

**ZENGYOREN REGIONAL CONFERENCE
ON
INSURANCE AND CREDIT FOR SUSTAINABLE
FISHERIES DEVELOPMENT IN ASIA**

Tokyo, Japan, 11 -15 November 1996

PROVISIONAL LIST OF PARTICIPANTS

Participating countries

BANGLADESH

Mr. Md. Liaquat Ali
Director General
Department of Fisheries
Ministry of Fisheries and Livestock
Matshya Bhaban 1 Park Avenue,
Dhaka-1000, Bangladesh
Contact: c/o Mr. Konuma, FAO Representative.
Fax. 880-2-813-446

BOLIVIA

Mr. Jaime Claros Salazar
Director
Secretaria Nacional de Agricultura y Ganaderia
Centro de Investigacion y Desarrollo Piscicola
del Altiplano

BRAZIL

Mr. Gabriel Calzavara De Araujo
Coordinator of Fishery Development Planning
Development Company of Paraiba

DENMARK

Mr. Jorgen G. Jensen
Chief
Agriculture, Irrigation, Forestry and Fisheries
Unit
Mekong River Commission
Kasatsuk Bridge, Rama 1 Road
Bangkok, 1330
Thailand
Fax: 66-2-225-2796

INDIA

Mr. V. Jalma Rao
Chief General Manager
National Bank for Rural Development
(NABARD)
Yedugiri Chambers, 1-2-61
RTC 'X' Road
PB No. 1863, Hyderabad

Mr. Brahma Dev Sharma
Chief Executive
National Cooperative Union of India
3 Siri Institutional Area
Khel Gaon Marg, New Delhi 110016
Tel. 91-11-6863248
Fax. 91-11-6865350

INDONESIA

Mr. Mukhlis Rasyid
Managing Director of Bank Indonesia
Chairman, APRACA Consultancy Services
and Member of APRACA Executive
Committee

Mr. Abdul Salam
Director
Cooperative and Small-Scale Credit
Department
Bank Indonesia

Mr. I.G.K. Sutarja
Deputy Manager
Small-Scale Enterprise Development
Division
Bank Indonesia

Mr. Joko Sugiarto
Director of Planning
Directorate General of Fisheries
Ministry of Agriculture
Jalan Harsono
Contact: c/o FAO Representative Office
Fax: 62-21-335516

Mr. H. Eddiwan
President
National Federation of Indonesian
Fishermen's Cooperative Societies
(Induk Koperasi Perikanan Indonesia)
Jalan Ir. H. Juanda No. 2
Jakarta Pusat 10120
Tel: 62-21-3451118
Fax: 62-21-3806177

IRAN

Mr. Mohammad Hossein Moaddab
Senior Expert
Investment and Credit Department
The Agricultural Bank

Mr. Farizad Shaus Moorakani
Manager
Fisheries and Livestock Insurance Section
The Agricultural Bank

MALAYSIA

Mr. Hj. Sulaiman Abu Bakar
Director
Resource Management and Protection Division
Department of Fisheries
Wisma Tani, Jalan Sultan Salahuddin
Kuala Lumpur
Tel: 0060-3-2982920
Fax: 0060-3-2910305

Ms. Jamilah Harun
Deputy Director General
Malaysian Fisheries Development Authority
Wisma PKNS, Jalan Raja Laut
Kuala Lumpur
Tel: 0060-3-292-4044
Fax: 0060-3-291-1931

Mr. Zulkifli Mohd. Noar
Chief Executive & General Manager
Bank Pertanian Malaysia (Malaysian
Agricultural Bank)
P.O. Box 10815
Kuala Lumpur
Fax: 60-3-291-4908

MICRONESIA

Mr. Francis I. Itimal
Fisheries Development Officer
Marine Resources Division
FSM Department of Resources and
Development

NEPAL

Mr. Bharat B. Karki
General Manager
Agricultural Development Bank
Ramshah Path
Kathmandu

Dr. Tilak Rawal
Executive Chairman
Rastriya Banijya Bank
P.O. Box 8368
Tanggal, Kathmandu
Tel: 977-1-413 422
Fax: 977-1-414 256

NORWAY

Mr. Jan-Erik Sverre
Assistant Vice-President
Vesta Insurance
Folke Bernadottes vei 50
N-5020 Bergen
Fax: 47-5517-1328

NEW ZEALAND

Mr. Mike Smith
Sunderland Marine
220 Hardy Street
PO Box 754, Nelson
Fax: 64-3-546-8814

PHILIPPINES

Mr. Isagani V. Tolentino
President
Philippines Crop Insurance Corporation
VAC Bldg., Ortigas Avenue
Greenhills, San Juan
Metro Manila
Tel: 63-2-721-0830
Fax: 63-2-721 0829

Mr. Dennis Buenaflor Araullo
Director General
Bureau of Fisheries and Aquatic Resources
Arcadia Bldg. 860 Quezon Avenue
Quezon City
Tel: 63-2-988574 or 951243
Fax: 63-2-965458 or 988517

Ms. Namnama Amanda Javelosa
Senior Fishery Planning Officer
Planning Division
Bureau of Fisheries and Aquatic Resources
Arcadia Bldg., 860 Quezon Avenue
Quezon City
Tel: 63-2-988574 or 951243
Fax: 63-2-965458 or 988517

Mr. Leo Caneda
Deputy Executive Director
Agricultural Credit Policy Council
Agustin I Building, Emerald Corner
Quezon City

Mr. Timhar A. Usban
Senior Aquaculturist
Office of the Provincial Agricultural Services
Provincial Government of Lanao del
Norte

Ms. Carmencita V. Kagaoan
Senior Agriculturist
Bureau of Agricultural Research
Department of Agriculture

REPUBLIC OF KOREA

Mr. Heo Hwan
Senior Manager
International Cooperation Department
National Federation of Fisheries
Cooperatives
11-6, Shincheon-Dong, Songpa-Gu
Seoul 138-240
Tel: 82-2-240-2227
Fax: 82-2-240-3018

SENEGAL

Ms. Ndeye Ticke Ndiaye
Advisor to the Managing Director
Oceanography and Marine Fisheries
Department

SRI LANKA

Mr. A. Sarath de Silva
Deputy General Manager (Operations)
4 Bank of Ceylon Mawatha
Colombo 1
Tel: 446826
Fax: 323591

THAILAND

Dr. Somying Piamsomboon
Director
Fishery Economics Division
Department of Fisheries
Ministry of Agriculture and Cooperatives
Rajadamnern Avenue
Bangkok

Ms. Pannee Tosaksith
Director
The Cooperative League of Thailand
13 Pichai Road, Dusit
Bangkok 10300
Tel: 66-2-241-4839 or 3634
Fax: 66-2-241-1013

TUNISIA

Mr. Ouertatani Nouredine Ben Jemdi
Officer-in-Charge of Fishing Activities
Fisheries and Agriculture Department

U.S.A.

Dr. John T. Sproul
President
Ecomart-EcoSmart, Inc.,
Seattle, Washington State
Tel: 1-360-354-4383
Fax: 1-360-354-6794

VIET NAM

Dr. Le Thanh Luu
Deputy Director
Research Institute for Aquaculture No. 1
Ministry of Fisheries
Dinii Bang-Tien Son-Ha Bac
Hanoi
Tel: 84-4-8271368
Fax: 84-4-8273070

Dr. Phan Van Thuc
Director General
Vietnam Bank for Agriculture
4 Trung Tu Street
Hanoi
Tel: 84-4-8521814
Fax: 84-4-8525376

Host country

JAPAN

Mr. Nakaji Kojima
Technical Adviser
Japan Overseas Cooperation Volunteers
Japan International Cooperation Agency
Shinjuku Minds Tower 6th Floor
2-1-1 Yoyogi, Shibuya-Ku, Tokyo
Tel: 81-3-5352-5582
Fax: 81-3-5352-5588

Mr. Shigeru Shimura
Consulting Engineer
(Fisheries Development)
Office of Development Specialist
Institute for International Cooperation
Japan International Cooperation Agency
10-5 Honmura-Cho, Ichigaya,
Shinjuku-Ku, Tokyo
Tel: 81-3-3269-3851
Fax: 81-3-3269-6992

Mr. Shuzo Oishi
Director
Fisheries Insurance Division
Fisheries Policy Department
Fisheries Agency
1-2-1 Kasumigaseki, Chiyoda-Ku
Tokyo
Tel: 81-3-3501-3862
Fax: 81-3-3502-0827

Mr. Toru Kumatani
Assistant Director
Fisheries Insurance Division
Fisheries Policy Department
Fisheries Agency

Mr. Koji Mino
Director
Fisheries Cooperative Division
Fisheries Policy Department
Fisheries Agency
1-2-1 Kasumigaseki, Chiyoda-Ku, Tokyo
Tel: 81-3-3501-3846
Fax: 81-3-3591-1180

Mr. Yoshikazu Katori
Assistant Manager
Fisheries Cooperative Division
Fisheries Policy Department
Fisheries Agency

Ms. Hiroko Omori
Assistant Manager
International Division
Marine Fisheries Department
Fisheries Agency
1-2-1 Kasumigaseki, Chiyoda-Ku, Tokyo
Tel: 81-3-3501-3861
Fax: 81-3-3504-2649

Mr. Masako Nagasawa
Coordinator
Kanagawa International Fisheries Training
Centre
Japan International Cooperation Agency
5-25-1 Nagai, Yokosuka City,
Kanagawa Prefecture
Tel: 81-468-57-2251
Fax: 81-468-57-2254

Mr Noboru Azami
Director
Zengyoren (National Federation of Fisheries
Cooperative Associations)
1-1-12 Uchikanda, Chiyoda-Ku, Tokyo
Tel: 81-3-3294-9610
Fax: 81-3-3233-0665

Mr. Mutsuho Sawamura
Chief General Manager
Cooperative Management Institutionalization
Department
Zengyoren (National Federation of Fisheries
Cooperative Associations)
1-1-12 Uchikanda, Chiyoda-Ku, Tokyo
Tel: 81-3-3294-9617
Fax: 81-3-3294-9602

Mr. Masaaki Sato
General Manager
Cooperative Management Institutionalization
Department
Zengyoren (National Federation of Fisheries
Cooperative Associations)
1-1-12 Uchikanda, Chiyoda-Ku, Tokyo
Tel: 81-3-3294-9617
Fax: 81-3-3294-9602

Mr. Norikazu Takai
Assistant Manager
Cooperative Management Institutionalization
Department
Zengyoren (National Federation of Fisheries
Cooperative Associations)
1-1-12 Uchikanda, Chiyoda-Ku, Tokyo
Tel: 81-3-3294-9617
Fax: 81-3-3294-9602

Ms. Yukari Murakami
Assistant Manager
Cooperative Management Institutionalization
Department
Zengyoren (National Federation of Fisheries
Cooperative Associations)
1-1-12 Uchikanda, Chiyoda-Ku, Tokyo
Tel: 81-3-3294-9617
Fax: 81-3-3294-9602

Mr. Katsuma Hanafusa
Director
Planning Division
Fisheries Department
Norin Gyogyo Sin-yo Kikin (Japan Agriculture,
Forestry and Fisheries Credit Fund)
Itopia Yushima Bldg.
3-19-11 Yushima, Bunkyo-Ku
Tokyo
Tel: 81-3-5688-3481
Fax: 81-3-5688-3488

Mr. Yoshihisa Suzuki
Chief Director
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Shigeki Matsuda
Director
Fisheries Department
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Takao Aoyama
Director
Office of Management and Loans
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Hiroshi Oyama
Assistant Director
Planning Division
Fisheries Department
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Toshinori Tanaka
Planning Division
Fisheries Department
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Takashi Kodoi
Planning Division
Fisheries Department
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Toshiyuki Otsuka
Director
Insurance Division
Fisheries Department
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Satoshi Yamada
Assistant Director
Insurance Division
Fisheries Department
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Eitatsu Suzuki
Director
Examination Division
Fisheries Department
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Masayuki Yokoyama
Assistant Director
Examination Division
Fisheries Department
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Akihiko Shimizu
Assistant Director
Examination Division
Fisheries Department
Norin Gyogyo Sin-yo Kikin
(Japan Agriculture, Forestry and Fisheries
Credit Fund)

Mr. Masakazu Ishikawa
Senior Managing Director
Gyosen Hoken Chuokai (Central Society of
Fishing Vessel Insurance Associations)
Hibiya-Dai Bldg., 9th Floor,
1-2-2 Uchisaiwai-Cho
Chiyoda-Ku, Tokyo
Tel: 81-3-3591-3102
Fax: 81-3-3591-3010

Mr Minoru Matsuda
Manager
Planning Division
General Affairs Department
Gyosen Hoken Chuokai (Central Society of
Fishing Vessel Insurance Associations)

Mr. Toshihiro Hirota
Manager
Fishery Division
Co-op. Finance Head Office II
The Norinchukin Bank (The Central
Co-operative Bank of Japan for Agriculture,
Forestry and Fisheries)
1-8-3, Ote-Machi, Chiyoda-Ku, Tokyo
Tel: 81-3-3243-7404
Fax: 81-3-3231-2090

Mr. Kiichi Hasegawa
Deputy General Manager
Fishery Division
Co-op. Finance Head Office II
The Norinchukin Bank (The Central
Co-operative Bank of Japan for Agriculture,
Forestry and Fisheries)

Mr. Kunio Takahashi
Assistant General Manager
Fishery Division
Co-op. Finance Head Office II
The Norinchukin Bank (The Central
Co-operative Bank of Japan for Agriculture,
Forestry and Fisheries)

Mr. Naoki Sakai
Assistant Chief
Fishery Division
Co-op. Finance Head Office II
The Norinchukin Bank (The Central
Co-operative Bank of Japan for Agriculture,
Forestry and Fisheries)

Mr. Yasushi Kajiyama
Fishery Division
Co-op. Finance Head Office II
The Norinchukin Bank (The Central
Co-operative Bank of Japan for Agriculture,
Forestry and Fisheries)

Mr. Takehiko Nakamura
General Manager
Planning Division
Gyosairen (National Federation of Fishery
Mutual Insurance Cooperative Associations)
1-1-12 Uchikanda, Chiyoda-Ku, Tokyo
Tel: 81-3-3294-9651
Fax: 81-3-3295-0625

Mr. Tsutomu Katsuta
Deputy General Manager
Planning Department
Gyosairen (National Federation of Fishery
Mutual Insurance Cooperative Associations)

Mr. Tadachika Okamura
Planning Department
Gyosairen (National Federation of Fishery
Mutual Insurance Cooperative Associations)

Mr. Osamu Kato
Planning Department
Gyosairen (National Federation of Fishery
Mutual Insurance Cooperative Associations)

Mr. Koji Komuta
Planning Department
Gyosairen (National Federation of Fishery
Mutual Insurance Cooperative Associations)

Mr. Ichiro Yamamoto
Director
Kyosuiren (National Mutual Insurance
Federation of Fishery Co-operatives)
Co-op. Bldg., 6th Floor
1-1-12 Uchikanda Chiyoda-Ku, Tokyo
Tel: 81-3-3294-9641
Fax: 81-3-3294-9650

Mr. Akio Tazaki
Director
Kyosuiren (National Mutual Insurance
Federation of Fishery Cooperatives)

Mr. Shinji Nagata
Manager
Planning Division
Kyosuiren (National Mutual Insurance
Federation of Fishery Cooperatives)

Mr. Mamoru Sawada
Senior Executive Director
Norin Gyogyo Kin-yu Koko (Agriculture,
Forestry and Fisheries Finance Corporation)
1-9-3 Ote-Machi, Chiyoda-Ku, Tokyo
Tel: 81-3-3270-2261
Fax: 81-3-3270-2350

Mr. Katsutoshi Saegusa
Deputy Director
General Affairs Department (International
Relations)
Norin Gyogyo Kin-yu Koko (Agriculture,
Forestry and Fisheries Finance Corporation)

Mr. Osamu Ishikawa
Deputy Director
Fisheries Division
Norin Gyogyo Kin-yu Koko (Agriculture,
Forestry and Fisheries Finance Corporation)

Mr. Mamoru Sakurai
Director
Fisheries Division
Norin Gyogyo Kin-yu Koko (Agriculture,
Forestry and Fisheries Finance Corporation)

Mr. Hideyuki Endo
Assistant Director
Fisheries Division
Norin Gyogyo Kin-yu Koko (Agriculture,
Forestry and Fisheries Finance Corporation)

Dr. Yoshiaki Matsuda
Professor
Faculty of Fisheries
Kagoshima University
4-50-20 Shimoarata, Kagoshima City
Kagoshima Prefecture
Tel: 81-99-286-4270
Fax: 81-99-286-4297

Ms. Margaharta Ukandar
Post-Graduate Student
Faculty of Fisheries
Kagoshima University

INTERNATIOANL ORGANIZATIONS

FAO

Dr. M. Hotta
Senior Fishery Planning Officer
Fishery Policy and Planning Division
Fisheries Department
Food and Agriculture Organization of the
United Nations
Viale delle Terme di Caracalla
00100 Rome, Italy
Tel: 39-6-5225-6390
Fax: 39-6-5225-6500

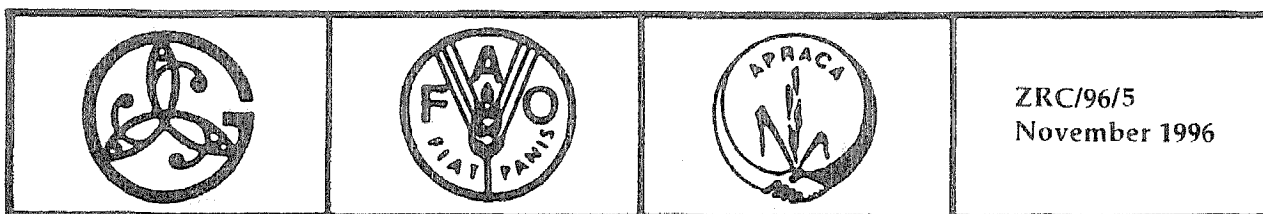
Dr. Uwe Tietze
Fishery Industry Officer
Fisheries Department
Food and Agriculture Organization of the
United Nations
Viale delle Terme di Caracalla
00100 Rome, Italy
Tel: 39-6-5225-6451
Fax: 39-6-5225-6500

Ms. Patricia Brennan
Secretary
Fishery Policy and Planning Division
Fisheries Department
Food and Agriculture Organization of the
United Nations
Viale delle Terme di Caracalla
Tel: 39-6-5225-4479
Fax: 39-6-5225-6500

Dr. Veravat Hongskul
Senior Fisheries Officer
Regional Office for Asia and the Pacific (RAP)
Maliwan Mansion
39 Phra Atit Road
Bangkok 10200, Thailand

APRACA

Mr. Bishnu P. Shresta
Managing Director
APRACA Consultancy Services
(Asia Pacific Rural and Agricultural Credit
Association Consultancy Services)
Bank Indonesia Bldg.
Cooperative & Small-Scale Credit
Department
Jl. M.H. Thamrin No. 2
Jakarta 10110
Indonesia
Tel: 62-21-2311694
Fax: 62-21-385-2523



**ZENGYOREN REGIONAL CONFERENCE
ON
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Tokyo, Japan, 11 -15 November 1996

**GUIDELINES FOR DEVELOPMENT OF FISHERIES
INSURANCE SCHEMES IN DEVELOPING COUNTRIES**

FAO Secretariat, Rome, Italy

BASIC CONCEPTS

The advantages and benefits to be derived from fisheries and aquaculture insurance (hereinafter referred to as fisheries insurance) will vary according to the nature and extent of protection provided by the insurance scheme. In general, the principal benefits are:

1. It assures fishermen and fish farmers of protection against various natural hazards beyond their control, which affect their own health and life, their production assets and their produce.
2. Fisheries insurance helps to ensure securities in fishermen's income and thus contributes to greater stability in social and economic conditions in fishing communities. It spreads the losses over space and time; that is, losses suffered by fishermen in particular localities are borne by many scattered over wide areas, and reserves accumulated in good years are used to meet losses in bad years. It not only protects their incomes, but their investments in the fisheries and aquaculture as well.
3. Fisheries insurance will improve the access of fishermen to institutional fisheries credit through its guarantee function in case of damages or losses of production assets or production. This would free fishermen from increasing debts from money lenders and middlemen. Also, fisheries insurance would considerably strengthen the financial position of banking institutions because of its guarantee function in case of non-recovery of loans to fishermen.
4. Fisheries insurance would give the fishermen greater confidence in making greater investment in fisheries for improving fishing and fish farming productivity.
5. Fisheries insurance by encouraging self-help and mutual aid would promote attitudes amongst fishermen favourable to cooperative efforts.
6. The government would, to a certain extent, be relieved of the present irregular financial burden of providing relief and distress loans to fishermen and fish farmers in case of large scale losses and damages.
7. If the insurance were combined with storage and transport of fish commodities, the insurance programme would improve food security by maintaining the availability of fish supplies and stabilizing prices.

PRINCIPLES OF FISHERIES INSURANCE

1. Insurance protection should be initially limited only to certain types of fishing and aquaculture with reasonable chances of success, carefully selected; other might be added as experience is gained.
2. Insurance should at first be limited to selected geographic areas, which might to be gradually extended should experience prove favourable.
3. Insurance should be comprehensive and encompass all natural hazards. It could include accident and life insurance of fishermen, insurance of production assets and insurance of production.
4. Insurance may be compulsory or voluntary, depending on the particular conditions and requirements of each country, but in general it should be compulsory form, particularly when small-scale fishermen and fish farmers are concerned.
5. Protection should be limited to a specified percentage (say 50 - 75 percent) of insurance value or damage yield valued at fixed prices;
6. Insurance should receive strong government financial support, which might subsidize part of premium, administrative costs, etc. In case uncontrollable natural hazards which go beyond the extent which can be covered by mutual aid systems among fishermen and fish farmers, government re-insurance should be exercised.
7. Insurance coverage and premium rates should generally be determined by type of fishing and aquaculture. Special emphasis should be placed on the development of the principle of mutuality and experience rating.
8. Adequate incentives should be given to fishermen and fish farmers for timely and correct reporting of catch production, fishing areas, quantity and value of fish landings/harvests and other information required for operating insurance programmes.
9. To keep the cost of insurance operations to a minimum, wherever possible, the service of existing government agencies, fishermen's organizations and NGOs should be utilized, but the collection of insurance premiums should preferably be kept distinct and separate.

ACTION NEEDED

The following action could be taken at government and development agency level.

1. **Awareness building**
 - (a) Create greater awareness among government agencies, banking institutions, insurance agencies and the target population of the merits and value of introducing fisheries and aquaculture insurance to increase the sustainability of fishermen and fish farmers.
 - (b) Establish government policies and regulations and train officials in the principles, practices and benefits of fisheries insurance.
 - (c) Collect and disseminate information materials on examples of fisheries insurance operated in other countries.
2. **Data requirements and legal and institutional framework**
 - (a) Determine whether the country is ready for fisheries insurance by examining such factors as basic fishermen's understanding and financial capacity, statistical bases determining anticipated loss costs, institutional setup at national and community level, availability of trained personnel, etc.

- (b) Strengthen the database to provide reliable and comparable statistical data of average yields and of damages caused by natural elements, fish diseases, etc. to provide a sound actuarial basis for the calculation of rates of premiums and indemnities.
- (c) Reinforce local institutions or community organizations to promote fisheries insurance schemes;
- (d) Integrate fisheries insurance as a complementary element in a comprehensive fisheries development programmes;
- (e) Assist governments in conducting case studies and research on the possibility of introducing insurance schemes and formulating and implementing pilot scale projects.

In view of limited experience and the limited funding available immediately for introducing fisheries insurance schemes, preparatory activities might be undertaken in the form of follow-up seminars, study tours or case studies.

With regard to a medium term programme, appropriate approaches would be to organize pilot or model projects to identify suitable insurance schemes for selected fisheries and aquaculture for implementation as an integral part of a comprehensive development programme. A period of ten years should be considered for these activities to achieve a real impact.