

The Access to Insurance Initiative Methodology

The Access to Insurance Initiative offers key opportunities through an integrated methodology:

- Country diagnostics use a consistent methodology tailored to country situations;
- Synthesis and dissemination of cross country learning distil principles and guidance as input to cross country dialogue and standard setting processes;
- Thematic research to deepen analysis;
- Building access to a cadre of experienced experts; and
- Access to in country implementation assistance (national pilots).

The overall process is set out in the following figure.

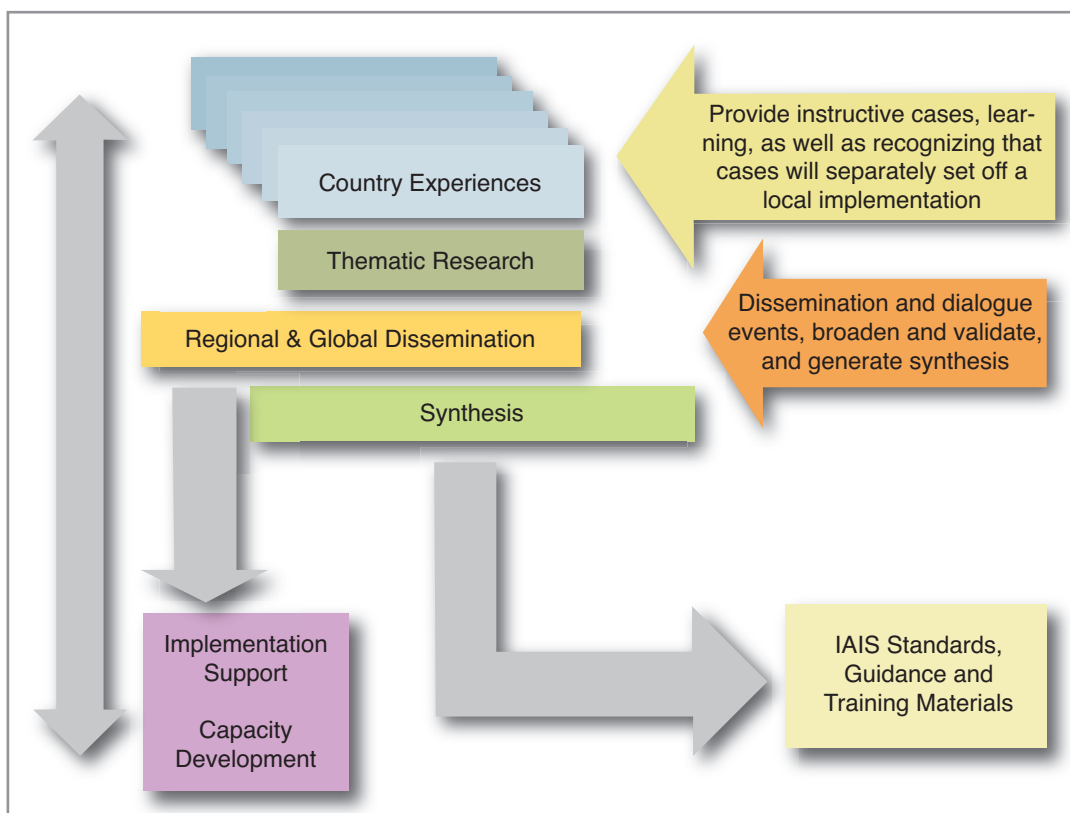


Figure: Access to Insurance Initiative Process

The added value of the Access to Insurance Initiative

- **Country diagnostics:**

In a normal program, case studies and diagnostics would form the platform for subsequent implementation. This would be a project that would exist today, without the Access to Insurance Initiative.

In the case of the Initiative, a global and consistent methodology is used, developed in consultation with the IAIS (International Association of Insurance Supervisors), to facilitate cross country learning applications in a more robust fashion.

A single methodology also facilitates the usefulness of regional and global dissemination and comparison, and the synthesis of learning as an input to the overall work of the IAIS as a standard setter and provider of guidance to insurance supervisors, regulators and policymakers. The country diagnostics also serve as basis for implementation to develop and validate best practice.

- **Regional and global dissemination:**

Individual country work moves from diagnostic to implementation. **The Initiative sees a critical opportunity to disseminate and cross-fertilize experiences through regional and global events.** This adds value, validating practices and policy response proposals by drawing on a wider experience of studies carried out on a similar scope and methodology.

- **Synthesis:**

When the opportunity is presented to draw together learning on a common basis there is a clear value in synthesizing these experiences. For the Access to Insurance Initiative, this is not only an opportunity but a key part of the process as this global synthesis will feed into IAIS processes of standard setting, guidance, and training development. The Initiative provides both input and support for the development and dissemination of lessons learnt through the IAIS and its membership.

- **Thematic research:**

Specific issues emerging from the country diagnostics will be subject to further research such as member based microinsurers, risk-based microinsurance regimes, and micro-insurance specific issues related to products, subsidies, reinsurance, financial education and consumer protection and supervision.

- **Developing a cadre:**

Throughout the process, through country diagnostics, dissemination, synthesis and implementation, the Initiative sees one of its key goals as developing a core competency of **available experts** to be able to assist future initiators of studies and with implementation.

- **In country implementation support:**

When progressing with a diagnostic, the expectation is that outcomes and findings will emerge that will need to be implemented. Some jurisdictions will have the capacity and choose to carry forward the agenda with limited or no assistance. Some countries will look for external assistance to supplement their resources and expertise gained to implement the agenda identified. To that end, the Initiative will assist with implementation or to access other sources of implementation assistance as needed.

- **Networking:**

Building coalitions among stakeholders at national, regional and global levels by networking to make use of synergies, contribute to harmonization of approaches and ensure holistic financial system development approaches to spur learning for the benefit of sustainably and broadly improved access to insurance.

The Initiative is a partnership between:



Hosted by:



To contact the Initiative see: www.access-to-insurance.org or email: info@access-to-insurance.org