

Deep Dive into Insurance Market Ecosystems: Emerging Asia



Lorenzo Chan: Moderator

President, Pioneer Life Insurance
MiN Board member and Treasurer

President and CEO of Pioneer Life Inc, Retail Organization & Digital Transformation Head of the Pioneer Group in the Philippines, Lorenzo is considered one of the global champions of microinsurance. He brings decades of industry experience to the Network, having continually championed insurance for the middle- and low-income markets through products and distribution channels beyond the traditional.



Farzanah Chowdury: Bangladesh

Chartered Insurer
Managing Director and CEO, Green Delta Insurance
Company

Farzanah has pioneering contributions and innovative initiatives in retail & SME insurance, microinsurance, agriculture and livestock insurance. She led the *Shastho Shurokkha Karmasuchi* (SSK) project, which has provided health coverage for more than 650,000 people under poverty level. She believes that empowering marginal population by ensuring their economic security through financial inclusion is propellant to world's development for its multifaceted social impacts. Toward that goal, Farzanah and her organisation have leaned on SDGs to transform risk into opportunity, innovation into outreach and actions into impact, with the aim of leaving no one behind.



Patrick Mazière: Cambodia

CEO, PREVOIR (*Kampuchea*) Micro Life Insurance

Patrick leads his teams into growing the microinsurance business and its impact on Cambodian low and medium low incomes. Since April 2020, he has been driving the shift of the company's distribution model from a B2B2C to a B2C model using new technologies.



Annette Houtekamer: India

Advisor Inclusive Insurance and co-founder, IBISA
DHAN International Board member

With a lifetime of experience in finance, insurance, reinsurance and development spanning across India, Indonesia, Sri Lanka, Niger, Kenya, Tanzania, Burundi, Senegal and South Africa, Annette is experienced in Inclusive Insurance and Integrated Risk Management.



Queenie Chow: Indonesia

Microinsurance Specialist, Microinsurance Centre at
Milliman

Inspired to make insurance accessible to all, Queenie has worked across countries in Asia and Africa. She is an Australian-qualified actuary with over 10 years of consulting experience and was recently given the “40 under 40: most influential Asian-Australian Award”.



Antonis Malagardis: Nepal

RFPI Asia Program Director, GIZ

Antonis heads a Regional Program on Regulatory Framework Promotion of Pro-poor Insurance Markets in Asia (RFPI Asia III) based in Manila and works also in Indonesia and Vietnam on advocating the development of Climate and Disaster Risk Insurance solutions.



Roshaneh Zafar: Pakistan

Founder and Managing Director, Kashf Foundation
MiN Board member

Roshaneh worked with the World Bank in Islamabad prior to setting up the Kashf Foundation, which is Pakistan’s first specialised Microfinance institution targeting women micro-entrepreneurs through a host of financial and non-financial services. She sits on the board of several institutions including Finca Microfinance Bank, the Punjab Board of Investment and Trade, the Punjab Social Protection Board and Kaarvaan Crafts.

Deep Dive into Insurance Market Ecosystems: Africa



Matthew Genazzini: Moderator

Head of Unit - Technical Support for MFIs, ADA
MiIN Board member

Matthew manages the technical support for microfinance institutions unit at ADA, a Luxembourg-based NGO which aims to strengthen MFIs through the provision of financial support and technical assistance services.



Vance Abissa: Burkina Faso

CEO, Inclusive Guarantee (formerly Planet Guarantee)

With a background in actuarial science, Vance has supported several microinsurance programs in Africa, including Burkina Faso, Côte d'Ivoire, Guinea, Benin, Madagascar and Togo, as well as in Asia. A former Fellow of the ILO's Microinsurance Innovation Fund, he continues to share his expertise in this field.



Nadia Boughaba: Egypt

Head of Products and Data, AXA

Nadia Boughaba works for AXA Emerging Customers, a unit dedicated to inclusive business across emerging markets, aiming to protect tomorrow's middle class and close the insurance gap. She also supports AXA's teams in Egypt and Philippines to set up partnerships and develop inclusive protection for emerging customers.



Anne Kamau: Kenya

Lead Consultant, AB Consultants

Anne is an insurance professional with the mission of making insurance accessible to those who need it most. She brings face of end-users to every product, reminding financial service providers that there is a real person behind every number crunched and revenue collected. Anne has over 15 years' experience designing, prototyping, and managing the distribution of inclusive insurance solutions in Kenya and other Sub-Saharan African countries.



Salma Ouezzani: Senegal
Regional Manager - Emerging Consumers, Allianz Africa

Salma oversees Allianz's Emerging Consumers business in seven African markets. Together with local teams, she aims to protect more vulnerable populations while maximising customer value. She has worked for the insurance sector in marketing and business development.



Raimund Snyders: South Africa
Partner, Leapfrog Investments

Raimund has served as COO and Head of Distribution for Old Mutual's African operations; Executive General Manager, Old Mutual Life Assurance Co (South Africa); CEO, Old Mutual Life Assurance Co (Namibia); Managing Director, Old Mutual Investment Services. His experience in the insurance industry in Africa is both vast and deep. Over his career, Raimund has led organic and inorganic expansion, sales, marketing, product development, distribution, bancassurance, investment and wealth management.



Tara Chiu: Uganda
Associate Director, Feed the Future- MRR Innovation Lab

Tara Chiu provides administrative and strategic support for a wide portfolio of research projects focused on poverty, food security, improved technology adoption and risk management and resilience. This includes the Index Insurance Innovation Initiative (I4). She conducts high-impact outreach to integrate research findings for more effective, evidence-based public policy and development programming. She regularly consults on index insurance implementation and scaling for national governments and NGOs.

Deep Dive into Insurance Market Ecosystems: Latin America & the Caribbean



Andrea Keenan: Moderator

Senior Managing Director – Strategy and Communications,
AM Best
MiN Board Vice-Chair

Andrea is an economist with expertise in country risk and emerging markets. She has extensive technical insurance knowledge as well as experience in international marketing and management. She is based in the United States.



Edwin Vargas: Bolivia

Executive Director, Fundación PROFIN

Edwin is an expert in financial innovation, microfinance, inclusive insurance and agricultural insurance. He has been the team leader of several development programs and projects financed by international cooperation agencies. Fundación PROFIN is an entity that connects supply and demand of inclusive insurance and financial products. It also promotes financial innovation and education.



Mabyr Valderrama: Colombia

Director - Financial Inclusion and Sustainability, Fasecolda

Mabyr is responsible for the industry agenda related to Consumer Protection, Financial Inclusion and Education, as well as Innovation and Sustainability of the insurance Colombian industry. She also leads the agricultural insurance area.



Recaredo Arias: Mexico

General Director, Mexican Association of Insurance
Institutions (AMIS)
President, Global Federation of Insurance Associations
(GFIA)

Recaredo has a long trajectory in the Mexican finance and insurance sectors. Before joining AMIS, Mr. Arias was the head of important insurance companies like *Aseguradora Cuauhtemco SA* (Allianz group), *Kemper de México* and *cia de Seguros*, as well as some financial services companies, such as *SAPSA* and *Banca CREMI*, and consulting services firm *LR&B Consultores*.



Paula Cortes: Nicaragua
Senior Project Manager, ADA

Paula works at the Microfinance Networks and Sector Support Unit, where she is responsible for ADA's projects in Central America. Through working with local microfinance networks in the region, she has developed different projects to support local microfinance institutions to improve their added value to their final clients.



Erik Jarrin Peters: Paraguay
Head of Affinity and Specialty Risks, Barents RE
Management Board Member, Risk Management Group

With over 25 years of experience in international insurance and reinsurance, Erik is currently focused on the development of digital solutions to reach emerging and most vulnerable populations. He currently leads the Barents Re life practice for Latin America and heads the Risk Management team at a consultancy firm.



Eduardo Moron: Peru
President, the Peruvian Association of Insurance
Companies (APESEG)

In addition to his role at APESEG, Eduardo is a Professor at the Faculty of Economics of *Universidad del Pacifico*, and member of the Fiscal Board in Peru. He was Chief Economist at the Latin American Reserve Fund (FLAR) from 2012-2014.