A2ii 10-Year Anniversary Conference
2 – 3 September 2019

Panel discussion: 10 Years of inclusive insurance regulation: achievements and regulatory approaches

Moderator: Arup Chatterjee, ADB

Opening presenter: Hui Lin Chiew, A2ii

Panellists: Lorenzo Chan, Pioneer Life and Retail Organisation
Jacky Huma, FSCA South Africa
Thomas Wiechers, Financial Sector Deepening Africa

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What happened in the last 10 years?

1. Emerging and developing markets grew, built momentum and capacity to drive development.

2. Technological advancement changed the way we live, and unlocked more potential for social good.

3. Insurance supervisors globally reoriented priorities towards conduct of business and closing protection gaps.

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What happened in the last 10 years?

1. Inclusive insurance is an increasingly important objective among supervisors and in broader policy spheres.

2. Collective experience within the supervisory community and capacity building support available have grown.

3. Regulatory tools and supervisory approaches to inclusive insurance have evolved and progressed.

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Microinsurance regulation in 2009

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Microinsurance and inclusive insurance regulation in 2018
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Implemented:
- AFRICA: CIMA, Egypt, Ethiopia, Ghana, Mozambique, Nigeria, Rwanda, South Africa, Tanzania, Zimbabwe
- LATIN AMERICA and THE CARIBBEAN: Argentina, Brazil, Mexico, Nicaragua, Peru, Venezuela
- ASIA: Cambodia, China, India, Indonesia, Nepal, Pakistan, Philippines, Chinese Taipei

Under Development:
- AFRICA: Benin, Burkina Faso, Cameroon, Central African Republic, Chad, Congo, Equatorial Guinea, Gabon, Guinea Bissau, Ivory Coast, Mali, Niger, Senegal, Togo.
- LATIN AMERICA: Belize, Bolivia, Colombia, Costa Rica, El Salvador, Guatemala, Honduras, Jamaica, Paraguay
- ASIA: Bangladesh, Mongolia, Sri Lanka, Thailand, Vietnam
- PACIFIC: Fiji, Papua New Guinea
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Inclusive insurance regulation today

- More integrated approach to insurance market development
- More nuanced ways of understanding who the underserved are
- More tools in the regulatory and supervisory toolbox
- Supervisory best practices increasingly anchored on industry engagement

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