

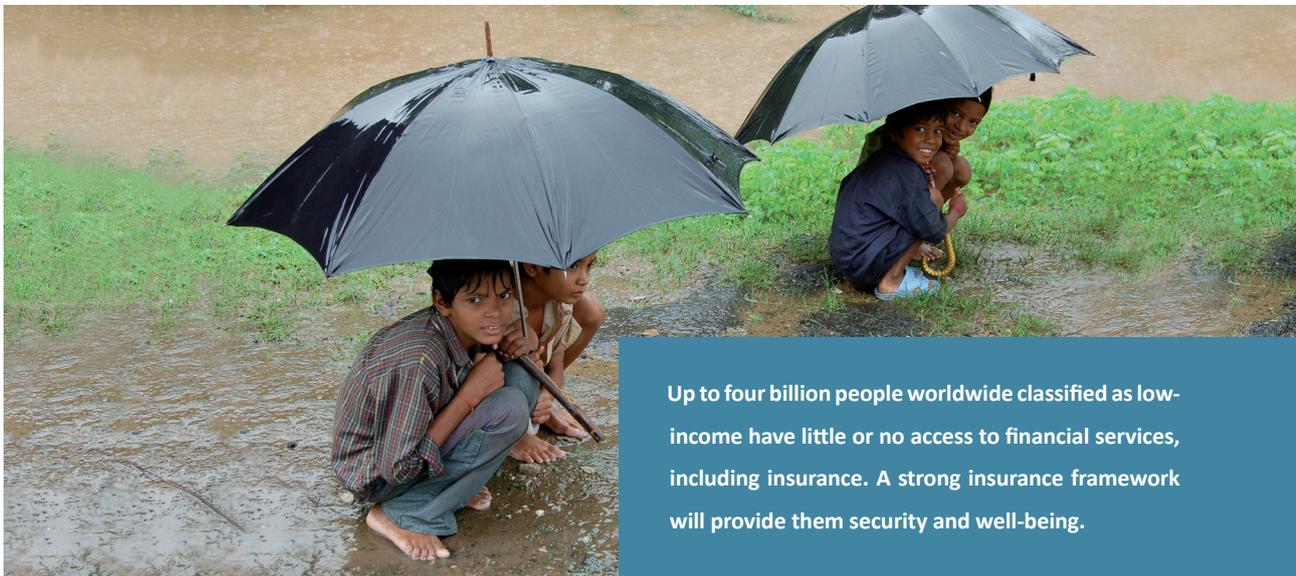
The Access to Insurance Initiative helps establish effective insurance markets around the world in order to improve lives, strengthen communities and grow economies. Over the next six years, we aim to bring insurance to 400 million more people, with a focus on the most vulnerable populations. For them, insurance can mean the difference between struggling with poverty and loss, and finding stability and prosperity.

## The challenge

In many parts of the world, people and businesses live and operate without the security of insurance. When loss strikes, it does not discriminate between the rich and poor, or the developed or developing world. Yet too often, regulators and supervisors do not have the technical knowledge to establish an effective insurance framework which enhances access for all, insurance providers may not see a compelling business opportunity to offer products to the low-income population, and there is a lack of understanding of the benefits of insurance to individuals and companies.

## Our solution

The protections offered by insurance help safeguard against unexpected loss and minimise risk, whether for the well-being of a household, the operations of a business or the health of a community. The Access to Insurance Initiative (A2ii) is addressing this need by working with national officials, insurance supervisors, insurance providers and local entities to implement solutions which increase insurance access.



Up to four billion people worldwide classified as low-income have little or no access to financial services, including insurance. A strong insurance framework will provide them security and well-being.

## How A2ii works: Partnerships, Insight and Access

The International Association of Insurance Supervisors (IAIS), with whom we have a close relationship, determines the necessary standards and structures

for a strong industry. A2ii then provides research-based guidance on how to implement these global standards and works to bring them to life through capacity building for insurance supervisors. Our success is based on bringing together partnerships, access and insight to create conditions favourable both to businesses and individuals.

**Partnerships:** A2ii is the implementation arm of IAIS on access, a partnership which provides close connections with insurance supervisors and regulators worldwide and fosters rigorous oversight, the sharing of expertise and guidance from the industry's global standard-setter. In addition, we work with and are supported by leading international development agencies and organisations.

**Access:** Through our close relationship with IAIS, A2ii has access to supervisors and regulators in 140 jurisdictions. Our experts work on the ground with them to ascertain the needs of end users, the availability of products to satisfy those needs, and the right mechanisms to establish a healthy

insurance framework. Together we navigate the complex policy, regulatory, economic and cultural dynamics which shape their markets.

**Insight:** A2ii's work is grounded in research and insight at local, regional and international levels. To supplement this, IAIS gives A2ii the depth of understanding and expertise to provide fact-based counsel on which policy initiatives and regulatory structures are appropriate in each individual case. We use this perspective to develop recommendations tailored to the specific nuances of a particular region or country, based on our theory of change.



## The Power of Insurance

Without insurance, the world's most vulnerable people may remain in poverty and businesses may be unable to overcome unexpected difficulties. Should a problem strike, even those who are in a secure position may find themselves dragged into difficult circumstances, past development efforts may be destroyed, and people may be set back generations in their attempt to escape poverty.

A2ii believes insurance is as important to improve lives as healthcare, education, agriculture and basic infrastructure. It is a powerful instrument which should be part of governments' economic and social development strategies. Advocacy for insurance as a vital tool is an essential part of our effort to improve access to insurance.

## Our Impact and Ambitions

Our work to date has focused on research, expert dialogues, counsel and in-country support. Even in these early days, A2ii already can see positive results:

- Conducted 20 country assessments, from Ethiopia to the Philippines to Colombia, which have set in motion regulatory changes in 15 countries
- Offered implementation support in 10 countries
- Connected with at least 100 supervisory authorities to disseminate learning on access topics
- Published nearly 40 papers and reports which inspired action and solutions
- Fed into the G-20's process on financial inclusion

A2ii measures on-the-ground impact by assessing to what extent regulation and supervision is contributing to increased access and use of insurance. This knowledge helps the IAIS determine if it needs to adjust its global standards and develop further guidance to ensure the most effective systems and policies possible.

Now we are expanding our reaching, bringing our methodologies and expertise to new places, and pursuing new partners. As the implementation arm of IAIS, our future will focus on on-the-ground application of our knowledge gathering and counsel.

A global programme for sound regulatory and supervisory frameworks

Hosted by:

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