



Microinsurance
Technical
Advisory Group

INCLUSIVE INSURANCE CONFERENCE

CEO RETREAT

Topics:
PROFIT WITH PURPOSE
CARBON INSURANCE



CEILA BONAZA RESORT | LUSAKA | ZAMBIA

MAY 26, 2026

PROGRAM

Supported by:



About the Retreat

The 2026 Annual TAG Inclusive Insurance Conference will be held in Lusaka, Zambia from May 26-28, 2026, co-hosted by the Pensions and Insurance Authority (PIA), the Munich Re Foundation, and FinProbit Solutions. This flagship event convenes national, regional, and international leaders to explore how inclusive insurance can simultaneously drive financial performance, social impact, and sustainable development. This year's theme, **"Innovating for Inclusivity, Financial Performance and Impact"**, reflects the urgent need for insurance solutions that are client-centric, commercially viable, and socially transformative.

The CEO Retreat is one of the pre-conference events and focuses on two important topics, namely Profit with Purpose and Carbon Insurance.

Profit with Purpose

Inclusive insurance remains a significant untapped opportunity ("blue ocean") for insurers in many developing markets, with steady growth in recent years. The Inclusive Insurance CEO Retreat brings together senior executives who are championing insurance for excluded and underserved populations—demonstrating that inclusive insurance can drive both top-line and bottom-line results.

Designed as an interactive work retreat, this forum targets CEOs and senior executives interested in expanding their investments and impact in inclusive insurance.

The retreat session presentations are led by renowned CEOs and focus on practical strategies for making inclusive insurance profitable while delivering real client value. Topics include customer centricity, innovative distribution, organisational development, institutional culture, sales and uptake strategies, technology, claims management, and product development. Key questions addressed include:

- Which business strategies can drive both growth and profitability in inclusive insurance?
- What organisational structures and cultures best support inclusive insurance initiatives?
- How can shareholders and boards empower senior management to scale inclusive insurance?

The retreat features lessons from global inclusive insurance leaders—such as Pioneer Insurance (Philippines), Green Delta Insurance (Bangladesh), and Radiant Yacu (Rwanda).

Carbon Insurance

This half-day morning workshop offers an overview of global and Zambian carbon market developments, followed by a focused exploration of emerging insurance products for de-risking carbon projects and supporting market growth. Participants will gain practical insights into carbon market fundamentals, key risk drivers, and innovative insurance solutions that can enhance the viability and financing of carbon projects in Zambia.

Key Topics:

- Carbon market fundamentals: Introduction, trends, and market operations
- Risk drivers for nature-based carbon projects and strategies for risk mitigation
- Overview of insurance products relevant to carbon projects and market adaptations
- Real-world examples illustrating insurance impacts on carbon project financing and performance

Workshop Outcomes:

Participants will gain:

- A clear understanding of how carbon markets function and are evolving globally and within Zambia
- Insights into risk mitigation strategies for carbon projects, including the role of insurance
- Knowledge of how the insurance market is adapting to support carbon projects, and implications for Zambian carbon projects and insurers

Agenda

08:30am	Pre-conference registration
09:00am	<p>"Profit with Purpose" Facilitated by FinProbit Solutions</p> <p>Speakers</p> <ul style="list-style-type: none"> • Geric Launde, Pioneer Insurance, Philippines • Farzanah Chowdhury, Green Delta Insurance PLC, Bangladesh • Emmanuel Nzanana, Radiant Yacu, Rwanda • Gift Livata, Microinsurance Services, Malawi • Gideon Ataraire, Impact Life Insurance, Ghana <p>Facilitator</p> <ul style="list-style-type: none"> • Lemmy Manje, Finprobit Solutions, Zambia
10:30am	Tea and Coffee break
11:00am	<p>"Profit with Purpose" Facilitated by FinProbit Solutions</p>
13:00pm	Lunch
14:00pm	<p>"Carbon Insurance" Facilitated by FSD Africa</p> <p>Session 1: Carbon market fundamentals <i>Session Objective:</i> Understand the fundamentals of developing carbon markets internationally and in Zambia</p> <p>Session 2: Carbon project risk and insurance <i>Session Objective:</i> Know the key risks facing nature-based carbon projects, and explore the role of insurance and other tools in addressing these risks</p> <p>Facilitators</p> <ul style="list-style-type: none"> • Reshma Shah, FSD Africa, Kenya • Alex Hume, FSD Africa, United Kingdom
16:00pm	Tea & Coffee break
16:15pm	<p>"Carbon Insurance" Facilitated by FSD Africa</p> <p>Session 3: Carbon Project Insurances <i>Session Objective:</i> Introduce the key specialist insurance products available to carbon projects and provide a deep-dive on their impacts on carbon projects, using real-world examples</p>
17:30pm	End of Retreat

Speaker Profiles



Geric Laude
Pioneer Insurance, Philippines

Geric Laude currently serves as the Head of Agriculture Insurance and Partnerships at Pioneer Insurance, where he previously made history as the company's first Microinsurance Champion. Under his leadership as Head of Microinsurance, the portfolio expanded to insure more than 10 million lives and generated annual revenues of USD 39 million. Today, Pioneer Insurance protects over 31 million lives, with gross premiums surpassing USD 75 million. Geric attributes Pioneer's ongoing success in microinsurance and its broader market leadership to the company's ability to continually reinvent itself in response to evolving market needs. His vision and commitment to innovation have helped position Pioneer as a trailblazer in inclusive insurance and beyond.



Lemmy Manje
Finprobability Solutions, Zambia

Lemmy Manje is a distinguished inclusive insurance specialist with more than 25 years of experience advancing microinsurance and inclusive insurance solutions across Africa, Asia, and Europe. As Founder and CEO of FinProbability Solutions, Lemmy has led numerous projects focused on designing, implementing, and scaling inclusive insurance products for low-income and underserved populations. He has provided technical support on inclusive insurance regulation, product innovation, and capacity building for major organisations including the European Union, FSD Africa, Access to Finance Rwanda, ILO, and UNCDF. An alumnus of the Harvard Kennedy School's "Rethinking Financial Inclusion" program, Lemmy is a widely published thought leader committed to expanding insurance access and financial resilience for vulnerable communities.



Gideon Ataraire
Microinsurance Master/ Impact Life Insurance, Ghana

Gideon Ataraire is a seasoned insurance executive, microinsurance strategist, and organizational leader with extensive experience across Africa and emerging markets. As CEO of Impact Life Insurance Ghana, he leads a transformation agenda centered on organizational excellence, customer trust, and sustainable growth. Previously, as Managing Director and CEO of Allianz Life Insurance Ghana, Gideon led a remarkable turnaround, moving the company from last place to the top ten and increasing revenues from GHS 1.3 million to over GHS 93 million in five years. He is also a Partner at Microinsurance Master (Belgium) and lead facilitator for the Microinsurance Master Accelerator Programme in Kenya and the Philippines, supporting the design and scaling of inclusive, climate-responsive insurance solutions. Gideon is recognized for his executive leadership, strategic vision, and hands-on innovation in advancing customer-centric insurance models in developing economies.



Farzanah Chowdhury
Green Delta Insurance, Bangladesh

Farzanah Chowdhury is the Managing Director and Chief Executive Officer of Green Delta Insurance PLC, one of Bangladesh's leading inclusive insurance providers. A Chartered Insurer and Global Goodwill Ambassador for the Chartered Insurance Institute (UK), Farzanah is a seasoned executive with a distinguished track record as Managing Director and CEO in the insurance, banking, financial, and healthcare management sectors. She brings expertise in business planning, internal audit, analytical skills, asset management, and mergers & acquisitions. Farzanah is recognized for her strong business development acumen and ability to drive innovation and growth in inclusive insurance business. She holds an MBA in Finance & Banking from Monash University. Green Delta Insurance PLC has provided inclusive insurance products benefiting more than 7 million lives in Bangladesh.



Emmanuel Nzanana
Radiant Yacu, Rwanda

Emmanuel Nzanana currently serves as the Chief Operations Officer at RADIANT YACU Ltd, where he leads strategic and operational initiatives aimed at driving growth, efficiency, and innovation. Since joining the company as Operations Manager in December 2020, he has played a key role in strengthening operational systems and supporting the company's expansion in the insurance sector. Now, RADIANT YACU Ltd has grown significantly and now serves more than 1.2 million clients, primarily among underserved and low-income populations. The company has experienced remarkable growth, increasing its portfolio from USD 8,000 in 2019 to over USD 8 million in 2025. Emmanuel is deeply passionate about leveraging innovative insurance solutions to expand financial protection and promote inclusive growth, particularly among underserved communities.

Speaker Profiles



Alex Hume
FSDAfrica, United Kingdom

Alex is a sustainable investment specialist with over a decade of experience designing and executing financial structures that unlock capital for nature and communities globally. He leads Finance Earth's renewable energy and enterprise investment strategy, drawing on an asset management background and extensive expertise in green finance and natural capital markets. In Africa, Alex works with FSD Africa's Carbon Accelerator for the Environment Programme (CAPE) to support carbon finance, and has developed funding models for marine spatial planning in Senegal and blue economy projects in Tanzania and Mozambique. Formerly the technical and transactional lead for CORE LLP's £50 million community energy fund, Alex is based in the UK and collaborates with governments, local authorities, and companies on natural capital approaches. He holds a BA (Hons) from Oxford and corporate finance qualifications from CISI.



Reshma Shah
FSDAfrica, Kenya

Reshma Shah is a senior sustainability and finance leader with over twenty years' experience spanning finance, investment risk, strategy, and sustainability across African and Middle Eastern markets. She has led initiatives in capital allocation, policy engagement, M&A, risk management, and multi-stakeholder partnerships, with deep expertise in managing regulatory, ESG, and investment-critical risks for the financial services, infrastructure, and extractives sectors. As the lead for FSD Africa's Carbon Markets Strategy and Centre of Expertise, Reshma mobilizes private and blended capital for high-integrity carbon markets in Africa, working on policy, financing models, and project pipeline development. A regular speaker at international forums on carbon markets and finance, Reshma holds a BA in Economics from the University of Manchester, an Executive MBA from ENPC Paris, and is a UK-qualified Chartered Accountant and Chartered Tax Advisor, with certifications in Sustainable Finance and Green, Social, and Sustainability Bonds.