

DR. DAVID MARK DROR

Dr. Dror is Honorary Professor of Health Insurance at Erasmus University Rotterdam, and the Founding Chairman of the Micro Insurance Academy in New Delhi. His research focuses on bottom-up initiatives to deliver health insurance to uninsured and underserved rural and resource-poor persons in low-income settings. He has published several books and over 50 papers in refereed journals, acts frequently as peer-reviewer for many high-impact journals, and delivers keynote addresses in professional meetings. He has almost 30 years of professional research and management experience and has set up the world's largest technical advisory in microinsurance. He has served as advisor to many national and international agencies, including ILO, the World Health Organization, and the World Bank.

ACADEMIC ENGAGEMENTS (TEACHING & RESEARCH)

- Erasmus University, Rotterdam Netherlands
 - o 2004 visiting professor: health economics
 - o 2005 – present: honorary professor of health insurance in low-income countries
- Clermont-Ferrand University /CERDI, France
 - o 2003, 2004 external lecturer
 - o 2005-present: professeur invité in Health Economics in low-income and transition countries
- Lyon-I University /LASS, France
 - o 2002-2004 Associate Director of Research in Health Systems
- University of Geneva, HEC, IOMBA, Switzerland
 - o 2004 Visiting lecturer in pro-poor entrepreneurship: delivering health insurance to the poor

RESEARCH INTERESTS

- Quantifying the added cost to the poor of borrowing and selling assets to finance healthcare costs
- Obtaining reliable evidence on the health seeking priorities of rural poor
- Exploring both theoretical and evidential issues relating to estimating willingness to pay for health insurance
- Developing a method (based on mathematical modeling) for cheaper and faster acquisition of local data to calculate premiums for local microinsurance schemes
- Designing and deploying insurance education among illiterate and innumerate rural persons (using video, film, plays, stories, songs, as well as printed training material etc)
- Creating a coherent framework and metrics for impact evaluation of CBHI schemes

RESEARCH ACTIVITIES

- 2006-present: Member of the Standing Scientific Committee of the International Health Economics Association (iHEA) (<http://www.healtheconomics.org/>)
 - o This committee decides, based on scientific merit, which submissions will be accepted for presentation at the largest and most important bi-annual world congress of health economics
- 2004-09: Faculty of 1000 Medicine in the "Health Systems & Services Research" Section (www.f1000medicine.com)
- 2005-present: Member, Advisory Board, Journal of Insurance & Risk Management (Noida, India)
 - o This journal is considered India's prime journal in its topic
 - 2004-08: Member of the Steering Committee of the Annual International Conference on Microinsurance organized by CGAP sub-group on microinsurance and the Munich Re Foundation
 - 2004 – 2008: Member of the Scientific Committee, International Society for System Science in Health Care (ICSSHC) secretariat based in Univ. Lyon I Claude Bernard
- 2004: Member of the International Panel of Experts to the Council for Medical Schemes of South Africa

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- o advising the government on operating the Risk Equalization Fund
- Reviewer for numerous respected scientific journals on health economics, policy, insurance or financing:
 - o WHO Bulletin, Social Science & Medicine, Health Policy, Health Policy & Planning, Health Economics, Health Affairs, Geneva Papers on Risk & Insurance, European Journal of Health Economics, World Development, Journal of Epidemiology and Community Health, International Journal for Equity in Health, Journal of Health, Population and Nutrition, Journal of Health Management

PROFESSIONAL ENGAGEMENTS

- 2007-present: Micro Insurance Academy as Founding Chairman, (www.microinsuranceacademy.org)
- Advises the Trustees on the objectives, mission and vision of the Trust;
- Acts as the head of the organization, its representative to the outside world and its spokesperson;
- Ensures effective operation of the management in conformity with the highest standards of corporate governance; presides over meetings of the senior team and conducts its business in an orderly fashion;
- Leads & guides the development of strategy and ensure smooth operations and effective decision-making.
- 1982-2003: ILO as Senior Officer, diplomatic rank international official, (stationed in Geneva Headquarters)
 - o Analysis, design and implementation of health insurance within the context of social security / Social Protection / Health systems
 - o Development and testing (both theoretically and with field evidence) of the concept of Social Re, linking reinsurance to grassroots mutual schemes (www.socialre.org)
 - o Management of international teams and international projects
 - o For nine years managed the in-house health insurance scheme of ILO and ITU
- To date: Consultancy
 - o Provision of consulting services in such areas as social security, health insurance, health financing
 - o Management of field interventions in health insurance, microinsurance, health economics
 - o Work done in Kyrgyzstan, South Africa, Philippines, Ethiopia, India, Sri Lanka, Nepal, Bangladesh...

GRANTS RECEIVED AND MANAGED

- 2010: HIVOS (Netherlands) Amount € 125,000
 - o Purpose: Core support for MIA, India (unrelated to a specific India project)
- 2009-14: European Commission (7th Framework Programme) Amount € 3,999,999
 - o Purpose: Developing Efficient and Responsive Community-Based Micro Health Insurance in India via a consortium of five partners. Comprises three Randomized Control Trials (RCTs), and establishment of 3 independent, community-based and community-run CBHI schemes, plus impact evaluation
- 2009-11: Misereor (Germany) Amount €455,000
 - o Purpose: Core support for the expansion of the activities of MIA, India (unrelated to a field project)
- 2009: Rockefeller Foundation (New York) Amount \$150,000
 - o Purpose: To conduct microinsurance projects that aim to increase the affordability of health services to the poor and vulnerable (in Nepal and India)
- 2008-12: NWO / WOTRO (Netherlands) Amount € 479,552
 - o Purpose: Development of a new cost- & time effective methodology to upscale demand for health insurance among the poor in India
- 2007-09: HIVOS (Netherlands); Amount € 810,788.
 - o Purpose: To launch the Micro Insurance Academy in India for the development of capacity-building in health insurance domain-knowledge
- 2006: NIH (Bethesda, USA) Amount US\$ 20,000
 - o Purpose: Actuarial re-evaluations of the cost of health insurance benefits in rural India for the preparation of a revised CHAT tool (Choosing Healthplans All Together), and various contracts linked to field experimentation in Rajasthan
- 2005-06: HIVOS (Netherlands) Amount: €227,000
 - o Purpose: Technical & reinsurance support to community health financing schemes in South Africa

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- 2005: NIH (Bethesda, USA) Amount US\$ 30,000
 - Purpose: Actuarial estimates of the cost of health insurance benefits in rural India, for the preparation of a CHAT tool (Choosing Healthplans All Together), and various contracts linked to field experimentation in Karnataka and Maharashtra
- 2004-06: EU/ECCP (New Delhi) Amount: € 638,245
 - Purpose: Strengthening micro health insurance units for the poor in India <http://www.microhealthinsurance-india.org/>
 - Project managed jointly with the University of Köln and the Indian FICCI

PERSONAL INFORMATION

- Swiss national
- Resident in India
- Mobile: +91 99 5820 6633 / Fax +91(0)11 4379 9117 / Email daviddror@socialre.org
- Languages: Fluent in English, French, Hebrew; partial German; notions of Spanish
- Extensive international travel, in over 75 countries
- Extensive multi-lingual and multi-cultural interactions with all levels of professionals to effectively network, collaborate, negotiate and maintain positive partnerships, and harmonize cultural and gender differences

EDUCATION

- PhD in Economics and Management (Summa cum Laude / mention très honorable avec félicitations du jury). Université Claude Bernard Lyon I, Lyon, France
- DBA (Magna cum Laude) in Health Services. St. George University, London & Japan
- Active Labor Policy Development Diploma. International Institute for Labour Studies, Geneva
- MA in Business Administration. Hebrew University of Jerusalem, Israel
- BA in Liberal Arts. State University of New York, Buffalo, USA

PROFESSIONAL ASSOCIATIONS

- International Health Economics Association
- MicroInsurance Network - Health, Technology, and Impact Assessment working groups

PERSONAL AWARDS

- November 2009: “Personality of the Year” Award, bestowed , for “groundbreaking research and study which has helped boost understanding of how the world’s poorest communities can benefit from microinsurance”
 - Asia Insurance Industry (www.asiainsurancereview.com/pages/awards/awardswinners2009.asp#14)
- September 2009: “HEAL Honour” in recognition of leadership role in Micro Health Insurance
 - HEAL (Health Essayists & Authors’ League) is an Indian Foundation (www.healfoundation.in)

RECENT PRESENTATIONS

- The Triple Role of Insurance Education at the Base of the Pyramid. Special Address at the 4th Asian Microinsurance Conference, (Ho Chi Minh City, Vietnam 22 July 2010)
- The Micro Insurance Market: What does it want, How can we respond to it?, Conference President and Presentation at the Global Microinsurance Summit (Paris, 30 June-1 July 2010)
- Microinsurance: Business Process Reengineering, Conference President and Keynote Address at the Microinsurance Summit 2010 (London, 23-24 February 2010)
- Health Care Funding In Developing Countries at Workshop on Funding Accessible Health Care organized by the Swiss School of Public Health, (Basel, 28 January 2010)
- Benefit package options and willingness to pay for health insurance, Workshop on developing inclusive and responsive Micro Health Insurance in Nepal (Kathmandu, 16-17 September 2009)

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- Let Each Do What They Can Do Best: The Industry's Competitive Advantage to Develop Microinsurance Business, keynote at the 3rd Asian Microinsurance Conference (Beijing, 22 July 2009)
- Presentations at the 7th world congress of the International Health Economics Association (iHEA), (Beijing, 12-15 July 2009)
 - Erika Binnendijk, Meenakshi Gautham, Ruth Koren, David Dror: Unaffordable, Unpredictable, Unfair: How Rural Poor In India Finance Healthcare Seeking
 - Meenakshi Gautham, Erika Binnendijk, Ruth Koren, David Dror: Provision of Primary Care in Rural India: Recent evidence from Andhra Pradesh and Orissa
 - David Dror, Ralf Radermacher, Shrikant Khadilkar, et al.: Micro Health Insurance Units In India: Are They All The Same?
- Implementing Inclusive Micro Health Insurance among the Rural Poor in India, Address at the Akademie Graz & Afro-Asiatisches Institut Graz (Graz, 25 May 2009)

SELECTED BOOKS / MONOGRAPHS

- Dror DM, Radermacher R (Editors): Financial Inclusion Opportunities for Micro Health Insurance in Nepal: An Exploratory Analysis of Health Incidence, Costs and Willingness to Pay in Dhading and Banke Districts of Nepal, Prior to Launching Community Based Microinsurance. New Delhi, Micro Insurance Academy, Jan. 2010, ISBN 978-81-909841-0-2, vii+141 pp.
- Dror DM, Radermacher R, Vij, J (Editors): Developing Pro-Poor Health Insurance in India. Compendium edited for an International Conference on Micro Health Insurance, 1-2 No. 2006, iv+298 pp.
- Radermacher R, Wig N, van Putten-Rademacher O, Müller V, Dror DM: Yeshasvini Co-Operative Farmers Health Scheme, Karnataka, India. "Good and Bad Practices in Microinsurance" Report commissioned by ILO Social Finance Unit and CGAP, Sept 2005, 43 pp.
- Preker AS, Carrin G, Dror D, Jakab M, Hsiao WC, Ahrin-Tenkorang D : Rich-Poor Differences in Health Care Financing, chapter 1 in Preker AS, Carrin G (Editors): Health Financing for Poor People: Resource Mobilization and Risk Sharing, (Washington), World Bank, 2004, pp. 3-51
- Alliance for Health Policy and Systems Research: Strengthening health systems: the role and promise of policy and systems research, section on Community Health Insurance (in Chapter 3), Geneva, June 2004, http://www2.alliance-hpsr.org/jahia/webdav/site/myjahiasite/shared/documents/Strengthening_complet.pdf
- Dror DM, Preker AS (Editors): Social Reinsurance: A New Approach to Sustainable Community Health Financing, (Washington), World Bank & ILO, 2002, xvii+518 pp.
- Preker AS, Carrin G, Dror DM, Jakab M, Hsiao W, Arhin-Tenkorang D. Health care financing for rural and low-income populations: the role of communities in resource mobilization and risk sharing. (A synthesis background report to Commission on Macroeconomics and Health), 2001, <http://www.cmhealth.org/wg3.htm>
- Cichon, M, Newbrander W, Yamabana H, Weber A, Dror DM et al.: Modeling in health care finance. A compendium of quantitative techniques for health care financing, (Geneva), ILO & ISSA, 1999, 400 pp.

RECENT PUBLICATIONS IN REFEREED JOURNALS

- Gautham M, Binnendijk E, Koren R, Dror DM. "First We Go to the Small Doctor": 1st Contact Healthcare Providers of Rural Communities in Andhra Pradesh and Orissa, India. Submitted for publication (2010)
- Binnendijk E, Koren R, Gautham M, Dror DM. Borrowing and other sources of healthcare financing among rural poor in Orissa, India. Submitted for publication (2010)
- Dror DM, Radermacher R, Khadilkar SB, Schout P, Hay FX, Singh A, Koren R: Microinsurance: innovations in low-cost health insurance. *Health Aff (Millwood)*. 2009;28(6):1788–98, Nov. 2009
- Dror DM, van Putten-Rademacher O, Koren R: Incidence of Illness among Resource-Poor Households: Evidence from Five Locations in India. *Indian J for Med Res*, (New Delhi), 2009;130:146-154,
- Dror, DM: A Socio-Economic Profile of the Micro (Health) Insurance Target Population. *Asian Insurance Review*, pp. 80-81, December 2008.

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- Dror DM, van Putten O, Koren R. Cost of illness: Evidence from a study in five resource-poor locations in India, in *Indian J for Med Res*, (New Delhi), 2008;127:347-361.
- Dror, DM: Why “one-size-fits-all” health insurance products are unsuitable for low-income persons in the informal economy in India, *Asian Economic Review*, April 2007; 49(1):47-56, (Hyderabad)
- Dror DM, Koren, R; Ost A, Binnendijk, E; Vellakkal, S, Danis, M: Health insurance benefit packages prioritized by low-income clients in India: Three criteria to estimate effectiveness of choice, *Social Science & Medicine*, February 2007 64(4): 884–896.
- Dror DM, Radermacher R, Koren R: Willingness to pay for health insurance among rural and poor persons: Field evidence from seven micro health insurance units in India. *Health Policy*, 2007; 82(1):12-27.
- Dror, DM: Health insurance for the Poor: Myths and Realities, *Economic and Political Weekly (Mumbai)*, 41 (43-44):4541-4544, 6 November 2006.
- Dror DM, Armstrong J. Do Micro Health Insurance Units Need Capital or Reinsurance? A Simulated Exercise to Examine Different Alternatives. *The Geneva Papers on Risk and Insurance* (2006) 31, 739–761.
- Dror DM, Koren R, Steinberg DM: The Impact of Filipino Micro Health Insurance Units on Income-related Equality of Access to Healthcare *Health Policy* Aug 2006; 77 (3):304-317.