



# 'FUTURE OF INSURANCE'

CLIMATE RISK MICROINSURANCE:  
THE CASE STUDY OF SANASA

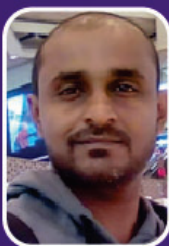
12 AUGUST 2021 FROM 12 NOON TO 1PM (SRI LANKAN TIME)

Insurance plays a critical role in offsetting climate change risk and fostering sustainable economic growth. Yet there is limited data and business case examples on climate risk insurance targeting vulnerable populations. To help address this dearth of existing examples, the MicroInsurance Centre at Milliman (MIC@M) embarked on a research project, developing climate risk insurance case studies. This session will briefly introduce microinsurance and do a deep dive into the case study of Sanasa in Sri Lanka.



**QUEENIE CHOW**

calls herself an “actuary without borders” – a passionate actuary working in global development and inclusive insurance. She is based in Melbourne and works across emerging markets as a Senior Consultant with MIC@M. Inspired to make insurance accessible to all, Queenie has previously worked with the Impact Insurance Facility of the UN’s International Labour Organization. She is an Australian-qualified actuary with over 10 years of experience in consulting and has been working within the microinsurance innovation space in the past few years. Queenie was recently given the “40 under 40: most influential Asian-Australian Awards”



**RAVINDA HERATH**

is the Assistant General Manager T & D at Sanasa General Insurance. He is an insurance professional with about 18 years of experience working in fields of index insurance, risk management and climate change. During his career he has closely worked with international organizations such as the World Bank, IFC, ILO, GIZ, Oxfam etc. He gained his MBA from the University of Bolton, UK after conducting a research on “Barriers in implementing microinsurance: A study of the self-employment sector in Sri Lanka” which is a sought-after research topic by local and global industry experts.

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