

Microinsurance challenges from an actuarial perspective

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Join us on March 14th 2019
9:00 AM EST

Abstract:

As an extension of microfinance, microinsurance emerges as an inclusive and innovative insurance that provides protection against specific risks for low-income policyholders. From an actuarial perspective, there is a lack of knowledge and experience in this sector that constraints the application of proper technical approaches. There are few technical studies that propose practical approaches that contribute to improve actuarial work, especially in pricing risk. One such research suggests the application of a pricing methodology, widely used in the insurance industry, but applied to microinsurance. In this sense, actuarial expertise in traditional insurance can be used to build the skills of the low-income market practitioners. Mutual collaboration between microinsurance professionals and actuarial experts should be considered for a sustainable development of inclusive products within the insurance sector.

SPEAKERS

Inma Peña – Spanish insurance sector



Inma Peña is an actuary with over 10 years of experience working in the actuarial field of the Spanish insurance sector. Within her responsibilities, she has worked as expert in reserving, risk management and data analysis in a wide variety of business lines.

Among her academic background, she holds several master's degrees and over the last years has achieved her PhD in Economics and Business with her thesis focused on microinsurance pricing. Her interest in research has encouraged her to make several contributions to different international actuarial conferences. Most recently, her dissertation has been awarded the IV SCOR Actuarial Prize for Spain and Portugal. She is now keen to use her experience and knowledge to promote actuarial development of inclusive products within the insurance industry.

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