

Microinsurance Workshop in China

Improving Financial Access through Microinsurance – Lessons from Regulatory and Industry Initiatives for China

14 July 2009

8:30 - 9:00	Registration
9:00 - 9:15	Opening remarks by the IAIS Craig Thorburn, World Bank
9:15 - 9:35	Keynote speech by the CIRC, Chen Wenhui, Assistant Chairman, CIRC
9:35 - 9:45	Video: Microinsurance in China, China Life
9:45 - 11:00	<p>Session I: Recent development in insurance markets and responses of supervisors and policymakers (PRESENTATION +Q+A Session)</p> <ul style="list-style-type: none"> • Critical issues as key drivers (barriers, insurance awareness, consumer protection, policy issues); emerging guidelines and lessons from five countries (a global picture) for the Asian region, Craig Thorburn, World Bank • The Access to Insurance Initiative, Brigitte Klein, German Technical Cooperation (GTZ)/Federal Ministry of Economic Cooperation and Development (BMZ)
11:00 - 11:15	Tea break
11:15 - 12:30	<p>Session II: Designing and regulating products which offer value (PRESENTATIONS + Q+A)</p> <ul style="list-style-type: none"> • Weather insurance: Ulrich Hess, World Food Programme • Designing value-for-money products: Brandon Mathews Zurich Group • Migrant workers' Personal Accident & Health Insurance Project, Wang He, Vice President, PICC <p>Moderator: Thorsten Giehler, GTZ China</p>
12:30 - 14:00	Lunch
14:00 - 15:30	<p>Session III: Distribution and servicing (claims handling, grievance redressal) (PRESENTATION + Q+A)</p> <ul style="list-style-type: none"> • Innovative delivery channels: Insurance: as easy as buying bread, Ian Ross, Hollard Insurance South Africa • Servicing: Microinsurance Mutuals Philippines, Alexander Dimaculangan, CARD Mutual Benefit Association • Practice and Experience in Microinsurance, Wan Feng, China Life <p>Moderator: Brandon Mathews, Zurich Group</p>
15:30 - 15:45	Tea break
15:45 - 17:30	<p>Session IV: Policy, regulatory and supervisory environment (PANEL DISCUSSION)</p> <ul style="list-style-type: none"> • Microinsurance and the Insurance Core Principles, Arup Chatterjee, IAIS • Performance indicators to evaluate product value, distribution and servicing, Veronique Faber, Appui au développement Autonome, Luxembourg • Improving insurance services in the rural areas, Liu Sheng, Director, Non-life Supervision Dept, CIRC <p>Moderator: Douglas Barnert, Barnert Global Ltd.</p>
18:00	Buffet dinner

Morning, 15 July 2009

9:00 - 10:30	<p>SESSION V: Challenges for Developing Microinsurance (PANEL DISCUSSION)</p> <ul style="list-style-type: none">• Experience of developing microinsurance in the Philippines, Antonis Malagardis, GTZ Philippines• Experience of developing microinsurance in Brazil, Christine de Faria Zettel, Superintendence for <u>Private Insurance</u>• The process of reform, Craig Thorburn, World Bank• Experience of developing microinsurance in China, Liang Tao, Director General, Life Insurance Supervision Dept, CIRC <p>Moderator: Liang Tao, Director General, Life Insurance Supervision Dept, CIRC</p>
10:30 - 11:00	Tea break
11:00 - 12:00	Summary of findings and synthesis of workshop, Martina Wiedmaier-Pfister, GTZ/BMZ
12:00 - 12:30	Closing remarks by the IAIS-Microinsurance Network Joint Working Group, Brigitte Klein, GTZ/BMZ
	Closing remarks by the CIRC

Schedule of On-site Visit to Shanxi Jinzhong Sub-Branch

(July 16th)

- 8:00 Bus pickup at hotel
- 9:20 Arrive at China Life Jinzhong Branch , and visit
China Life Customer Service Center
- 9:30 Take the lift to the meeting room on 7th floor for exhibition
of rural micro- insurance products offered by Jinzhong
Branch
- 10:00 Panel Meeting. MC(to be confirmed): Mr.Liang, head of
Dept. of Life Insurance Supervision of CIRC.
- Speech by Jinzhong Government official;
 - Introduction of micro-insurance products in Shanxi
Province—by Mr. Zhao Liye, General Manager of Shanxi
Branch, China Life;
 - Introduction of the operation of micro-insurance
products--Mr. Zhang Wenqing, General Manager of
Jinzhong Sub-Branch, China Life;
 - Q&A.
- 12:00-13:00 Buffet lunch at hotel
- 13:30 Bus pickup at hotel to Donyang Field Office

14:00 Panel discussion. MC: Mr. Zhang Wenqing, General Manager of Jinzhong Sub-Branch, China Life.

- View on micro- insurance--Dongyang Township Secretary General of CPC;
- The operation of micro- insurance--Manager of the Field Office;
- How to sell micro-insurance plan —individual agent representatives;
- Q&A.

15:00 Take the bus to Chewang Village at the front gate of the Field Office

15:10 Site Visit. MC: Dongyang Town Governor.

- Listen to the view of village officials and policyholder representatives about micro-insurance products;
- Q&A.

16:10 End the visit.



IAIS - MIN Joint Working Group (JWG) On Microinsurance

Taiyuan, China
15 & 17 July 2009

(0900-1800 Hours)

Venue:
World Trade Hotel

69 Fuxi Street. Taiyuan,, Shanxi, Post code: 030002

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DRAFT AGENDA

15 July 2009
(1400 – 1800 hours)

1. Welcome and approval of draft Agenda

Ref: Draft Agenda

2. Progress report as per workplan of IAIS Subgroup of Microinsurance and IAIS-MIN JWG for 2009-2010 and 2010-11 - approved in October 2008

Ref: Approved work plan

- a. **Standard setting** - *Supervisory papers to be developed*
 - **Principles based standards** on regulation and supervision of microinsurance (October 2011) - *Update*
- b. **Issues paper** on the regulation and supervision of mutual organisations, in relation to microinsurance, in emerging economies (October 2010) - *draft for consultation to be ready by December 2009*

Ref: (i) Draft outline of Issues paper and time lines

A detailed discussion on the Mutualls paper is proposed in the afternoon of 17 July 2009

3. Seminars and workshops

- 14-16 July 2009 - China - Microinsurance Conference and field visit at Taiyuan, Shanxi province
- September 2009 – Accra, Ghana: Making Finance Work for Africa “Financial Education and Consumer Protection”
- October 2009 - Accra, Ghana IAIS- FSI Seminar for supervisors from Sub Saharan region- to also cover microinsurance (*Microinsurance day Oct 5th*)
- October 2009- 16th IAIS Annual Conference, Rio de Janeiro, Brazil
 - *Update on first plenary session*
 - *Launch of A2II (proposed)*
 - *Ref: Draft IAIS Annual Conference Programme*
- 3-5 November 2009- 5th MIN International Microinsurance Annual Conference at Dakar, Senegal
 - *Proposed back to back workshop for CIMA and other African supervisors on Nov 3rd*
 - *Ref: Draft Agenda*
- December 2009 (proposed) Regional Workshop on Microinsurance for MENA countries (proposed)

17 July 2009

(0900 – 1800 hours)

4. Approval of draft minutes of meeting of JWG held on 2-3 June in Atlanta

Ref: Draft minutes

5. Update on Access to Insurance Initiative (A2II)

Ref: A2II draft charter (latest version as agreed by IAIS Exco)

6. A2II and IAIS Standard Implementation work plan for 2010-2012

- IAIS Education and training strategy
 - *Identification of key topics for supporting standard implementation*
 - *Key modes of delivery- Workshops/ seminars; Webinars; and, development of training curriculum/ case studies for supervisors*
 - *Resource implications*
 - *Coordination between A2II and IAIS Implementation Committee*
 - *Next steps*

7. A2II and Joint Working Group work plan

- *Define the papers (standards/ guidance) to be developed/ drafted/ disseminated*
- *JWG meeting/s*

- *Drafting meeting/s*
- 8. Feedback on regulatory and policy initiatives in member jurisdictions
 - *Presentation on Ghana*
- 9. Next meetings
 - *20 October 2009, Rio de Janeiro, Brazil (Information session at IAIS annual meeting)
TBC*
 - *2-3 November 2009, Senegal (3rd dialogue workshop -proposed)*
- 10. Any other business

*** 17 July 2009 (Afternoon)**

- 11. ***Drafting of Issues paper on the regulation and supervision of mutual organisations, in relation to microinsurance, in emerging economies***

参会代表名单

外方代表	Invited by the IAIS	
ADA (Microinsurance Network)	Veronique Faber	Project Coordinator
ADA小额保险服务网络	维罗尼卡·费伯	项目协调人
Asian Development Bank	Harriet Wilkinson	Senior Finance Specialist, East Asia Department
亚洲开发银行	贝蒂·威尔金森	东亚局高级金融专家
BaFin (Federal Financial Supervisory Authority)	Harald Eschmann	Senior Advisor, Department for International Policy/Affaires
德国联邦金融监管局	哈拉尔德·埃施曼	国际政策事务部高级顾问
Barnert Global Ltd.	Douglas Barnert	President
巴纳特全球公司	道格拉斯·巴纳特	总裁
CARD Mutual Benefit Association	Alexander Dimaculangan	General Manager
CARD互助福利协会	亚历山大·迪美库朗根	总经理
Financial Supervisory Commission, Chinese Taipei	Chen Ching Yuen	Section Chief, Insurance Bureau
金融监督管理机构	陈清源	保险局科长
German Technical Cooperation on behalf of BMZ	Brigitte Klein	Head of Sector Project Financial Systems Development
德国技术公司	布里吉特·克莱恩	金融系统发展部主管
German Technical Cooperation on behalf of BMZ	Martina Wiedmaier-Pfister	Financial Systems Development Support
德国技术公司	玛蒂娜·维德玛尔普菲斯特	金融系统发展部

GTZ Microinsurance Innovations Program for Social Security	Antonis Malagardis	Program Manager
德国技术公司小额保险创新计划	安东尼斯·马拉加迪斯	项目经理
GTZ	Thorsten Giehler	Programme Director, Financial Sector Development Programme
德国技术公司	托斯顿·吉乐	金融服务发展部项目主任
GTZ	Jan Kerer	Project Director, Weather Insurance Project
德国技术公司	柯阳	天气保险项目项目主任
GTZ	Michael Roth	Senior Project Manager, PSBC & GTZ Project on Microfinance and Retail Banking
德国技术公司	霍米夏	小额保险和零售银行项目高级项目主任
GTZ	Xie Bing	Senior Technical Advisor, Financial Sector Development Programme
德国技术公司	谢冰	金融发展部资深技术顾问
GTZ	Jiao Jie	Technical Advisor, Weather Insurance Project
德国技术公司	焦洁	天气保险项目技术顾问
Hollard Insurance Co., Ltd.	Ian Ross	Director of International Department
南非和德保险有限公司	伊恩·罗斯	国际部主任
Hollard Insurance Co., Ltd.	Gregory Campbell	
南非和德保险有限公司	乔治亚·坎贝尔	

Hollard Insurance Co., Ltd. Beijing Rep. Office	Christo Crafford	Chief Representative
南非和德保险有限公司北京代表处	康广德	首席代表
Hollard Insurance Co., Ltd. Beijing Rep. Office	Han Li	Country General Manager- Greater China
南非和德保险有限公司北京代表处	韩利	大区经理
Hollard IVM(Beijing) Consulting Co., Ltd	Shen Yike	Doctor
南非和德保险有限公司北京代表处	沈亦可	博士
Insurance Commission	Vida Chiong	Deputy Commissioner
保险委员会	维达·崇	副委员
International Association of Insurance Supervisors	Arup Chatterjee	Principal Administrator
国际保险监督官协会	阿鲁普·查特吉	秘书处
International Association of Insurance Supervisors	Justin Zhao	Principal Administrator
国际保险监督官协会	赵光毅	秘书处
Superintendência de Seguros Privados - SUSEP	Christine de Faria Zettel	Technical Annalist
巴西保险监管局	克里斯汀·泽塔尔	技术专家
World Bank	Craig Thorburn	Senior Financial Sector Specialist
世界银行	克雷格·索伯恩	高级金融服务专家
World Food Programme (WFP)	Ulrich Hess	Chief of Risk Reduction and Disaster Mitigation Policy
世界粮食组织	乌利希·赫斯	减低风险和灾害补偿政策主管

World Food Programme (WFP)	Wang Weijing	Programme Officer, World Food Programme (WFP) - China Office
世界粮食组织	王蔚菁	北京办公室项目官员
Zurich Financial Services Ltd.	Brandon Mathews	Head of Microinsurance
苏黎世金融服务集团	布兰顿·马修斯	小额保险主管