

## Speaker Bios

Expert Forum: 5 July 2018

*“Making the case for valuable and viable inclusive insurance”*



### Richard Leftley

CEO, MicroEnsure, United Kingdom

Richard Leftley is Founder and CEO for MicroEnsure a leading provider of life, accident and health insurance to over 65 million people across 16 countries in emerging markets in Africa and Asia.

Richard is a pioneer in the provision of insurance to low- and middle-income families globally, and enjoys helping create new products and playing a role in helping secure new partnerships with large distribution partners such as mobile networks.

Prior to starting MicroEnsure in 2002, Richard worked as a reinsurance broker for Aon Benfield in London, where he pioneered the introduction of insurance within the Opportunity International microfinance network, which led to the establishment of MicroEnsure.

In addition to his role at MicroEnsure, Richard has also served on the Board of the Microinsurance Network and been an advisor for the Gates Foundation’s Micro-Insurance Innovation Facility. He is also a non-exec board member of Micro-Bit Foundation.



## Denis Garand

FCIA, FSA & President, Denis Garand & Associates, Canada

From 1981 to 2000, Denis worked for a cooperative insurance company as Group Actuary, Director of Marketing and Vice-President of Group insurance as well as an advisor to developing cooperative insurers. Since 2001, Denis has been an independent consultant, focusing on the Canadian group insurance industry, international microinsurance programmes, health insurance and international regulatory systems. Canadian assignments have included strategic reviews, capital management, training, product development, pricing, mergers, insurance company start-ups and the development of the first Canadian disability incidence study. Denis is the preeminent expert on disability insurance in Canada having developed LTD rates for many insurers, conducted valuations of disability plans and is the co-author of the CIA 2004-2008 LTD termination study.

Denis has experience advising insurance regulators in over 6 countries on regular and microinsurance best practices in regulations.

He has worked in over 30 countries in health insurance, regulations and microinsurance.

Frequent speaker and trainer, Denis has published: "Business Planning for Microinsurance", "Key Performance Indicators for Microinsurance", "Protecting the Poor", "Funding Public Health Plans Globally and in Canada", "Lessons Learned and Good Practices in Health Microinsurance", etc.

Moderator



**Bert Opdebeeck**

Founder, Microinsurance Master, Belgium

Bert Opdebeeck is the founder of Microinsurance Master, the first leadership programme designed for the microinsurance sector. Microinsurance Master wants to inspire and strengthen microinsurance leaders with best-practice learning techniques, customer-centric insights and practical frameworks and tools that will reduce the vulnerability of low-income people and make leaders and their organisations thrive.