









# Inclusive Insurance











Be part of the insurance transformation agenda



State of Insurance Market



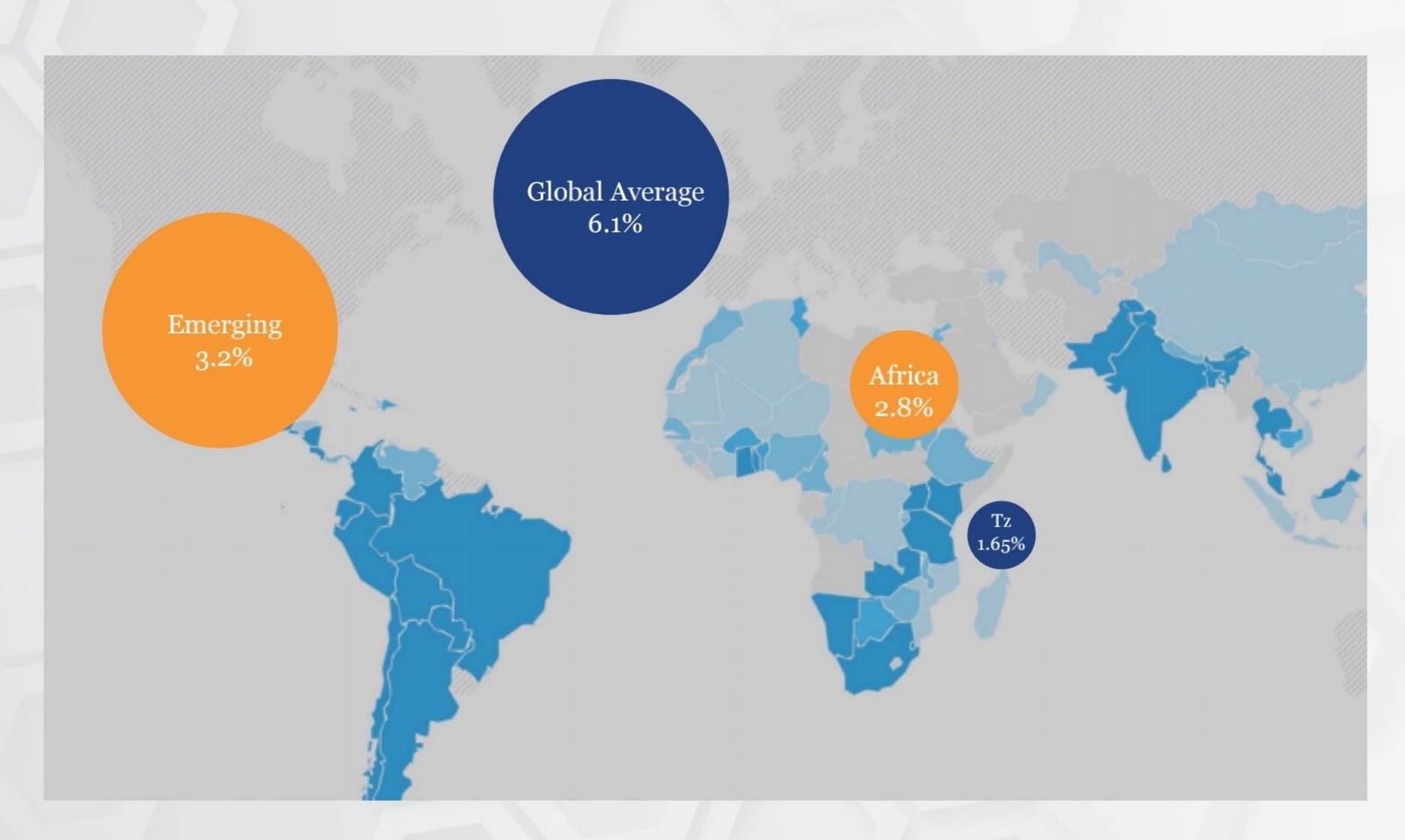




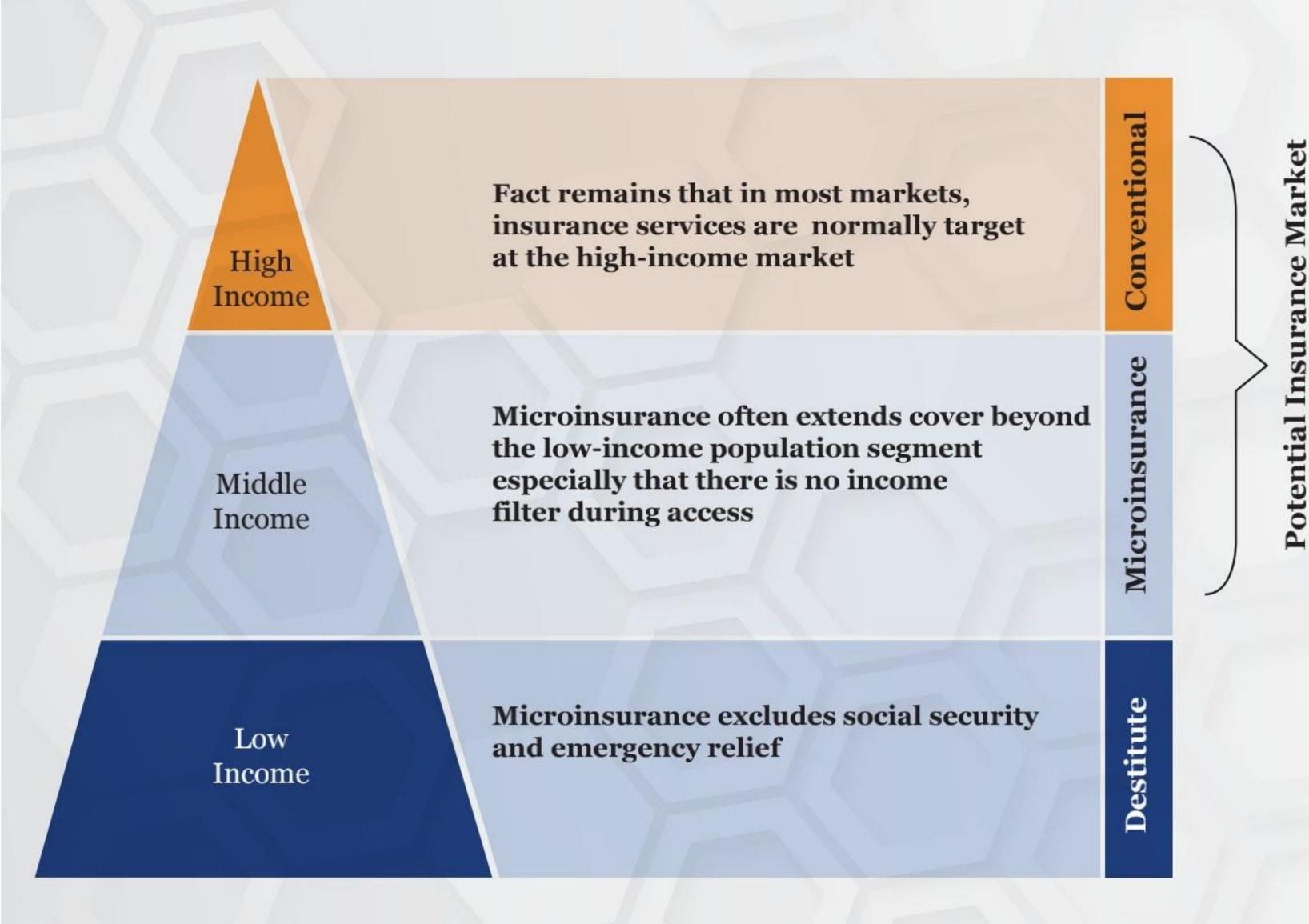


# PROGRESS TO DATE

United Republic of Tanzania Government aims to reach insurance GDP contribution of 3% (Africa average) by year 2023/24 and 5% by year 2030 close to global average.



# Insurance Potential Market in Africa



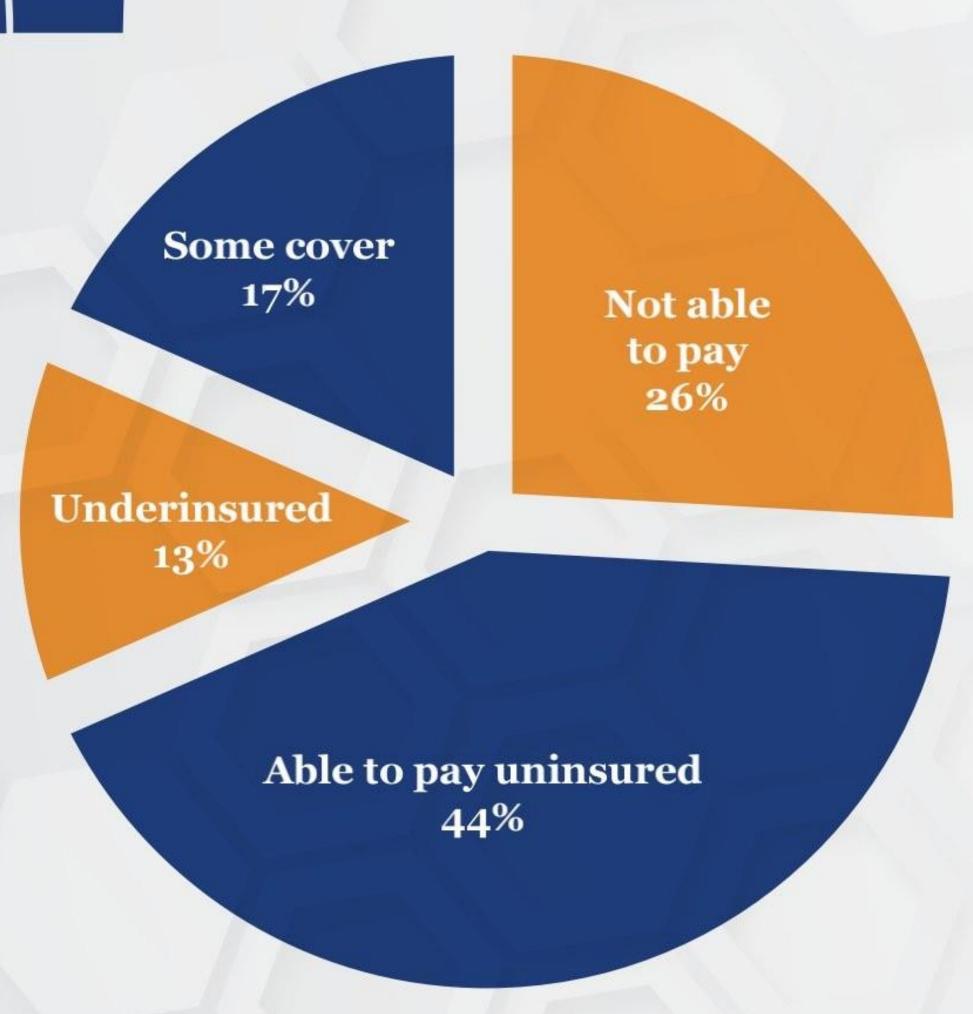
# A total of million was microinsuration. The potention microinsuration was in African microinsuration.

- A total of USD 557.4 million was collected in microinsurance premiums in Africa.
- The potential value of the microinsurance market in the countries included in the study is estimated at USD 5.0 billion, based on the entire target population being covered by just one insurance product.
- In these countries, current microinsurance premiums represent about 11% of that potential market (The Landscape of Microinsurance, 2021)

# THE MARKET - INSURANCE POTENTIAL MARKET



# Adult Population Ratio



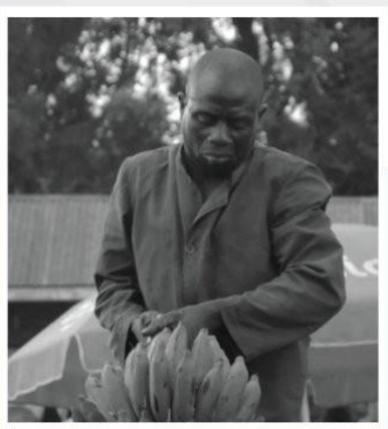
















# INCLUSIVE INSURANCE JOURNEY FOR TANZANIA 2013 – 2020

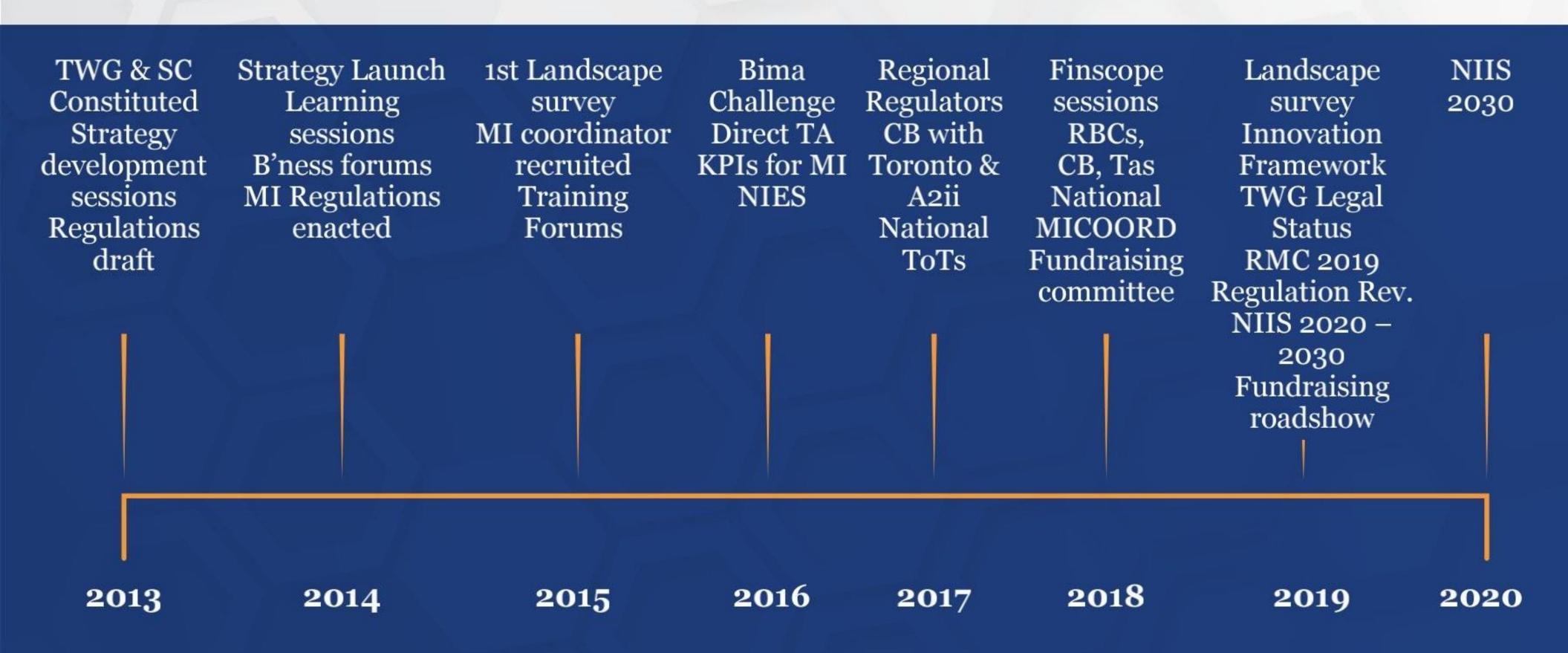
Demand, Supply, Regulation

## PROGRESS TO DATE

Stimulating effective demand

**Building responsive supply**  **Enabling environment** 

Stakeholder coordination and strategy leadership





United Republic of Tanzania
Ministry of Finance and Planning

FINANCIAL SECTOR
DEVELOPMENT MASTER
PLAN 2020 – 2030:



# Government Aspirations (FSDMP 2030 pg 34)



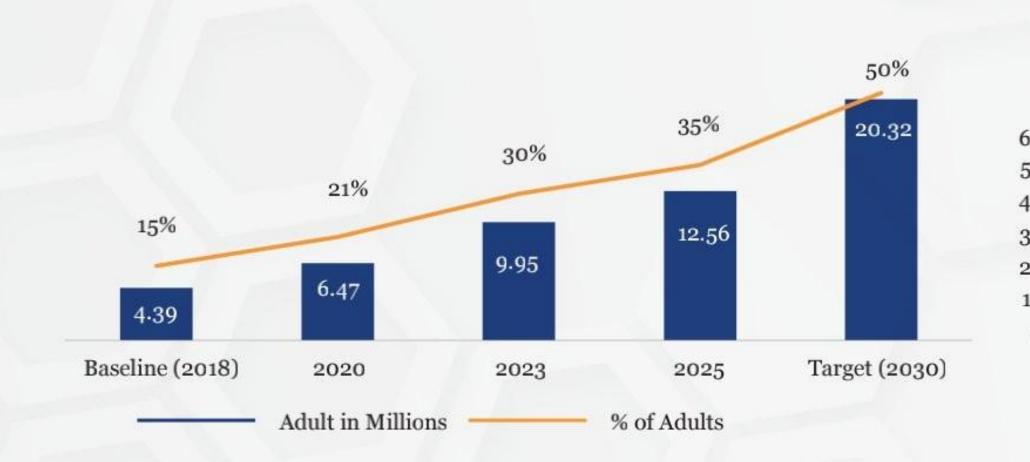
- I Adult popn using Insurance Services 15% (2018) to 50% (2030)
- II Insurance Assets to GDP (%)0.9% (2018) to 5% (2030)
- III Gross Life premiums/GDP (%)0.1% (2018) to 3% (2030)
- IV Gross Non-Life premium/GDP (%)0.4% (2018) to 2% (2030)

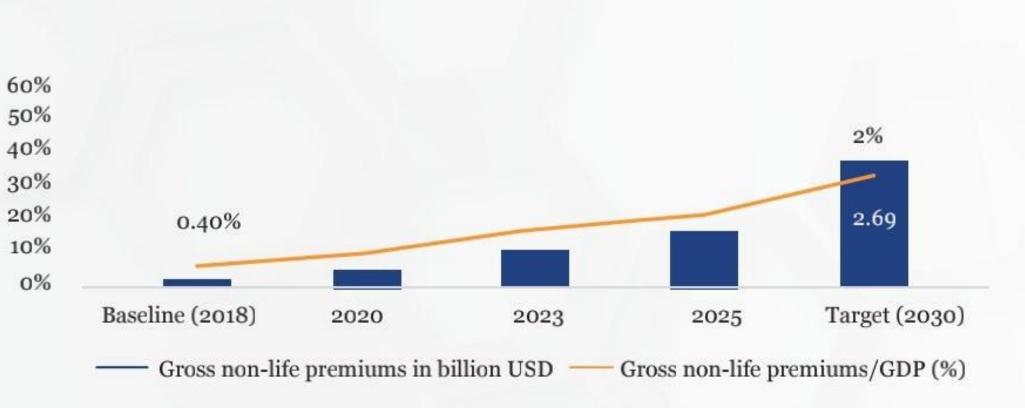
# INSURANCE VISION 2030

			eline 18)	20	020	20	023	20	25		arget 030)	
Sub Sector	Indicator	%	Actual	%	Actual	%	Actual	%	Actual	%	Actual	Unit
Insurance Subsector	% of adult population using insurance services	15%	4.39	21%	6.47	30%	9.95	35%	12.56	50%	20.32	in million people
	Insurance assets to GDP (%)	0.90%	0.5	1.6%	1.0	2.6%	2.1	3.3%	3.0	5%	6.725	in billions usd
	Gross life premiums /GDP (%)	0.10%	0.1	0.6%	0.4	1.3%	1.0	1.8%	1.6	3%	4.035	in billions usd
	Gross non-life premiums/GDP (%)	0.40%	0.2	0.7%	0.4	1.1%	0.8	1.3%	1.2	2%	2.69	in billions usd

## Adult population using insurance services

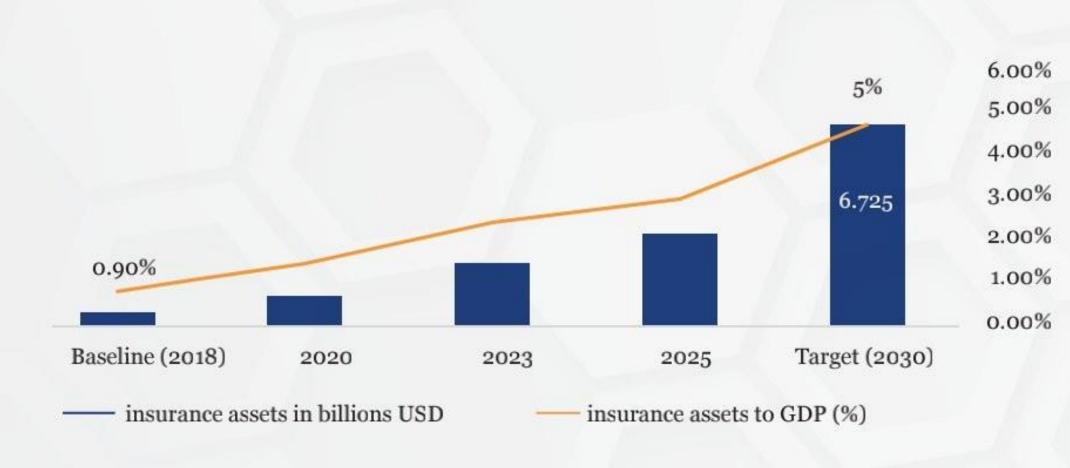
## **Gross Non-Life Premiums**

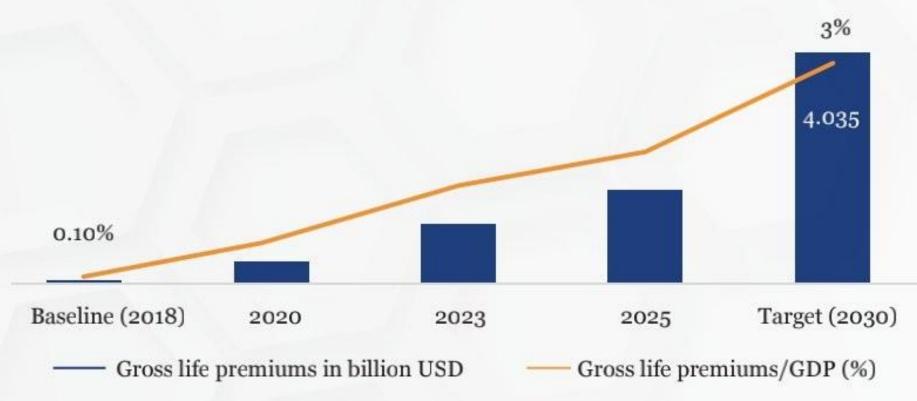




## **Insurance Assets**

## **Gross Life Premiums**





# SWOC Analysis of Tanzania Insurance Market

SN	AREAS	STRENGTHS	WEAKNESSES	OPPORTUNITIES	CHALLENGES
3.	Regulatory & Enabling Environment	<ol> <li>Supportive regulatory environment</li> <li>Supportive development partners</li> <li>Risk Based Capital Approach</li> <li>Existence of market coordination function</li> <li>Proactive SROs</li> </ol>	<ol> <li>Limited skills and exposure of practitioners</li> <li>Cumbersome product registration procedures</li> <li>Limited resources to implement inclusive insurance strategies</li> </ol>	<ol> <li>Responsive regulatory environment</li> <li>Good pace of economic growth rate</li> <li>Government commitment to upgrading infrastructure</li> </ol>	<ol> <li>Inadequate government funding for R &amp; D.</li> <li>Lack of local professional insurance certification board</li> </ol>
1.	Supply of Insurance Services	<ol> <li>Availability of key local experts</li> <li>Increasing number of insurance service providers (ISPs)</li> <li>products variety availability</li> </ol>	<ol> <li>Limited innovation</li> <li>Limited skills and exposure of practitioners</li> <li>Limited appropriate products</li> <li>Limited public outreach</li> <li>Slow adoption of technology</li> <li>Averseness to honor claims</li> </ol>	<ol> <li>Large untapped market</li> <li>Leverage banks &amp; MNOs agency network</li> </ol>	<ol> <li>Inadequate use of technology</li> <li>Lack of long term investment goals</li> <li>underwriting capacity for mega &amp; emerging risks</li> <li>Inability to lobby for favorable policies</li> <li>Inadequate gender inclusion</li> </ol>
2.	Demand for Insurance Services	1. High literacy levels above 70% of population	<ol> <li>Low levels of engagement to demand insurance</li> <li>Low levels of insurance literacy &amp; trust</li> </ol>	<ol> <li>Existence of social and technological infrastructure</li> <li>Population size, growth rate, demographics, life expectancy.</li> </ol>	<ol> <li>Low saving culture</li> <li>Limited customer loyalty</li> </ol>



About the Program

















## Background to the Program

Tanzania insurance vision to insure 50% of adult population by 2030 as per the Financial Sector Development Masterplan is premised on development of inclusive insurance market (mass insurance segment). For this vision to be achieved, insurance players must be capacitated to develop and deliver demand driven solutions for mass Tanzanians. This calls for capacity building initiatives to strengthen inclusive insurance supply and regulatory side.

Africa College of Insurance and Social Protection (ACISP) in collaboration with United Nations Development Program (UNDP) and International Labour Organization (ILO) Impact Insurance will the Launch the joint Capacity Building in Inclusive Insurance Program on 23rd May 2023 at the ACISP Campus 386 Toure Drive, Masaki, Dar es Salaam.

This program is a collaborative effort between UNDP, ACISP and the insurance industry to establish a comprehensive and transformative insurance capacity-building training program in Tanzania. This initiative aims to build a team of core insurance professionals with the necessary knowledge, skills, and tools to develop and deliver inclusive insurance solutions across the insurance value chain that will foster sustainable development for all Tanzanians.



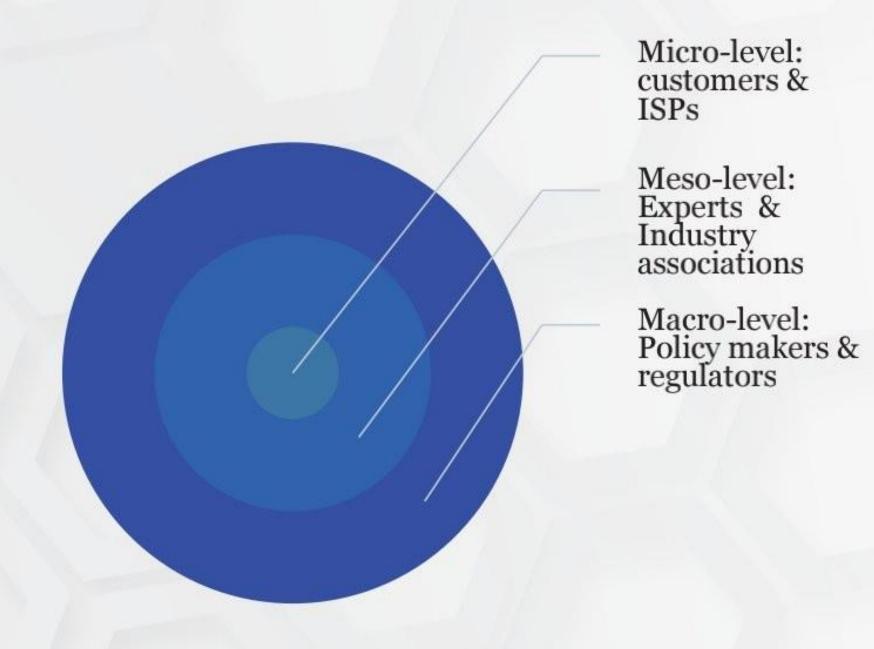






## Rationale for Capacity Building Program in Inclusive Insurance

- Capacity Development as the process whereby people, organizations and society as a whole unleash, strengthens, creates, adapts and maintain knowledge, skills and experience in various subjects related to Inclusive Insurance over time.
- Successful capacity development requires not only skills and organizational procedures, but also incentives and good governance.
- Structured training, be it virtual or in person, is an important tool in the capacity building arsenal for microinsurance. It can lead stakeholders through the process of knowledge and skill acquisition in an adaptable, organized, interactive and efficient manner.











# PROGRAM OVERVIEW

- The project aims to more efficient and impactful insurance markets by improving the quality and quantity of insurance through a structured approach to capacity building.
- The key objective is to develop a sustainable model for building insurance capacity in selected countries.
- The approach is to partner with insurance training institutes, who will build their capacity to offer internationally recognized inclusive insurance training benchmarked on global experiences, lessons, and best practices.
- The main partners are the insurance industry players i.e insurance companies, and distribution channels that are willing and committed to acquiring knowledge in order to begin serving new market segments and to improve their current offer so as to increase insurance population coverage and penetration to the GDP.









# WHO IS THIS PROGRAM FOR?

## Organizations:

- Insurance players who want to design and deliver insurance products to mass markets including reinsurers, insurance companies, brokers, banks, MFIs, Mobile Network Operators
- Provide Social Protection to Rural Communities and Low-Income Households such as Pension Funds,
- Technology companies developing systems and platforms for financial services
- Development organizations, CBOs and NGOs responsible for financial inclusion, social protection, poverty reduction and rural development.
- Policymakers and regulators responsible for the financial sector, insurance, pension, banks and MFIs

## **Individuals:**

- Directors, managers responsible for strategy to grow insurance organizations and pensions
- Business development managers, product developers and actuaries responsible for product development and marketing
- Individual wishing to be internationally qualified as inclusive insurance experts









# UNIQUENESS OF THE PROGRAM

When completed, this program will manifest for the trainees the following competencies:

- Improving the ability to innovate and find effective solutions for development and deliver of inclusive insurance to mass markets.
- Gaining internationally recognized experiences, insights, knowledge and skills for practical application in inclusive insurance.
- Achieving efficiency and improved results in inclusive insurance.
- Acquire globally recognized certification as qualified inclusive insurance experts











# TRAINING LEVELS

# Level 1: Introduction to inclusive insurance and customer-centric product design

- Introduction to inclusive insurance and its importance
- Understanding your customers' needs: the importance of customer-centricity
- Tools and techniques for gathering customers' inputs
- Customer-centricity applied to product design: human-centred design (HCD) and client value

## Level 3: Ensuring a positive experience through customer-centric marketing, education, servicing, claims management

- Understanding your customers' needs: the importance of customer-centric operations
- Customer-centric marketing and education
- Policy servicing
- Claims management: The moment of truth

## Level 2: Ensuring customer-centric partnerships and distribution in inclusive insurance

- Understanding your customers' needs: the importance of customer-centric operations
- The importance of inclusive insurance partnerships for customer-centricity
- Designing a customer-centric distribution process

# Level 4: Building the internal capacity to provide insurance responsibly

- Understanding your customers' needs: the importance of customer-centric operations
- Change management as a guiding framework for success
- Responsible insurance
- Ensuring commitment to responsible insurance provision









# THE PROGRAM

Date	Program	Responsible					
June 19 - 23	Level 1: Fundamentals to inclusive insurance and customer-centric product design						
19/20 June	ToT session	ILO					
21 – 23 June	Class session	ACISP/ILO					
August 14 - 18	Level 2: Customer-centric distribution and partnerships in inclusive insurance						
14/15 Aug	ToT session	ILO					
16 - 18 Aug	Class session	ACISP/ILO					
October 2 - 6	Level 3: Marketing, education, claims management and servicing for a positive experience						
2/3 Oct	ToT session	ILO					
4 – 6 Oct	Class session	ACISP/ILO					
Nov 27 – Dec 1	Level 4: Building the internal capacity to provide inclusive insurance						
27/28 Nov	ToT session	ILO					
28 – 30 Nov	Class session	ACISP/ILO					
1 Dec	Graduation Ceremony	ACISP/UNDP/ILO					









# ILO/UNDP'S ROLE

- The Facility is responsible for the development of engaging and interactive training modules,
- The Facility will work closely with the ACISP to develop a yearly engagement plan outlining all the capacity building activities expected to be carried out by the ACISP in a given calendar year.
- The Facility will help the ACISP in its marketing efforts by designing training brochures when required and advertising the training opportunity to its network of contacts.
- The Facility will provide evaluation and follow-up forms to be used by the ACISP at the end of each training delivery.
- The Facility will recognize the ACISP's efforts by adding it to its list of capacity building partners on the Facility's website, as well as in its Annual Report.









# ACISP'S ROLE

- The ACISP will contribute to the adaptations of the content of the training modules to the local context.
- The ACISP will provide inputs to the yearly engagement plan detailing the activities expected to be carried out in a given calendar year, based on its knowledge about the market.
- The ACISP will be fully responsible for the overall administration and logistics of the training programmes, including defining venue and trainers, registering participants, collecting payments, selecting a catering company, printing materials, among others.
- With the support of the Facility, the ACISP will be responsible for marketing the training programmes to the target audience.
- Working closely with the Facility and using the forms provided, the ACISP will monitor the impact of the training programmes on the targeted audience.









# WHY JOIN THIS PROGRAM

- Join the first-ever capacity building delivered by globally renowned experts in insurance.
- Recognized as an international capacity-building program by the UNDP, ILO and ACISP.
- Learning from experts practicing in the field.
- Excel with class learning and field practice with industry leaders.
- Increase your product offerings, client base and revenue volume by designing and deliver ucts.
- Support the growth of insurance and social protection in the country.

# Why Study?

An international certification program: **UNDP, ILO, ACISP** 

- Six months qualification: 4 Levels of learning
- One week class and field training: 4 Sessions in six months
- Global insights combined with local experience: Internationally recognized trainers from ILO Impact Insurance and ACISP.



# Faculty









## THE FACULTY



### Craig Churchill Chief, Social Finance—Enterprises Department

Craig has more than two decades of social finance and inclusive insurance experience in both developed and emerging economies. In his current position as the chief of ILO's Social Finance Programme, he focuses on the potential of financial services and policies to achieve social objectives.

Craig has authored and edited over 40 articles, papers, monographs and training manuals on various topics including inclusive insurance, customer loyalty, organizational development, governance, lending methodologies, regulation and supervision, and financial services for the poorest of the poor.

Craig holds an M.A. from Clark University and a B.A. from Williams College, both in Massachusetts.

Speaks: English and French



### Camyla Fonseca, Knowledge and Capacity Building Officer

Camyla leads the ILO's Impact Insurance Facility's Knowledge and Capacity Building initiative, as well as the Facility's insurance education work. She is a Certified Knowledge Manager with more than ten years of experience in inclusive insurance and has extensive experience in instructional design and adult learning methodologies, having developed several interactive online and face-to-face training modules. Camyla has authored many papers on inclusive insurance topics, including insurance education, responsible insurance, client value and claims management. Before joining the Facility team, Camyla worked in international cooperation for education at Pontificia Universidade Católica de São Paulo in Brazil, and in urban poverty reduction at the World Alliance of Cities against Poverty of the United Nations Development Programme in Geneva, Switzerland. Camyla holds a MA in Development Studies from the Graduate Institute of International and Development Studies, Geneva and a BA in International Relations from Pontifícia Universidade Católica de São Paulo. Speaks: Portuguese, English, Spanish, French, Polish and Italian



#### Aparna Dalal, Senior Research Officer

Aparna leads the ILO's Impact Insurance Facility's Research and Innovation initiative. She works primarily on mobile services, bundling insurance with other financial services, analysis and documentation. She has a decade of technology and business management experience in the public and private sector. Before joining the ILO, Aparna was the Director of Special Projects at the Financial Access Initiative at New York University, where she led microinsurance research projects.

Aparna holds a master's degree in public administration from New York University and a bachelor's degree in business administration from the University of Texas.

Speaks: English and Hindi



## Lisa Morgan, Technical Specialist

Lisa provides technical expertise on insurance and other risk management solutions offered by the public and private sectors. She leads a portfolio of projects on health, property insurance, closing the gender protection gap and insurtech, specifically as they relate to improving the risk management capabilities of low-income populations. She has over two decades of work experience in Europe, Africa and Asia. Her experience includes actuarial pricing, reserving and budgeting for private and national health insurance schemes. Before joining the ILO, Lisa worked at Milliman, a global actuarial consulting firm, and at PricewaterhouseCoopers. Lisa serves on the board of the International Actuarial Association Health Section and chairs the Microinsurance Network's Best Practice Group on Health and Financial Inclusion.

Lisa is a qualified actuary and Fellow of the Institute and Faculty of Actuaries in the UK. She has a Diploma in Actuarial Management from Bayes Business School in London and a BSc in Actuarial Science from the University of the Witwatersrand in South Africa.

Speaks: English, Afrikaans and French



#### Pranav Prashad, Senior Technical Officer

Pranav provides technical expertise on disaster and climate risk, agriculture insurance, distribution and building scale and efficiency through technology. He has more than three decades of experience in insurance and business management. Pranav has initiated and taken to scale agriculture, health insurance, weather index insurance projects in Africa and Asia, using a diverse set of distribution channels and enabling the projects with technology. He is also the lead author of the Impact Insurance Facility paper on the use of mobile phones in insurance.

Pranav holds an MBA and a bachelor's honours degree in economics, both from the University of Delhi in India.

Speaks: English and Hindi



insurance market and has been facilitating with an emphasis on long-term relationship and excellent customer service. She is an Insurance Associate with several internadegree holder. She is the founder of FBN Insurance Brokers and BNI Medicare Ltd. Entrepreneurial and driven, she is facilitator leader with proven success in new market tration. identification and strategic positions for star-up and growing organizations.



Fikira is the Director of Admissions & Dipankar is the CEO and Director of Jubilee Ms Zubeda Chande is an Assistant Lecturer Marketing with 20years of experience in the General Insurance Company of Tanzania. He in the Social Protection Department at The has been with Jubilee Tanzania since May Institute of Finance Management (IFM). She and building innovative insurance products 2017 as CEO. Dipankar has sound has over fifteen years of professional knowledge of all Insurance products. He has experience of leading all forms of distribution for an insurance Company and driving tional trainings in insurance and a Law top line growth profitably. He has studied Economics and Management from Delhi University and is a Fellow of the Insurance Institute of India. He has also acquired a and builder of innovative insurance products Professional Diploma in Digital Marketing. to accommodate all types of clients. Decisive He has secured a PhD in Business Adminis-



experience in research, teaching, and consultancies; in a wide range of social protection and social policy development issues. She is a social policy expert focusing on social insurance (Pensions, Health Insurance, risk management) and social assistance (Micro Insurance, cash transfers and public works). In addition, Zubeda has a research interest in social protection product design and analysis. She also possesses managerial experience through various positions at the Institute, such as program coordinator and head of department.



Kain is very good in business strategic formulation and market development. His people skills are superb and he delegates effectively and provide support.

Currently Kain is the director and founder of ETAL Consultancy. Previously he was the CEO of Strategis Insurance Responsible for Overall Management of the Company which deals primarily in Medical Insurance as a Director and Reporting to the Board of Directors. Prior to joining Strategis Insurance he was the Managing Director of AAR insurance and Life Manager at UAP before that Strategy Development, market development including business plan & sales strategy development, Development of Insurance and bancassurance products and new business lines.

## THE FACULTY



Jumanne Mbepo has extensive experiencein managing alternative channels for insurance particularly through microinsurance and bancassurance products. Jumanne is currently heading the insurance agencyof Maendeleo Bank PLC and is responsible for designing insurance solutions for the bank's clients and affinity groups. His professional experience includes establishing new sales channels and design of microinsurance products.



Ancellmi is a Director of Consultancy & International Relations at the Africa College of Insurance and Social Protection. He is an avid Researcher, Consultant, Author & a Trainer for government and international organizations on planning, policy, regulation and strategy. He serves as the Country Inclusive insurance Coordinator in Africa (government/ATI/FSDT). He is the MD for Acclavia Insurance Brokers & Risk Consultants, lecturer at the Africa Public Service College. He serves in various taskforces within the insurance industry and outside geared at the engineering growth of the financial sector and inclusive



Khamis Suleiman is the Chairman of Association of Tanzania Insurance (ATI), Chairman of the Technical Working Group for Microinsurance (TWG) and CEO of Sanlam General Insurance. He also serves as a board member of TanRe. Khamis worked previously in one of the leading insurance brokers in Tanzania. He was a Lecturer at the IFM.



Arthur Mosha is a bancassurance consultant, previously working as the General Manager of CRDB insurance Broker Limited. He has 11 years of experience in Broking Industry. He is Associated member of chartered bank insurance institute (ACII) of London.

He worked with Alexander Forbes Ltd (currently ARIS) for 4 year before joining CRDB Microfinance Services Company Ltd in 2011 where he was heading Insurance AGENCY line, in 2016 he became a General Manager of newly established broking firm (CRDB Insurance Broker Limited) which is part of CRDB Bank Group.



Alliance Life Assurance Limited Dar es salaam, Tazania responsible for managing insurance policy accuracy, completeness including new business fulfillment and policy cancelations; Providing and leadership, direction and functional guidance to the operations team, setting team and individual objectives to team members.

Smaa has Experience in managing all life insurance operation and providing optimal level of customer satisfaction in a corporate and retail environment Knowledge of Tanzania Limited as Managing Director. legislation governing insurance in Tanzania.



Smaa Issa is the Technical Manager for Dr. Harold Adamson is an accomplished leader, consultant and expert in management. He is the Chief Executive Officer – Medical Division of Jubilee Insurance Company of Tanzania.

> He has worked for various entities including Jomo Kenyatta University - Branch of Tanzania as a part time lecturer in strategic FFIMEA (Female founder Initiative of management, AAR Insurance Tanzania Limited as Chief Operating Officer and as Pendo has over a decade of experience in head of operations helped to turn around the company from loss making in the year 2019. He has also worked with AAR Healthcare



Pendo Michael is the Founder and MD for Gwen Consultancy, one of the few 100% female-owned insurance brokers in Tanzania, a Board member of KICCO-HAS-College of Health and Applied Science, country coordinator Accelerate Africa. and Tanzania Ambassador of Middle East and Africa).

sales, consulting, and client services in Insurance, marketing, and Public Relations.



Ravi began his insurance career with New India Assurance -the largest Indian non-life insurance company. Held key leadership roles there including Country Manager for one of their Gulf Operations. On the eve of India's insurance market liberalization, he joined Principal-a fortune 500 American insurance company and was the CEO for their joint venture insurance broking project in India, along with the two of the largest government-owned banks- the first of its kind in Asia. Subsequently he was invited to set up a new composite insurance company -Al Medina Insurance Company in Oman.

## THE FACULTY



Sosthenes serves as the Executive Chairman of the Africa College of Insurance and Social Protection (ACISP). He has extensive experience in Finance Leadership, Research and Consultancies at various levels. He is the Executive Chairman of the Africa College of Insurance & Social Protection.

Sosthenes is the former Executive Director of the Financial Sector Deepening Trust. He has a wealthy of knowledge and experience in financial sector development spanning over 20 years working in the fields of banking, digital finance, microfinance, enterprise finance and development, In 2009 returned to Africa and spent over 6 agri-finance, insurance, capital markets, value and supply chain financing, embedded financing, development financing, resource mobilization, talent development and results management.



Dr. Suresh Kumar runs Metropolitan Tanzania Mr. Kimambo Thadeus is the Principal Insurance Company Limited, which is part of the MMI Holdings as the CEO based in Dar es Salaam. Started insurance career as a Management Trainee (AAO) with New India Assurance Co Ltd, Hyderabad, India and worked for 10 years mostly in the operational area handling insurance underwriting, claims handling, business portfolio development, quotations, intermediary development, policy documentation, new policy formulation, branch level operations and client servicing of all general insurance products.

years with APA Insurance, Nairobi starting as the Chief Operating Officer and then becoming the CEO/Principal Officer.

Spent a year in Namibia starting a greenfield operations for Phoenix Assurance Group and also overseeing the operations in Zambia, Botswana, Mozambique and Swaziland as the Group CEO.



Officer and CEO of InsurLabel Holdings and Lecture at the ACISP.

He is responsible for managing the day-to-day operations of the company, including handling customer inquiries,

overseeing claims processing, and managing the administrative functions of the business.

 Negotiating with insurance companies on behalf of clients to ensure that they receive the full

amount of compensation they are entitled

 Responsible for setting the overall direction and goals of the organization and ensuring that the

organization's operations are aligned with this vision.



Mr. Godfrey Mzee is an experienced Insurance practitioner, with over 15 years experience in Tanzanian Insurance market in the senior positions.

He worked as a Country sales manager with Britam Insurance Tanzania Limited and then as a CEO with Star General Insurance Tanzania Limited.

He currently works at Africa College of Insurance and Social protection as a Lecturer. He is the associate member of the Chartered

Insurance Institute of UK-ACII.

In his 15 years of experience he worked in insurance companies in the claims department, Underwriting /Re-insurance and sales department.

Worked as a CEO and head of company to ensure the company operates smoothly, complying with all regulations and the laws of the country.

Making sure the company delivers the expected goals to the benefit of all stakeholders including policyholders, shareholders, the Government and the Public.









# WHO WE ARE

## The Risk Facility of the UNDP

The UNDP Insurance and Risk Finance Facility (IRFF) will deliver innovative protection solutions in 50 developing countries by 2025. Currently, the facility is operational in 20 countries. We support the development of innovative insurance products and services that are aimed towards vulnerable people and communities while also investing in the long-term transformation of insurance markets. We are working closely with industry partners to deliver policy advice, guidance, tools, methodologies, and networks that boost country and community resilience towards socio-economic, health, climate and other shocks.

## The ILO's Impact Insurance Facility

Housed in Social Finance Programme of the International Labour Organization (ILO), the Impact Insurance Facility enables the financial services industry, governments, and their partners to realise the potential of insurance for social and economic development. The Facility has established itself as a global hub for knowledge and capacity development, extracting lessons from pioneers, facilitating learning, and sharing successes and challenges with all interested stakeholders.

# **ACISP**

Africa College of Insurance and Social Protection (ACISP) is a Modern Urban Pan African College providing performance and competence-based capacity-building solutions in the fields of Finance, particularly Insurance, Risk Management, Social Protection and Leadership.

ACISP's philosophy is to provide a platform for an ongoing collaborative relationship between industry specialists, scholars, scientists and academicians to guide and steer the development of the insurance, social protection and the financial sector.



To be a premier performance based college globally renowned for its programmes for the insurance and related financial services industry.



# Mission:

To bridge the gap between industry and academia by enhancing performance of players in insurance and financial sector so as to contribute to insurance growth in Africa.











- An international certification program: UNDP, ILO, ACISP
- Six months qualification: 4 Levels of learning
- 1 week class and field training: 4 Sessions in six months
- Global insights combined with local experience: Internationally recognized trainers from ILO Impact Insurance and ACISP.
- Tap the potential of low coverage of insurance and social protection in Africa: Develop skills to design and deliver inclusive insurance solutions.
- Join the UNDP IRFF, ILO Impact Insurance and ACISP to transform the insurance and social protection sector.







# Inclusive Insurance Capacity Building Program



# Be part of Transformation Agenda

APPLY NOW

www.acisp.africa

JUNE – DECEMBER

2023

VENUE

ACISP MAIN CAMPUS

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OYSTERBAY, DAR ES SALAAM.



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