



WEST AFRICAN INSURANCE COMPANIES ASSOCIATION  
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Cantonments, Accra, Ghana



### TAF Consulting Group

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23 – 26 October 2011 | Alisa Hotels<sup>1</sup>, Accra, Ghana

### Mobile Phone Workshop: 24 and 25 October

#### USES OF MOBILE PHONE TECHNOLOGY IN THE FINANCIAL SERVICES INDUSTRY

- Kenya experience overview
- Uses of the technology as distribution channel, in premium, commission and claim payments
- Required key players and how to initiate and structure the relationships
- Practical challenges and issues
- Indepth Presentation by practitioners successfully applying the technology in Kenya
- Relevant to insurers, bankers, policymakers, phone operators, and potential users of the technology for service delivery or financial transactions

### Bancassurance Distribution Channel: 25 and 26 October

- Veteran trainers
- Establishing and managing the channel
- Bridging the gap between bankers and insurers
- Best practices – product strategy
- Global best practices

<sup>1</sup> Get more information about the hotel location at [www.alisahotels.com](http://www.alisahotels.com). Corporate room rates have been negotiated for the delegates.

Please send enquiries to [info@waica.org](mailto:info@waica.org) or call +233 302 971 034 / 5

## DRAFT PROGRAM

	AM	PM	PARTICIPANTS
<b>MOBILE PHONE TECHNOLOGY</b> <b>Monday</b>  <b>October 24</b>	- Opening session – The case for retail business and alternative distribution channels in Africa - Overview of Kenya experience – The revolutionary Use of Mobile Phone Technology	- Mobile Phone as a Distribution Channel – Marketing, Promotion, Distribution - Mobile Phone Technology and Insurance Administration - Mobile Phone Technology for Customer Service and support	- Central bank - Policymakers & regulators - Bank executives - Insurance executives - IT specialists - Phone operators - App developers - Utility companies
<b>COMBINED TRAINING</b>  <b>Tuesday</b>  <b>October 25</b>	<b>Mobile Phone Technology Conclusion</b> - Typical Life and Non-Life products for Mobile Phone Platform - Regulatory Requirements - Implementation issues and challenges	<b>Bancassurance Training Opening</b> - Panel discussion: The state of bancassurance in West Africa - Introduction to bancassurance & models - The Bank & requirements - The insurance company & requirements	- Bancassurance executives (insurance companies) - Bank executives in charge of bancassurance relationships - Central bankers
<b>BANCASSURANCE TRAINING</b>  <b>Wednesday</b>  <b>October 26</b>	- Bridging the gap - Sale process & integration alternatives - Recruitment, training and development of sales force and management agents/representatives - Motivational models	- Product strategy for Bancassurance - Technology for Bancassurance - Handling Staff turnover - The KPI's of Bancassurance - Best practices & success stories	- Bancassurance executives (insurance companies) - Bank executives (bancassurance) - Central bankers

## TRAINING & SYMPOSIUM COST

	Early bird registration Cut-off date: 30 Sept 2011	After 30 Sept 2011 Deadline: 15 Oct. 2011
ALL SESSIONS	\$585	\$650

WAICA MEMBERS: 10% discount on standard fee. GROUP DISCOUNT: 10% for each additional registrant from same employer.

## WHO SHOULD ATTEND

- Distribution Channel executives (Life and General)
- Bancassurance executives (Life and General)
- Microfinance institution executives
- Bankers and central bankers
- Policymakers for the financial services sector – e.g. insurance and bank regulators
- Service providers who can benefit from use of mobile phone technology for service delivery or financial transactions
- Insurance association executives
- Banking association executives
- IT specialists and application developers
- Industry vendors such as software companies, third-party administrators, asset/fund managers

## SPONSORSHIP OPPORTUNITIES: Consider promoting your corporate brand, services or products to the participants (packages available on request)

- Mobile phone technology symposium sponsorship (silver, gold, platinum, diamond categories)
- Exhibition booth package
- Lunch sponsors
- Delegate bags sponsors

Depending on level of sponsorship, benefits include branding in promotional materials and communications, speaking at lunches or key activities, free delegate passes, exhibition booths, company logo display throughout event, and so forth.

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## WHO SHOULD SPONSOR

- Banks and MFI's to show case products and services and to support innovation in financial services sector
- Central banks to lead and support innovation in the financial services sector
- Insurance companies showcasing corporate brand, products and services
- Insurance associations showcasing support of industry education and knowledge pooling initiatives
- Mobile phone operators
- Utility companies
- IT specialists and application developers showcasing products and services

## CONFIRMED SPONSORS



**TAF Consulting Group**



## ABOUT WAICA

WAICA, an International Association of insurance companies and institutions in English speaking West Africa, was founded in 1973 by insurance institutions in the five English speaking West African countries, namely: The Republics of The Gambia, Sierra Leone, Liberia, Ghana and The Federal Republic of Nigeria with the blessing of their respective governments.

In pursuance of its overall general objective of the development of the insurance industry in West Africa WAICA has, in the past years established, in collaboration with UNCTAD, an internationally recognized training institute, recently established a regional reinsurance corporation and also facilitates the exchange of business and creation of networks through its conferences. Membership in WAICA is in two categories, (Ordinary and Associate) and is open to insurance institutions that share the ideals of the association.

## ABOUT TAF Consulting Group

TAF Consulting Group (TCG) is a UAE-based consulting firm to train technical human resources and develop IT solutions for insurance and financial services companies. With actuaries, professional insurance and IT experts, TCG will design and manage innovative financial security schemes and strategies to boost penetration of insurance and risk management solutions. TCG will provide research, surveys and studies in areas relevant to the development of the financial services sector. TCG plans to establish local presence throughout the Middle East, Africa and South Asia.

## ABOUT MILLIMAN

Milliman is one of the largest consulting and actuarial firms in the world, serving the full spectrum of business, governmental and financial organizations. Founded in 1947, the firm offers services from its 53 offices across the United States, Europe, the Middle East and Asia. For more than 60 years, Milliman has pioneered strategies, tools and solutions worldwide. Milliman insight reaches across global boundaries, offering specialized consulting services in life insurance & financial services, employee benefits & investment consulting, healthcare, and property & casualty insurance. ([www.milliman.com](http://www.milliman.com))

## SPONSORS (TO BE CONFIRMED)

- Nigerian Insurance Association
- Ghana Insurance Association
- Chartered Institute of Bankers of Nigeria
- Central Bank of Nigeria
- Bank of Ghana
- MTN
- Etisalat
- Glo
- National Insurance Commission of Nigeria
- Ghana Insurance Commission
- Safaricom

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## Trainers, Speakers, Facilitators

- Veteran insurance executives with international experience in building and managing wide agency networks
- Bancassurance executive of a multi-line insurance company who successfully managed relationships with more than 30 banks in the Middle East, Africa and South Asia regions
- Regulators, policymakers, enablers and beneficiaries of mobile phone technology in the Kenyan financial sector. This would include participants from the central bank of Kenya, Kenyan insurance industry, IT experts, and others with insider knowledge of what it takes to establish and operate mobile phone technology facilities for financial transactions.
- Experienced industry experts on mobile-based sales systems



**Kamal Chhabra** – Executive Vice President and Head of Bancassurance, Oman Insurance Company

Kamal is one of the few professionals in the industry today who planned his insurance career right from his university days and now has a strong pedigree of more than 20 years in the sector.

So strong was his inclination to the subject that he even started teaching insurance while he was still at the institute during his final year before graduation.

He has been practicing as an insurance consultant in India in the diverse fields of aviation and banking, and as an independent insurance consulting professional was entrusted with leading ATOs and unscheduled airlines and banks in India before moving to Oman Insurance in 2000.

At Oman Insurance, he continued where he left off in India and developed bancassurance business for the company. He has to his credit many firsts for the Middle East insurance market.

Since Kamal joined Oman Insurance, the team has landed many prestigious bancassurance contracts within UAE and in the region. As a result, Oman Insurance Company today is a preferred bancassurance partner for most multinational as well as local banks.

Kamal's designations include:

- Bachelors degree in Insurance from Delhi University
- Post graduate degree in Insurance Law, Associate of Insurance Institute of India



**Nelson C. Kuria, ogw**, Group Managing Director and Chief Executive Officer, Co-operative Insurance Company of Kenya

Nelson has more than 32 years experience in development finance and insurance. During this period he spearheaded the transformation of the Co-operative Insurance Company of Kenya (CIC) from among the smallest five to the top five out of 44 insurance companies. Today, CIC Insurance Group is one of the most respected insurance companies in Kenya. In December 2005, due to his outstanding performance in CIC and contribution to the development of the co-operative movement in Kenya, he was awarded the state honour of "Order of the Grand Warrior of Kenya" by the president of Kenya.

He is the immediate past chairman of the Association of Kenya Insurers (AKI). He is also deputy chairman of the Federation of Kenya Employers (FKE), as well as a member of the Kenya Reinsurance Corporation board and many other local and international organizations.

Nelson's professional designations include:

- Bachelor of Arts degree in Economics, University of Nairobi
- Alumnus of Stanford University's Executive Leadership Programme
- Member of the International Co-operative and Mutual Insurance Federation (ICMIF- in UK) board and chair of its development committee.

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## **Debo Ajayi** - Managing Director and Consulting Actuary, Milliman

Debo is currently the lead and managing consultant in Milliman's Dubai, UAE, office, serving the Middle East, Africa and South Asia.

Before joining Milliman, Debo worked for the largest life insurance company in the Middle East, Africa and South Asia (a subsidiary of AIG) and was the chief actuary for that company, based in Dubai for six years. In that role, he oversaw all actuarial functions in strategic decisions, product development, distribution and marketing, financial reporting, review of M&A proposals, etc. He was the appointed actuary for several countries in the region.

Prior to that, Debo worked for 12 years with life insurance companies in Canada in product development, marketing, agency support, software development, and financial reporting. He has a strong background in modeling for dynamic solvency testing/dynamic capital adequacy testing.

He is presently serving several major insurance and Takaful companies in the region, and serves as the Appointed Actuary for some. Debo is a frequent speaker at industry events around the region and elsewhere and has contributed articles on the subject of Takaful and insurance penetration strategies.

Debo's professional designations include:

- Fellow, Canadian Institute of Actuaries
- Fellow, Society of Actuaries (USA)
- Member, American Academy of Actuaries



## **David K. Ronoh** – General Manager, Co-operative Insurance Company of Kenya

David K Ronoh is currently the General Manager – Life & Medical Division of CIC Insurance Group in Kenya. Since his appointment in 1998 to head life business he has helped to build the business from US\$ 368,000 to over US\$18 million thus growing CIC market share from 0.9% to 10.5% over the same period. Mr Ronoh pioneered the development of Micro insurance business in Kenya. He has held the following positions at the Association Of Kenya Insurers, Member of Life Insurance Council, Member of General Insurance Council, Convener of Medical Technical Committee, convener of Group Life Technical Committee, Kenya Mortality Investigation.

David's credentials include:

- Bachelors of Science
- Masters of Science
- Postgraduate Diploma in actuarial science
- Member of Institute of Directors Of Kenya & Kenya Hospital Associatio

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