barnert, announced the opening in Second Life of a new island for microinsurance projects from around the world. Microinsurance Island will be home for a variety of projects. It will also contain a main building for offices for providers, donors, and other participants in the microinsurance world. The opening of the island, coordinated with the opening of the World Economic Forum in Davos, is an opportunity for villages in rural poor areas of the world to display their projects. The firm also coordinates the activities of the Global Communications Group, a group of nine insurance company trade associations from around the world that share ideas and strategy on a regular basis. In order to accomplish this Mr Barnert and his staff have attended every IASC/IASB Board meeting around the world since the meetings were opened in March 1999.

Mr Barnert is an Official Observer to the International Association of Insurance Supervisors. For two years he coordinated presentations of international observers to the Accounting Subcommittee of the IAIS. He reports regularly to the Emerging Countries Subcommittee of the IAIS on accounting developments in the world.

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**Distribution of Microinsurance in Vietnam - Manulife and Vietnam Women's Union Partnership**

**David Wong**  
**Senior Vice President & Regional Executive for Malaysia, Philippines, Thailand, Vietnam, Manulife Financial, ASEAN Operations**

Mr Wong is currently the Regional Executive of Manulife Financial for South East Asia, in charge of the four Manulife operations in Malaysia, Philippines, Thailand and Vietnam.

He has 29 years of experience in the insurance and financial industry (with one company – Manulife Financial) and has extensive management experience in general management, agency distribution, information technology, underwriting, customer service and market research in Canada, the United States, Hong Kong, Macau, Taiwan and Vietnam.

A graduate of the University of Waterloo, Canada, with a Bachelor's Degree in Mathematics majoring in Computer Science, he went on to complete his MBA program at the University of Toronto, majoring in International Business.

He joined Manulife in Canada in 1981 and has worked in Canadian Group Life and Health, Canadian Group Pensions and U.S. Individual Insurance operations. He was transferred to Manulife Asia Operations in 1996, and had the role as General Manager for the Macau branch and the role of head of distribution for Hong Kong Manulife. Under his leadership, the Manulife Hong Kong agency increased its productivity and captured the number two market share position in Individual insurance and Mandatory Pension Fund (MPF) sales in Hong Kong.

In 2004, he was appointed as the General Manager for Manulife, Taiwan. During his time in Taiwan, he expanded the Manulife Taiwan distribution from tied agency to bancassurance and stock broker distribution (Yuanta Core Pacific Securities). During his time in Taiwan, he was a member of industry group actively involved in the Pension legislation reform consultation with Taiwan regulators.

Mr Wong was transferred to Vietnam in 2006 as the CEO & Country Head of Manulife Vietnam from 2006 to 2009 overseeing the Life Operations (MVL) and the Asset management Operations (MVFM). Under his leadership, MVFM launched its first retail Vietnam mutual fund in 2007, one of the three public traded retail mutual funds in Vietnam. On the life operations, he doubled the number of agents and triple the insurance sales in three years. And he was awarded "Outstanding Contribution to Insurance Industry Award" by Vietnam Ministry of Finance in 2009 due to his leadership and contribution in launching the first commercially successful microinsurance in Vietnam.

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**Role of the State & Regulations in Promoting Microinsurance: The Philippines Experience**

**William H. Martirez**  
**Country Manager, Micro Insurance Associates Agency Philippines Inc**

Mr Martirez is responsible for MIA’s operations in the Philippines. He joined MIA Philippines with 13 years working experience in life insurance and 17 years in non-life insurance products. He has more than 38 years extensive experience in advocacy work with MFI, civic organization, service clubs, church, cooperatives, NGO’s, schools, squatters, unions, CNEA, NAMFREL, PPCTRL and foundations both foreign and local. He worked as a Provincial Administrator, Province of Iloilo, Career Service Professional (1987-2002).


Mr Martirez has a Masters in Management in Public Administration. He is Member of Product Development team that designed, packaged various micro insurance products in life, personal accident, micro housing, health, weather index insurance; typhoon, drought, excess rain, wet & dry concept etc.

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TYM and Microinsurance: Developments on Setting Up a New Mutual Assistance Fund

Duong Thi Hai Yen
Project Officer, T.Y.M Fund – Vietnam Women’s Union

Ms Yen is the Project officer of mutual assistance fund upgrading project and staff of operation and training department of TYM fund. She is a graduate from the National Economics University. Ms Yen has attended workshop and training courses on:

- “Microinsurance principles and indicators” hosted by INAFI, India.
- “Making Insurance Work for Microfinance Institutions” hosted by International Labor Organization.
- “Microinsurance practice” in CARD, Philippines.
- “Audit practice” in CARD, Philippines.
- “Market research methods in Microfinance Institutions” by CARD experts, Philippines (held by ILO cooperative with TYM in Hanoi).
- “Financial Analysis for management of microfinance institution” by Mme Le Thi Lan microfinance specialist (held by ILO cooperative with TYM in Hanoi).
- Credit Principles, Skills to communicate effectively organised by TYM.
- She has been the trainer/facilitator of training at:
  - “Internal control system for TYM managers of Area and Branch level”.
  - “Improve computer skills for TYM managers of Area and Branch level”.
  - “Internal Audit for new staff of TYM”.
  - “Accounting system for branch Accountant of TYM”.

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Landscape of Microinsurance in Bangladesh – Poverty Alleviation and Need for Mutual Microinsurance

Kazi Md. Mortuza Ali
Managing Director, Prime Islami Life Insurance Limited, Bangladesh

Mr Ali has been serving as Managing Director & CEO of Prime Islami Life Insurance Limited, Dhaka since 2002. He served as CEO of Bangladesh Insurance Academy from 1995-2002. Before joining Bangladesh Insurance Academy, he served as the General Manager of Bangladesh Shipping Corporation.

He was a specialist member of the “Committee” formed by the Government of Bangladesh for reforming insurance sector and enacting new laws. He is now working as Consultant (Regulatory Specialist) under a project entitled “Enhancement of Governance & Capacity of Insurance Sector” of Bangladesh.

Mr Ali has B.Com (Hons), M.Com, LL.B. and is an Associate of Chartered Insurance Institute (ACII) London. He has presented several research papers on health insurance, micro-insurance and takaful at international seminars. He received several awards including S.K. Desai Award from the Indian Insurance Institute. He has more than 60 articles and three books published so far and is a regular participant on Talk Shows of different TV Channels in Bangladesh.

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**Socio-Economic Profile of the Microinsurance Target Market – Experience from Asia and the Indian Subcontinent**

Steven L. Chetty  
Director, Sun Reinsurance Brokers L.L.C, UAE

Mr Chetty is a highly experienced underwriter, having spent over 31 years in the insurance industry. He started his career in 1979 as a property and casualty underwriter with the General Insurance Company of Seychelles.

In 1981, he joined the state-owned Insurance Company in the Seychelles, State Assurance Corporation of Seychelles and worked up the ladder to become the Deputy Managing Director until 1996 when he moved to Dubai, UAE.

By 1997, he joined Arab Orient Insurance Company, part of the prestigious Al Futtaim Group until October 2007 as their AGM-Life/Medical Department specializing in the areas of life, health and disability insurance. Sales and negotiation skills, management and leadership are also the pillars of his strength for success.

After spending almost three decades as an underwriter, he moved on to the broking side of insurance and joined Sun Reinsurance Broker, commonly known as “Sun Re”.

His new role as the Director of Sun Reinsurance Brokers is to expand the company’s operations overseas, offices in Sri Lanka and India are already opened, and more on the way. His present role brings a new dimension to his career as the challenges are more focused on reinsurance broking targeting corporate sector including niche product such as bancassurance, micro-insurance, and providing technical support for Sun Re's offices abroad.

He completed his Fellowship at the Chartered Insurance Institute (FCII), the highest rank accolade in the insurance industry in the UK, in 1995.

He also holds an MBA from the Washington International University, USA and is a Fellow [CIP] of the Australian and New Zealand Institute of Insurance and Finance.

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**Case Study: Microinsurance – A (Qualified) Success in India**

Amitabh Singh  
National Head – Business Development, DLF Pramerica Life Insurance Company Limited, India

Mr Singh is a financial services professional with experience across consumer banking and insurance. He is currently the National Head of the Business Development for Third Party Alliances, Micro Insurance & Bancassurance at DLF Pramerica Life Insurance Co Ltd (DPLI) of India. DPLI is a JV between DLF Ltd and Prudential Financial Inc of the US. In this role, he leads the function for building DPLI's partnership distribution business and strategic alliances.

His previous stints included a role as the National Product Head of Life & General Insurance (Bancassurance) for Citifinancial in India and earlier as the Product Manager for Insurance for Citibank NA in India. He has extensive experience in frontline sales and has previously managed regional direct sales channels for Citibank's Unsecured Lending and also has a stint in the Asset Collections business.

He is a licensed wealth management professional with experience in managing insurance and mutual fund products as well as distribution channel management. Functionally, his experience spans corporate business development, product management/strategy, bancassurance, channel management, wealth management sales and lending.

Mr Singh is a Graduate in Economics from the University of Delhi and an MBA holder from the Indian Institute of Management at Lucknow.

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**Anchor Address: Supporting and Educating the Low Income to Boost Insurance Literacy with Special Case Studies**

Lillian C. Diaz  
Financial Education Advisor, Microfinance Opportunities, Cambodia

Since 2006, Ms Diaz has served as a Financial Education Advisor for Microfinance Opportunities and has conducted numerous financial education training of trainer’s (TOT) workshops in Indonesia, Philippines, Vietnam, India, Pakistan, Thailand and Egypt. She provides coaching and technical assistance to numerous financial education partners in the region including MFIs, banks, insurance companies, training institutions and national microfinance networks. Ms Diaz worked for USAID's Office of Microenterprise Development from 2000-2004. She has a Master's degree from Columbia University's School of International and Public Affairs. Ms Diaz is based in Phnom Penh, Cambodia.

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Unirisx

Unirisx is a leading low cost, highly configurable solution for microinsurance. The fully integrated, web-based solution enables insurers, agents, brokers, microfinance agents and other users to rapidly create and launch new products, activate and enable broader distribution networks and manage the full policy lifecycle in real-time.

The Unirisx components deliver full straight through processing ("STP"), eliminating moral hazard allowing essential products for financial inclusion to be offered. Unirisx is implemented in 30 to 45 days. Unirisx delivers premium growth, cost savings of 30-50 percent, improved risk management, and efficient control and management across multiple distribution channels. The on demand and pay as you go platform requires no software to install or hardware to buy, dramatically reducing upfront and maintenance costs. Unirisx is fully configurable and customizable for any language, currency and insurance product. Reinsurers can use Unirisx to effectively manage claims control in real time wherever the treaty or portfolio is being managed allowing them to provide capacity with surety.

The Unirisx components allow for the interaction of the last mile which is the ability to collect premiums, settle claims and provide diaspora remittances to victims of natural disasters. In this regard, Unirisx can interface to mobile phones, e-kiosks, rural banks, cooperative banks, credit unions, post offices, retail outlets and multiple “out of the box” thinking channels.

Unirisx Asia Pacific office is headquartered in Hong Kong with offices in Delhi, Mumbai, Sydney and Beijing with multiple regional hosting data centres which outsource the product in regional data centres in UK, USA, Dubai, Philippines, Singapore, India, China and Australia. Unirisx has co-developed the Mobile Banking Bima Service for microinsurance in conjunction with JAINTV of Delhi.

www.unirisx.com

C2LBIZ Solutions

C2L BIZ Solutions

C2L BIZ is an insurance industry solution provider, who focuses on helping the insurers gear up for challenges by making its value chain more efficient and effective. C2L BIZ uses its experts & engineered tools for diagnosing insurance business value chain.

C2L BIZ has been founded by four industry veterans with collective IT experience of 80+ years and 50+ years in the insurance industry globally. C2L BIZ global headquarters is in Mumbai and is currently present in Hong Kong, Singapore & the US. Within 2.5 years of its inception, C2L BIZ already has over 11 customers.

C2L BIZ currently offers niche solutions for micro-insurance (MicroSys), complete new business processing (SymbioSys-new business), auto-underwriting (SymbioSys-auto underwriting), electronic application capture (SymbioSys-eApp), channel management system (SymbioSys-channel management system (under development) and also has technical components (SymbioSys technical and framework components) designed specifically for quick jumpstart and rapid development of custom solutions for insurance industry.

C2LBIZ introduces a new paradigm in IP protection by providing customers’ means to maintain their strategic differentiators and thereby preventing the commoditization of their uniqueness.

C2LBIZ’s Solution Center provides a factory equipped with ready SymbioSys framework & components, ready functional designs complemented with experienced team to deliver unique solutions. This can be used uniquely for solutions which typically involve high customization viz. portals, enterprise integration, reinsurance, POS solutions, etc. C2L BIZ’s strong team of domain consultants and solution architects have deep experience of building IP, providing high value enterprise consulting and implementing large multi-year programs for global insurance companies. It uniquely has a core team that has successfully architected end-to-end policy administration platform on three technology generations (Client-Server, J2EE, SOA).

C2L BIZ’s dedicated focus on insurance industry and experience of global insurance markets aids in its endeavor to take complete ownership from ‘Concept to Live’. C2L BIZ assures success using a combination of its proven business solutions & components, industry best practices, its own vast experience and above all, uniquely takes complete ownership of delivering results.

www.c2lbiz.com