David M. Dror in an internationally recognized authority in micro health insurance, whose reputation was gained through the conceptual framework he developed on ways to link grassroots poor communities with reinsurance (a concept he called "Social Re") and the seminal volume Social Re Insurance: A New Approach to Sustainable Community Health Financing (with A. Preker; published by World Bank and ILO).

David is the Founding Chairman of the *Micro Insurance Academy*, the first institution wholly devoted to helping poor communities manage risks from the ground up through innovative, context-specific training, evidence-based studies and advisory services for microinsurance units (<u>www.microinsuranceacademy.org</u>). David has extensive field experience in working with grassroots groups in low-income countries.

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