

# Inclusive Insurance Innovation Lab

Final report

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# INCLUSIVE INSURANCE INNOVATION LAB

Final report

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## OVERVIEW

Insurance protects against unforeseen losses and financial vulnerability, and plays a vital role in promoting economic growth. Yet in most developing and emerging economies, insurance penetration rates are low. Vast segments of the low-income population as well as micro and small businesses remain excluded from insurance. The reasons can be found both on the supply and the demand side and may further be intensified by challenges in the policy environment, including unsuitable regulation and supervision. While there has been significant progress in improving access to insurance over the past decade, substantial challenges remain and new ones are emerging.

To address these challenges, the Inclusive Insurance Innovation Lab (iii-lab) brought together a wide range of stakeholders of the inclusive insurance sector from four participating countries (Albania, Ghana, Kenya and Mongolia). From November 2017 to December 2018, participants engaged in dialogue and mutual learning, and developed innovative solutions towards increasing the uptake of insurance. The iii-lab consisted of a series of national and international workshops as well as ancillary calls in between. It was convened by the Access to Insurance Initiative (A2ii) and the Global Leadership Academy (GLAC) of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). Reos Partners was the process design and facilitation partner for the iii-lab.



## OBJECTIVES OF THE iii-Lab

The overarching question addressed in the iii-lab was: **'How can we increase uptake of good-quality insurance by vulnerable people and businesses?'** The iii-lab is based on the understanding that this question cannot be solved by one stakeholder alone. Rather, it needs the collective knowledge of actors with diverse experiences and perspectives to comprehensively understand the bottlenecks within the sector and propose feasible solutions. The iii-lab therefore set out with three main objectives:

**1. Promote dialogue and mutual learning amongst key stakeholders of the inclusive insurance sector**

Oftentimes stakeholders in the insurance market have preconceived conceptions about one another, and do not adequately understand the challenges and constraints that the other actors face. The iii-lab aimed to stimulate dialogue and exchange of experiences, both within and across country teams. This allowed participants to learn from the experience of other countries (peer learning) and to thoroughly understand the perspectives of all players in the inclusive insurance market – a prerequisite to creating sustainable innovation. The process aimed to develop lasting networks within and across the participating countries that can be drawn on even after the end of the iii-lab process.

**2. Inspire participants to take action**

As a first step in the process, country teams collectively analysed their country context to identify the specific areas in which innovation is needed. The second step was for country teams to develop innovative solutions that could increase the uptake of insurance by vulnerable people and businesses. The initial implementation of the solutions was accompanied by experienced change facilitators, but from the beginning, ownership rested with the country teams.

**3. Equip participants to assume leadership within their sector and/or organisation**

The knowledge gained and skillsets developed throughout the iii-lab are not only relevant for the inclusive insurance sector. The skills developed are also transferable to other areas of participants' own organisations as these skills can help participants address complex realities in their everyday work. The entire process was designed to promote leadership, innovation skills and the ability of participants to initiate multi-stakeholder collaboration, so that future opportunities for innovation in the inclusive insurance sector can be tapped.



## METHODOLOGY

In today’s world, economic, social and environmental issues are strongly interrelated. The chains of cause and effect are interlinked, even if they may be indirect or long-term. Additionally, multiple actors tend to be involved in common issues. Yet, most policy, regulation or market approaches today are developed and implemented in sectoral and organisational silos. Such a manner of response no longer matches the complexity and dynamics of today’s most pressing challenges.

When a diverse group of leaders realise that the current state is unacceptable or unsustainable and that it cannot be transformed unilaterally, directly, or immediately, this calls for spaces that allow for a collective search for new approaches and initiatives. The iii-lab creates such a space through the ‘social lab’ approach.

A social lab is a participatory process that is designed for a situation where actors operating in the same system or sector have diverse perspectives and interests towards addressing a shared area of concern, but no single actor has the solution. A social lab fosters collaboration across organisations, sectors and national borders and creates firm commitment of different stakeholders working together towards common goals.

The social lab approach responds to cases where conventional planning, development and strategic responses have proven to be inadequate due to failure to cope with complexity. Rather than reacting in a linear manner, addressing complexity requires an approach that gives room to adapt and respond to the changing nature of the challenge being addressed. The iii-lab provides a space for a ‘purposeful detour’ (see Figure 1) that enables participants to explore, and in doing so, uncover previously unknown but existing realities and to jointly create new ideas and solutions.

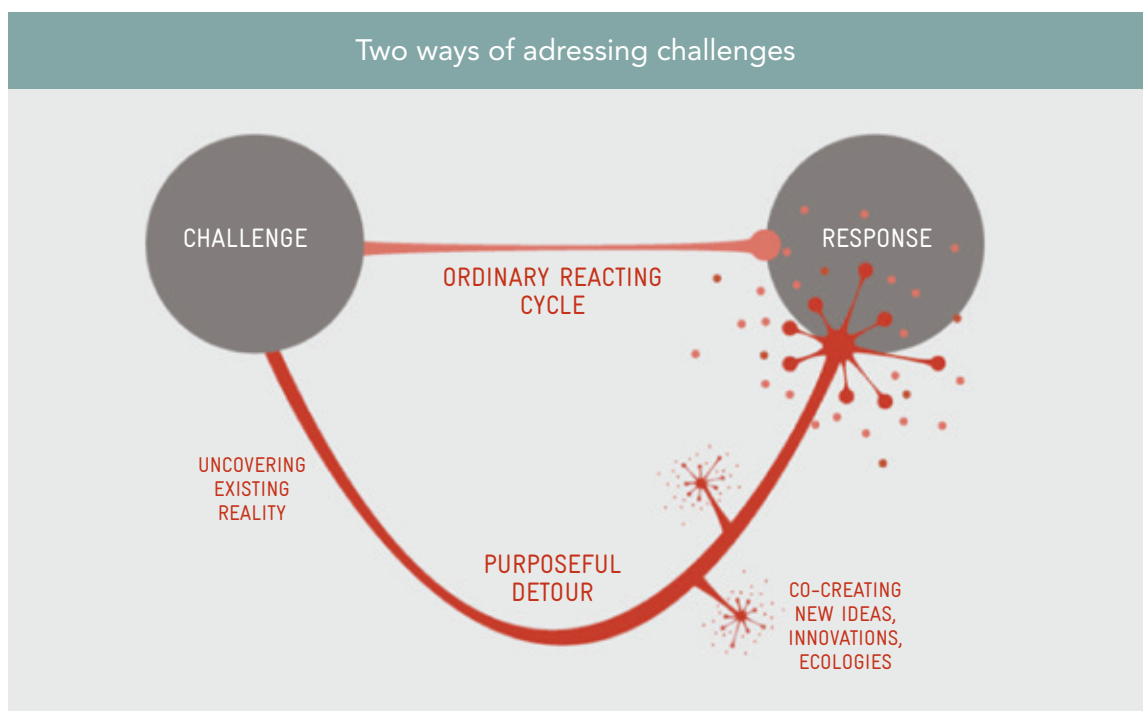


Figure 1: Purposeful detour vs. traditional reacting cycle

## PROCESS

The official international and in-country processes of the iii-lab are mapped out in Figure 2. All workshops were moderated by professional facilitators who are specialised in the social lab methodology and in supporting complex change processes. An important point to note is that between these workshops, country teams organised regular team meetings on their own and participated in calls with the facilitators, either individually or as teams.

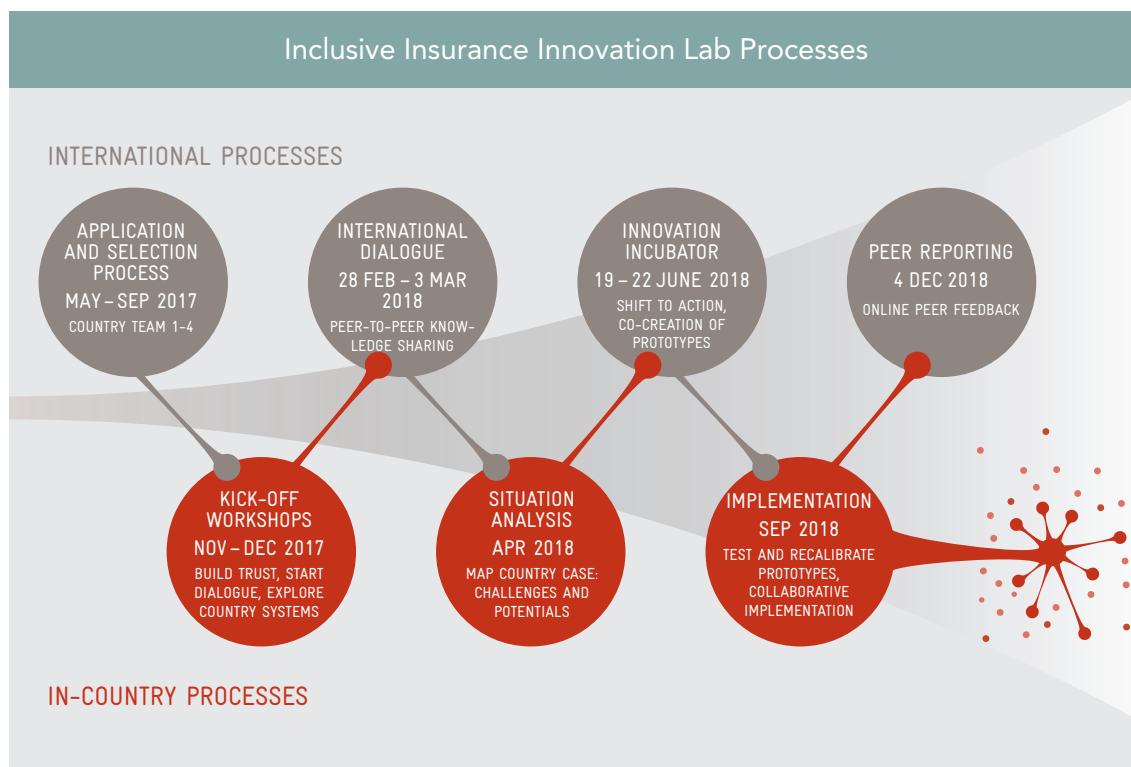


Figure 2: iii-lab processes

### Application and Selection Process

Participating countries were chosen through a transparent selection process. A call for applications was disseminated through the A2ii and the International Association of Insurance Supervisors (IAIS). Interested insurance supervisors applied and were invited to selection interviews. Based on these interviews, four participating countries were selected: Albania, Ghana, Kenya and Mongolia.

Following discussions with the A2ii and GLAC, the selected insurance supervisors then put together country teams that represented a cross-section of the inclusive insurance sector in their countries (insurance supervisor, industry, intermediaries and consumer groups). In selecting country team members, emphasis was placed on identifying motivated participants at the appropriate level of decision-making, i.e. leaders and potential change agents with sufficient influence to act as 'multipliers' and effectively implement innovations developed in the iii-lab process. All country team members then had an onboarding call with the facilitators.

**1<sup>st</sup> In-Country Workshops: Kick-off (November – December 2017)**

The official iii-lab process kicked off with in-country workshops that took place in each of the participating countries in November and December 2017. Members of the country teams met for the first time to discuss the challenges of the inclusive insurance sector in their countries. Using a series of interactive methodologies, these workshops aimed to:

- introduce the overall iii-lab process,
- build trust amongst the members of the iii-lab teams as well as in the process,
- understand the current reality of the inclusive insurance sector in each participating country,
- learn to think collaboratively in an innovative way, and
- identify priority areas for innovation and learning over the 12-month iii-lab process.



**International Dialogue in Ghana (28 February – 2 March 2018)**

All four country teams participating in the iii-lab met for the first time as a cross-country team during a three-day workshop in Ghana. The iii-lab team members from Albania, Ghana, Kenya and Mongolia learned about the inclusive insurance sector in their respective countries and identified areas in which they could provide peer support to each other. Country teams also provided each other with feedback on obstacles and opportunities they perceived in the other countries' insurance sectors, as well as key relationships to explore and areas that also needed



to be considered. Through field trips to surrounding villages, or 'learning journeys', participants had the opportunity to speak to local shopkeepers, small business owners, health practitioners and fishermen about their perceptions of insurance and the challenges they had in accessing suitable products. Participants also discussed a variety of topics in cross-country groups, including insurance awareness, insurance for micro, small and medium enterprises (MSMEs), agricultural insurance, effective partnerships for inclusive insurance, distribution channels and InsurTech as well as the future of insurance. The country teams then developed roadmaps and identified concrete next steps for the run-up to the second in-country meetings.

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### **2<sup>nd</sup> In-Country Workshops: Situation Analysis (April 2018)**

The second national workshops that took place in all four participating countries began by reviewing the work that had been undertaken since the official start of the iii-lab in November 2017. Participants stated that in the 4.5 months that had passed, they had already created strong teams from across the insurance sector (regulator, insurers, intermediaries and demand-side stakeholders) that met on a regular basis. All teams had undertaken learning journeys to help uncover the main obstacles to access to insurance in their countries and had agreed on focus areas for the remainder of the iii-lab process.

The country teams were then introduced to Design Thinking methodology, and immediately applied the methodology by developing initial prototypes in the workshops. The prototypes subsequently underwent preliminary testing in the run-up to the Innovation Incubator workshop in June 2018. The second national workshops thus marked the transition from the analysis phase of the iii-lab to taking concrete action.

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### **Innovation Incubator in Albania (19–22 June 2018)**

The second and last international meeting of the iii-lab took place in Durres, Albania. All four country teams came together to advance the ideas and prototypes developed during the in-country meetings. During learning journeys to local companies, the participants explored ways to put the customer at the centre of their activities. Feedback from external guests from the Albanian insurance and FinTech sectors and the IAIS, as well as support from iii-lab peers from other countries, provided useful insights and helped address some of the challenges in implementing the ideas. Participants developed clear plans for implementation and explored ways to continue their collaboration in the future.

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### **3<sup>rd</sup> In-Country Workshops: Implementation (September 2018)**

The third, and final, in-country workshops of the iii-lab took place in all four participating countries in September 2018. During the workshops, the country teams had the opportunity to reflect on their iii-lab journey so far. They spent some time reviewing and adjusting their innovation ideas and identified further steps towards implementation. This last workshop also served the purpose of formally handing over responsibility of the iii-lab to the country teams. The teams developed clear visions for the future of their work beyond the end of the official iii-lab process. External stakeholders, such as the insurance associations and donors, were brought on board to support the implementation of the teams' ideas.



- Frequent email correspondence with participants: the hosting team (A2ii, GLAC and Reos Partners) was in regular email contact with country teams and individual participants. Queries were responded to and participants were connected to international experts if specific knowledge was required.
- International Dialogue in Kenya (20-22 February 2019): Before the official end of the iii-lab in December 2018, participants had repeatedly noted that they wished to organise a third international meeting of country teams a few months into the implementation phase to review the implementation status of the innovation ideas and provide mutual peer support. At the initiative of the Insurance Regulatory Authority (IRA) of Kenya, such a meeting took place in Nairobi in February 2019. It was organised by the Kenyan team and hosted by the IRA. The event focused on moving the implementation of the teams' innovation ideas forward and participants provided one another with valuable peer support. Kenyan experts on inclusive insurance engaged in dialogue with the group and participants went on learning journeys to an innovation hub, an insurer and an intermediary driving index insurance in Kenya. The workshop also provided insights on how to collaborate effectively with other stakeholders.



## OUTCOMES

The iii-lab met the objectives that it had set out to achieve, which were to (1) promote dialogue and mutual learning amongst key stakeholders of the inclusive insurance sector, (2) inspire participants to take action, and (3) equip participants to assume leadership within their sector and/or organisation.

While the innovative solutions and implementation of prototypes are the primary outcomes of the iii-lab, the iii-lab also created more far-reaching and long-term outcomes. By rallying team members around a common cause, it created networks, changed perceptions and led to spin-off innovations by one or several team members that were initially not planned.

The outcomes of the lab can be grouped into nine categories:

1. **Strengthening the supervisors' central role in promoting market development**
2. **Promoting change within the insurance sector**
3. **Developing innovative solutions and first prototypes**
4. **Creating strong intra-country networks**
5. **Fostering peer exchange and support**
6. **Strengthening individual knowledge and leadership skills**
7. **Promoting change within organisations**
8. **Linking to other in-country policy, regulatory and development initiatives**
9. **Strong country ownership of the process**

These are discussed in turn below.

### **1. Strengthening the supervisors' central role in promoting market development**

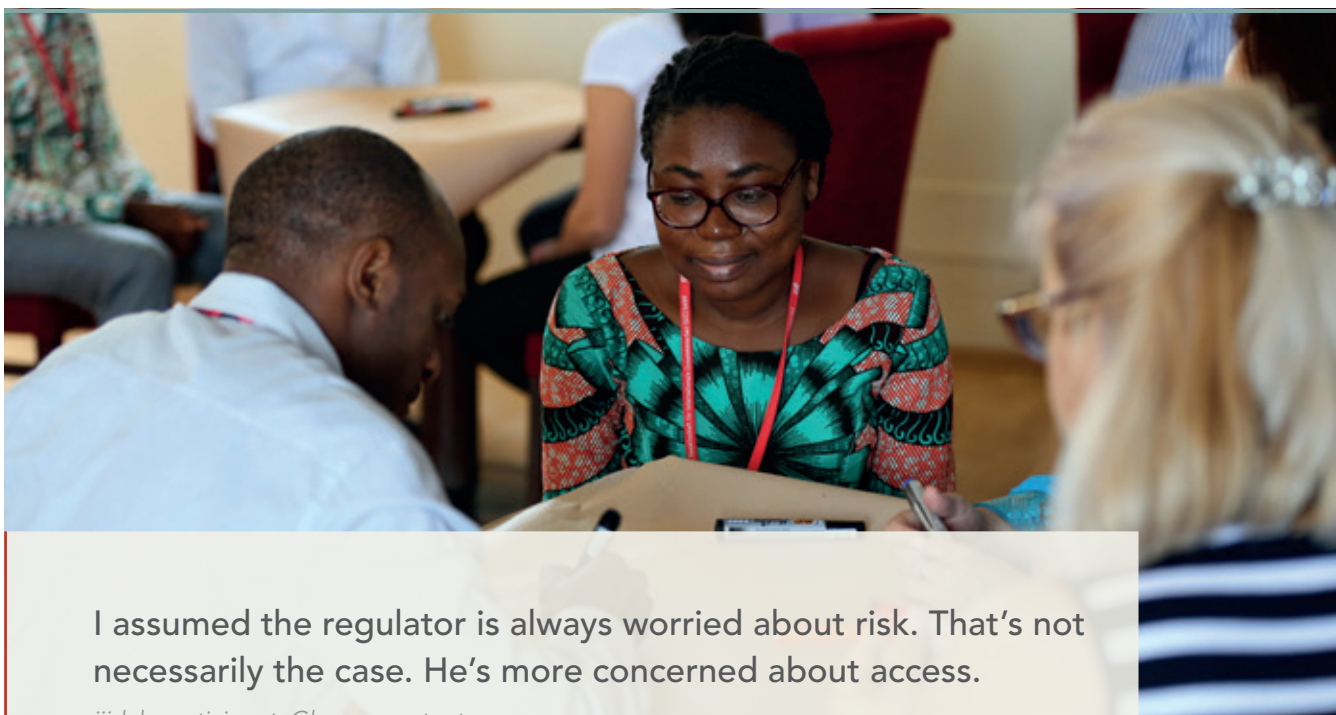
Supervisors formed the country teams and were clearly perceived and respected as team leaders. The initiative they took in applying for participation in the iii-lab was recognised by team members. Many of the team members knew each other prior to the iii-lab, but they acknowledged that they had never gathered as a group to discuss the challenges of their country's insurance sector.

The iii-lab influenced the strategies of the supervisory authorities in all four participating countries:

- The Albanian Financial Supervisory Authority (AFSA) included a focus on inclusive insurance and agriculture in its strategy and the Deputy Commissioner noted that this was a result of the iii-lab.
- The new strategic plan of the National Insurance Commission (NIC) of Ghana to increase insurance penetration includes two ideas that came out of the iii-lab: micro and small business clinics and modelling the customer journey. It is envisaged that the insurance law, which was undergoing revision at the time of writing, will include standards for a 'seamless customer journey' in microinsurance.

- The IRA of Kenya is planning to establish a physical innovation incubation centre within the IRA, or 'innovation hub', and to use the social lab methodology to identify customer needs.

The mid-term strategic plan of the Financial Regulatory Commission (FRC) of Mongolia, covering the period until 2025, now includes a focus on how to increase insurance penetration and expand inclusive insurance in Mongolia. A roadmap for inclusive insurance development, that links to the National Financial Inclusion Strategy (NFIS), was established.



I assumed the regulator is always worried about risk. That's not necessarily the case. He's more concerned about access.

*iii-lab participant, Ghana country team*

## 2. Promoting change within the insurance sector

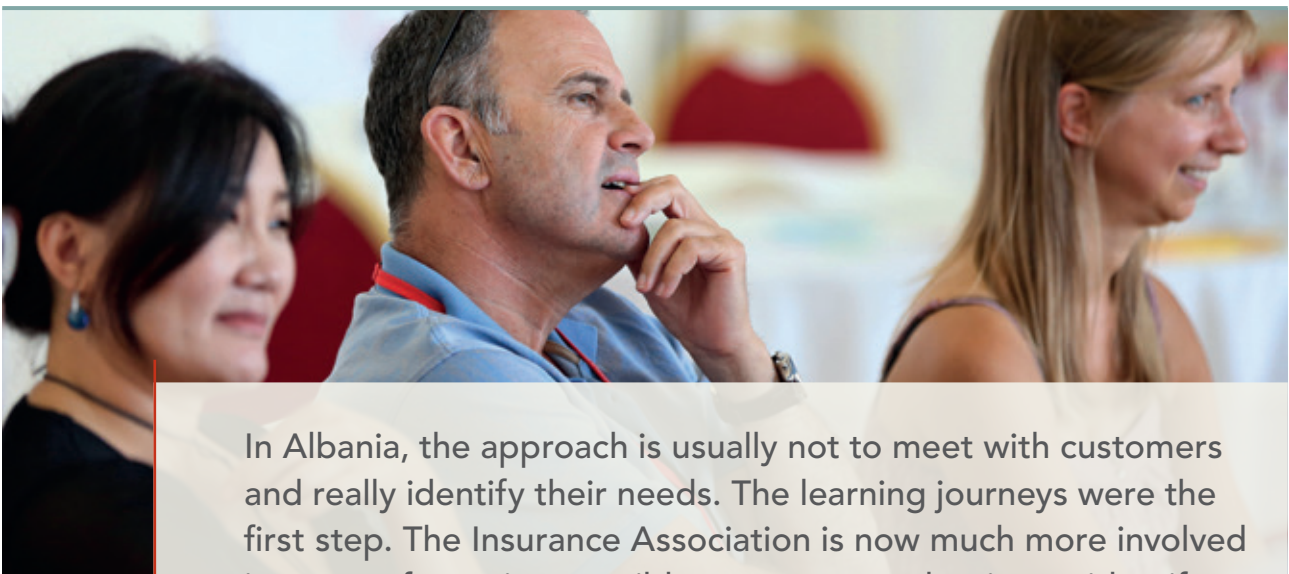
While all country teams had developed innovations on the basis of promoting access to insurance (see point 3 below), participants discovered along the way that many of the challenges that need to be addressed are not exclusive to inclusive insurance. The iii-lab has thus not only led to inclusive insurance solutions, but also had wider knock-on effects on the insurance sector.

Concrete examples:

- During the first national workshops, the Mongolian team members explained how important electronic signatures (e-signatures) would be for their industry. A revision of the insurance law to allow paperless policies was subsequently supported by the FRC and the Ministry of Finance, and was submitted for parliamentary approval. This in turn has made online insurance sales possible in Mongolia.



- An insurer in Mongolia partnered with the brokers' association (represented by another iii-lab participant) to launch an inclusive insurance cancer product.
- Another insurer in Mongolia was inspired by the iii-lab to reintroduce a micro medical insurance product that had been withdrawn in 2015 due to high loss ratios. The hosting team arranged for the insurer to interact with experts to identify whether the high loss ratios were due to fraud or product design.
- The same company increased emphasis on MSMEs and microloan holders in their market strategy.
- In Mongolia, country team members helped organise the annual workshop of the Insurance Association of Mongolia and introduced some of the techniques used during the iii-lab (e.g. the "Marshmallow Challenge"). They had subsequently posted photographs on social media with the words "We are finally learning to collaborate for the sake of our industry".
- The CEO of an insurer in Ghana was inspired by the iii-lab to not only develop a seamless customer journey in the inclusive insurance sector, but also in the conventional insurance space.
- The Ghanaian team refined the map of Ghana's insurance sector that it had developed during an iii-lab workshop, to include stakeholders that it needed to work with.
- A World Bank expert that had conducted a diagnostic study of the inclusive insurance sector in Kenya noted that the lab was filling a void by providing a thinking space on innovation for the sector.



In Albania, the approach is usually not to meet with customers and really identify their needs. The learning journeys were the first step. The Insurance Association is now much more involved in terms of meeting possible customers and trying to identify their needs. There is more linkage now between demand and supply. *iii-lab participant, Albania country team*

### 3. Developing innovative solutions and first prototypes

For detailed descriptions of the innovations, please see the section 'Overview of outcomes by country' below. The implementation of the arising innovations is making good progress, and several teams have received external funding and in-kind support to implement their ideas.

### 4. Creating strong intra-country networks

Several iii-lab participants noted that this was the first time that stakeholders from different sectors came together to discuss insurance issues. The strong networks that were created amongst team members not only helped iii-lab participants tackle concrete challenges and develop joint initiatives outside of the iii-lab, but are also likely to enable team members to work more effectively as a group to seize innovation opportunities or address new challenges in the inclusive insurance sector in the future.

Some manifestations of the strong networks that have been created include:

- All country teams decided on their own initiative to have regular meetings (ranging from bi-weekly to monthly).
- All country teams have WhatsApp, Telegram or Viber groups to communicate easily (this includes direct competitors in one group).
- Team members noted that they used to have distant relationships with one another and typically met by appointment only. Through the networks (or 'social capital', in the words of some iii-lab participants) that have been created, they can now simply reach one another by telephone and resolve issues more efficiently.

While it is too early to predict the specific outputs of the iii-lab in terms of innovative products brought to market (and scale), I think the relationships established will constitute an enduring outcome.

*World Bank expert that participated in the first International Dialogue*

Concrete examples:

- In Ghana, participants were able to communicate with one another and resolve problems more easily due to the relationships created as a result of the iii-lab. Some indications include:
  - A recent merger between mobile network operators had led to a change in ownership of a mobile insurance scheme. Some of the organisations involved were also participants in the iii-lab. Having established better relationships through the

iii-lab, they were able to engage in more open discussions and therefore implement a smoother transition for affected customers.

- An iii-lab participant noted that she was now able to contact the regulator and resolve challenges more quickly and easily.
- One iii-lab participant asked another for advice regarding leadership challenges they were facing within their organisation.
- Two iii-lab participants realised during the first national workshop that they had grown up in the same neighbourhood and had played on the same playgrounds as children. Although they had previously been in business with each other, they said that knowing about this common background had strengthened their business relationship.

I have also through this iii-lab gotten networks around the world and seen new ideas like the virtual insurance super-market. Most importantly, I have learnt to see things from the insurer's point of view rather than the regulator's point of view.

*Ghanaian supervisor*

- In Mongolia, four team members had developed and submitted to decision-makers a joint response to the Government's proposed changes to a tax law.
- Before the iii-lab, the CEO of an insurer in Mongolia had collaborated on a project with one other member of the iii-lab team. Five months into the iii-lab (at the 2nd national workshop in April 2018), he noted that he had projects ongoing with every other team member and he attributed these to the iii-lab.

What is happening to the team is extraordinary. The insurance industry in Mongolia is based on suspicion. We are always suspicious of what other companies are doing. Now we are opening up to each other. [...] Very extraordinary and beneficial pathway of change that is happening here.

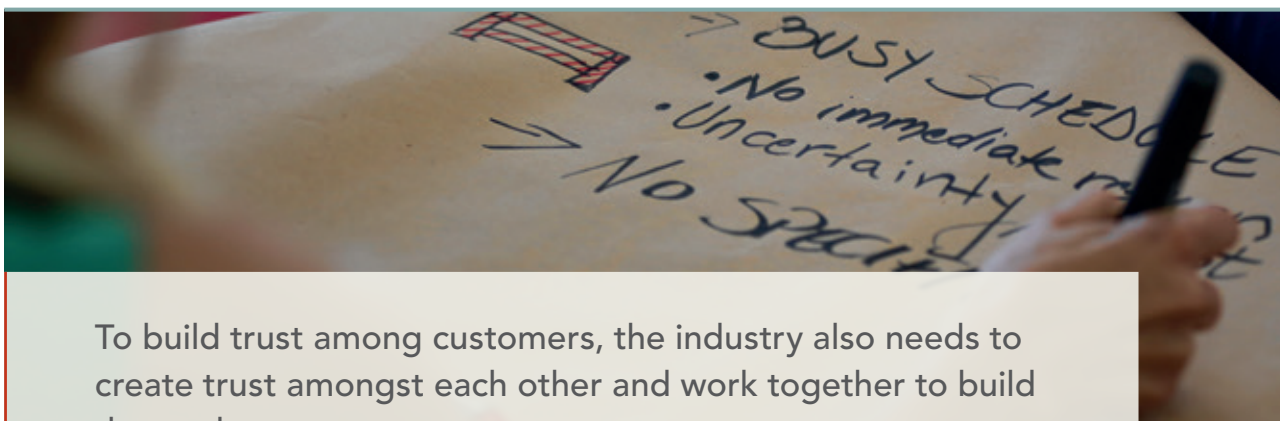
*iii-lab participant, Mongolia country team*



Something we thought that was impossible before between the industry stakeholders in Mongolia: We were like a bag of crabs, we were hot-tempered and really suspicious of each other's motives and hidden agendas. And only one year later, we can talk to each other with no hidden agenda because we know it's for the good of the industry.

*iii-lab participant, Mongolia country team*

- The iii-lab also helped build an appreciation of networks beyond the iii-lab team. In Albania, it emerged during the 2nd national workshop - in particular through the external guests that had been present at one of the sessions - that there was significant interest from various parties in agricultural insurance and that different stakeholders were working separately on similar issues (e.g. the regulator, the Ministry of Agriculture, insurers, donors, etc.).



To build trust among customers, the industry also needs to create trust amongst each other and work together to build the market. *iii-lab participant, Albania country team*

## 5. Fostering peer exchange and support

A key aspect of the iii-lab was the learning from the experience of peers in other countries.

- At the suggestion of the four participating supervisors, monthly calls amongst them were organised. These calls served to update each other on the progress of their teams as well as to exchange ideas of what was working well, where challenges existed and how these could be overcome.
- Following the first International Dialogue, supervisors and team members quickly began contacting each other directly with requests for information. The organisers often only heard about these requests after the fact.

Concrete examples:

- A member of the Kenyan team asked the Ghanaian team about their experience with funeral cover.
- The Ghanaian Insurance Commissioner visited his counterpart in Kenya. The agenda was largely shaped by discussions that took place between the Ghanaian and Kenyan supervisor at the first International Dialogue. Follow-up meetings between the NIC of Ghana and the IRA of Kenya are now planned and the Ghanaian supervisor stated that he believes that future collaborations will be heavily influenced by the rapport established through the iii-lab.
- The Ghanaian supervisor accompanied a delegation from Ghana on an agricultural insurance study tour to Kenya. The delegation visited an organisation that was visited during a learning journey during the third International Dialogue.
- The Albanian team decided to work on agricultural and livestock insurance. The Kenyan team shared detailed information on index insurance, such as a pricing template for weather index insurance as well as a term sheet and flow diagram showing a typical actuarial pricing structure, including the computer programming code. They also offered to deliver a presentation on index insurance to the Product Development Committee of the Insurance Association of Albania.
- The Albanian team asked for more information from Ghana and Kenya on their experience with microinsurance products (e.g. terms and conditions, actuarial calculations, regulatory frameworks, etc.).
- Members of the Mongolian team asked members of the Kenyan team for actuarial advice.
- The Mongolian team organised a webinar on digital commerce and mobile payment for the Ghana team.





We have a lot to share on agriculture and livestock insurance. The Albanian team doesn't have to reinvent the wheel. The wheel is already there.

*Kenyan supervisor*

## 6. Strengthening individual knowledge and leadership skills

While much of the iii-lab process focused on how country teams could collectively tackle challenges, the process also created personal development opportunities for iii-lab members.

Concrete examples:

- One supervisor received coaching on how to facilitate team meetings and is now using many of the techniques in meetings within the supervisory authority as well.
- The Albanian team was unclear about many of the concepts surrounding inclusive insurance. The A2ii organised a webinar for the team on the difference between inclusive and conventional insurance. A team member remarked that although she had been working in insurance for over 20 years, she had learned a lot during this webinar.
- The CEO of an insurer in Ghana said that he was very excited to be going on a learning journey to his home village and to find out what the people actually needed.
- Participants stated that they had started to see the value of trusted relationships, and of stopping to think rather than just moving ahead. Discussions in the iii-lab had made them "dig deeper".
- Some iii-lab members from several country teams said that they had learnt to express their ideas and opinions in a way that they would not have been able to in the past. They felt more confident about contributing to meetings in their organisation and influencing decision-making.



I see the impact in myself. I have new perceptions. I see improvement.

*Albanian supervisor*

I thought I knew a lot about insurance and innovation, I have been humbled.

*iii-lab participant, Kenya country team*

## 7. Promoting change within organisations

Due to the influential role that iii-lab members have within their organisations, they have been able to translate the learnings that took place within the space of the iii-lab into change at the organisational level.

- Most participants mentioned that they were implementing some of the techniques learnt during the workshops in their companies or organisations.
- During the first national workshop, one member of the Ghana team exclaimed to the representative of an NGO: "For me it was previously a no-go area to work with non-profits and district assemblies. I thought all you wanted was a charity handout. Now I am seeing the value you can add by having access to people we don't have access to and how we can support them better. Thank you for coming."
- AFSA applied for a project on technical assistance to develop a regulatory framework for microinsurance. This was inspired by the iii-lab.
- In Ghana, one of the private sector companies chose to run their in-house strategy session in a more participatory and innovative way due to their exposure to the iii-lab methodology.

I apply the new tools in my work all the time.

*iii-lab participant, Kenya country team*

## 8. Linking to other in-country policy, regulatory and development initiatives

In all participating countries, the iii-lab was explicitly linked to other processes that were taking place in the respective countries.

Concrete examples:

- The Kenya National Treasury Committee was keen to incorporate ideas generated by the iii-lab in the Government's 'Big Four Agenda' on food security, manufacturing, low-cost housing and universal healthcare.
- The Ghanaian and the Mongolian teams explicitly linked the iii-lab to their country's NFIS, i.e. they used the iii-lab process to develop concrete actions to support the goals outlined in the NFIS.
- In Ghana, a priority that arose from the iii-lab process was to address claims and complaints across the sector to build trust in the insurance sector. This has been written into the NFIS to create resources available to work with this agenda. The revision is pending approval.
- The World Bank and Cenfri had separately conducted diagnostic studies of the insurance sectors in Ghana and Kenya. Presentations on these studies were delivered to team members during national workshops and iii-lab members asked for the presentations to be shared. The A2ii, Cenfri and the World Bank also discussed outcomes of the diagnostic studies and the iii-lab with each other.
- The Insurance Awareness Coordinators Group (IACG) in Ghana is supported by the local GIZ office. The Ghana team invited a GIZ staff member that had supported the IACG to one of the national workshops and team members asked the regulator why they were no requirements for insurers to make mandatory financial contributions to the IACG.
- GIZ is providing financial support to the organisation of micro and small business clinics, i.e. helping small business owners identify the risks they face and understand how insurance can help manage these.
- In Mongolia, the iii-lab team was put in contact with Mongolian members of the 'Mutual Exchange Forum on Inclusive Insurance' (MEFIN), a peer network of Asian insurance regulatory authorities and insurers.

- In Albania, the iii-lab team realised during the 2nd in-country workshop that the Ministry of Agriculture had a budget allocated to supporting smallholder farmers which could be drawn on for agricultural insurance subsidies. The supervisor noted that there was a need for better coordination amongst government institutions.
- The iii-lab teams are also disseminating the outcomes and creating awareness in their regions:
- The iii-lab was presented at a regional conference in Macedonia. There are also plans to bring together the insurance associations of Albania and Macedonia to learn from each other and to see how they can cooperate.
- A member of the Ghanaian team presented the micro and small business (MSB) clinics at a regional insurance dialogue in Ivory Coast.

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## 9. Strong country ownership of the process

From the beginning of the iii-lab process, the hosting team made clear that the outcomes crucially depended on what the country teams made of it. Accordingly, the country teams had embraced ownership of the process very early on. Many key aspects of the iii-lab process (e.g. regular country team meetings, monthly supervisor calls, global team calls and the 3<sup>rd</sup> International Dialogue in Kenya) took place on the initiative of the participants. The iii-lab participants stated repeatedly that one of the most beneficial aspects of the iii-lab was that, rather than depending on experts to give them advice on what to do, the iii-lab provided a platform for country teams to harness their knowledge and expertise and find their own solutions.

Concrete examples:

- Participants referred to the iii-lab as 'our project' and stated: 'we have to do the work'.
- When the hosting team asked if the teams needed support with anything in the run-up to the next meeting, the response was that the connections had been established and that the next steps were something they could do on their own.
- The second and third national workshops were hosted by country team members and the country teams in Ghana and Albania provided support to the hosting of the International Dialogue and the International Innovation Incubator respectively.



- All country teams looked for ways to institutionalise the iii-lab process in their respective countries.



Doing it on the ground, that's for the teams to do.

*Ghanaian supervisor*



## OUTCOMES BY COUNTRY

All country teams identified a range of barriers to access to insurance in their countries. Following an initial analysis, the country teams then prioritised the barriers identified and decided to focus on a limited number of issues for which they wanted to find innovative solutions. For each of the four participating countries, the following section outlines the key issues identified, the innovative solutions proposed, additional iii-lab outcomes and plans for institutionalisation of the iii-lab process.

### Inclusive Insurance Innovation Lab Outcomes

- Strengthening supervisors' role
- Promoting change in the sector
- Innovative solutions and prototypes
- Creating intra-country networks
- Peer exchange and support
- Knowledge and leadership skills
- Promoting organisational change
- Linkage to other policies and initiatives
- Country ownership



ALBANIA

#### Chosen barriers to focus on:

- Only a limited range of products available.
- No targeting of products to different consumer groups, such as farmers.

#### Innovations:

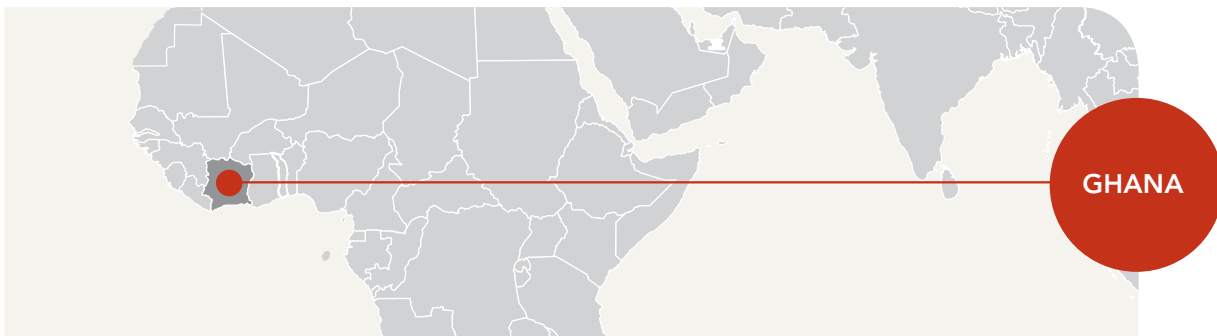
Development of insurance products for the agricultural sector

#### Other iii-lab outcomes:

- AFSA has added inclusive insurance and agricultural insurance to its strategy
- Ministry of Agriculture planned subsidies for agricultural insurance Initiated insurers-farmerdialogue

#### Institutionalisation:

The Insurance Association of Albania were participants in the iii-lab team, and the Association's Product Development Committee will continue to take an active role.



#### Chosen barriers to focus on:

- Lack of insurance awareness and/or negative perceptions of insurance.
- Limited understanding of the needs of different consumer groups, such as micro and small business owners.

#### Innovations:

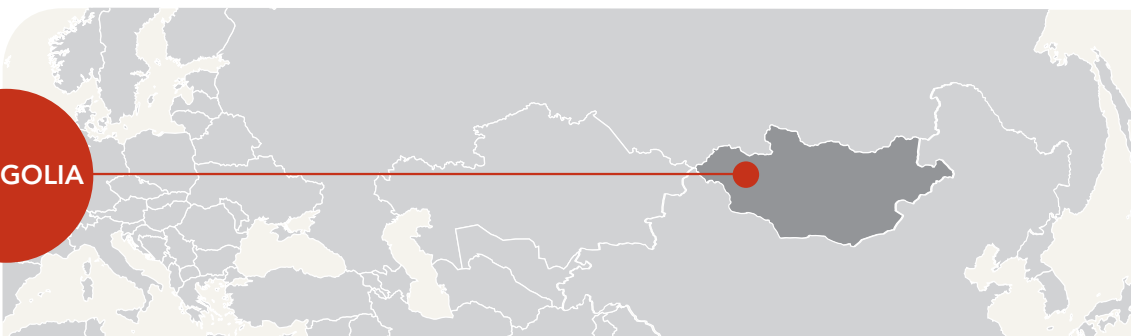
- Micro and Small Business Clinics
- Online tool for customers for complaints and ratings
- Model 'seamless customer journey' in microinsurance
  - Included in the NIC strategic plan
  - Planned inclusion in the revised insurance law

#### Other iii-lab outcomes:

- Proposed insurance-related revisions to the NFIS
- iii-lab team members and other stake-holders formed four working groups on MSB clinics, information and technology, marketing and education, and customer journey standards

#### Institutionalisation:

- The iii-lab team developed an overarching objective, namely 'expanding insurance to the vulnerable and those most in need', in line with the overarching question of the iii-lab.
- Four distinct tasks with clear goals were identified and four working groups were created to handle the respective tasks:
  - MSB clinics (with a focus on informal trade associations)
  - Information technology (how to deploy technology to remove as many problems as possible along the customer journey), such as the e-platform mentioned above
  - Marketing and education
  - Customer journey standards
- The working groups are made up of iii-lab team members as well as other stakeholders, both within and outside the insurance industry. All groups have met repeatedly, have received terms of reference and have developed modes of operation.



### Chosen barriers to focus on:

- Lack of insurance awareness and negative perception of insurance.
- Limited access to insurance beyond the capital city, Ulaanbaatar.

### Innovations:

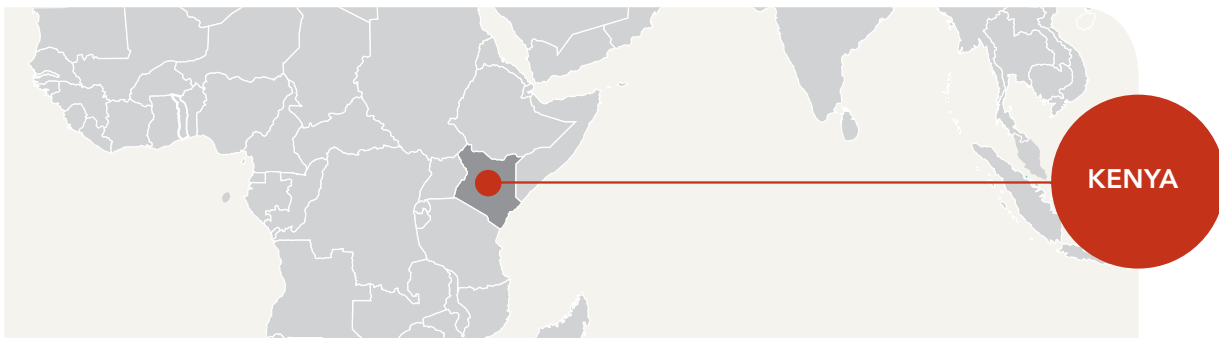
- Prototypes:
  - Insurance game app
  - Insurance Supermarket price comparison tool
- Inclusive insurance roadmap linked to the country's NFIS

### Other iii-lab outcomes:

- The mid-term strategic plan of the FRC now includes a focus on increasing insurance penetration and advancing inclusive insurance
- The definition of inclusive insurance
- Enabling paperless policies
- Launch of an inclusive cancer product

### Institutionalisation:

- A roadmap for inclusive insurance development for Mongolia is being finalised. Its integration into the NFIS is planned.
- Regular team meetings continue to take place.



#### Chosen barriers to focus on:

- Insurers have not engaged sufficiently with non-insurance actors that are trusted by potential customers and have access to them.
- New and efficient distribution channels are not being explored sufficiently.
- Innovation needs to be institutionalized in the insurance sector.

#### Innovations:

- Development of a regulatory sandbox
- Innovative partnerships for insurance formed
  - with nanolenders, FinTechs, MNOs

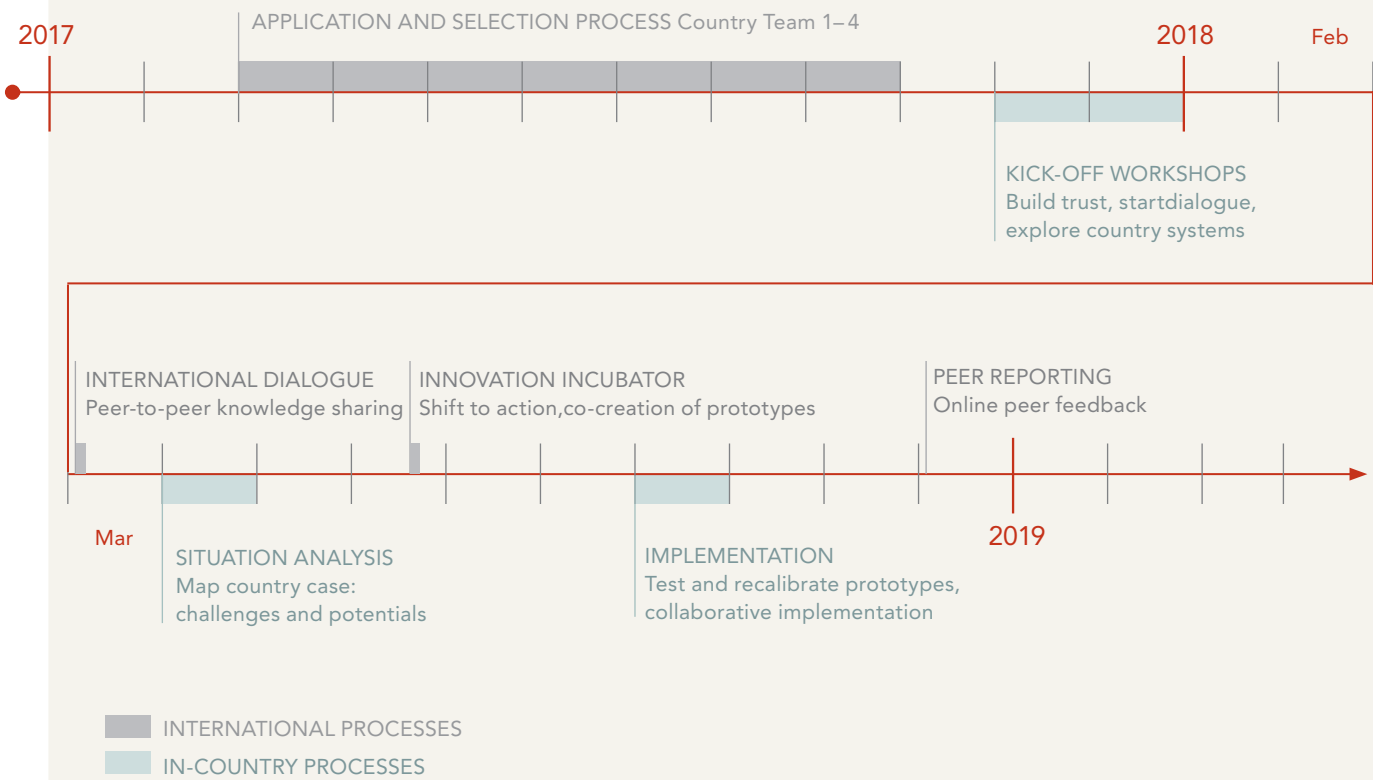
#### Other iii-lab outcomes:

- The IRA Kenya is developing an innovation hub
- Linkages to the Government's 'Big Four' Agenda explored
  - Food security, manufacturing, low cost housing, universal health care

#### Institutionalisation:

- Branding for iii-lab (logo and flyer; co-financed by team members).
- Proposal for longer-term support from IRA and insurance association.
- Innovation hub to be established within IRA.
- Various organisations and companies are interested in partnering with the iii-lab members.

iii-LAB  
PROCESSES





## CONCLUSION

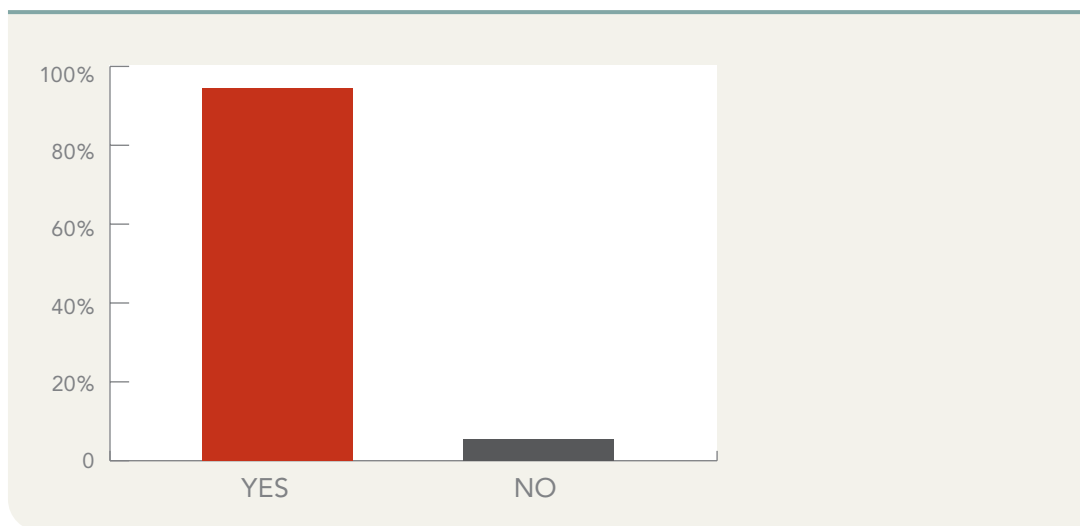
The outcomes of the iii-lab exceeded the expectations of the hosting team. A wide range of tangible outcomes were achieved. The mindset change of participants and the increased collaboration amongst insurance stakeholders within and across countries are likely to be enduring outcomes of the iii-lab that will impact the respective insurance sectors in the longer term. Lessons learnt during this pilot iii-lab, notably the need to extend the duration of the iii-lab process, will be incorporated in future iii-labs.



## ANNEX: SURVEY OUTCOMES

In late November until early December 2018, an anonymous feedback survey was conducted amongst iii-lab participants to identify the impact on individual participants and obtain feedback on how to improve future iii-lab processes. In total, 18 responses were received. The responses and comments received demonstrate that the overwhelming majority of participants found the experience valuable and have changed their behaviour as a result. The feedback received on how to improve future iii-lab processes has been integrated into the design of future iii-labs. This annex summarises the responses to the survey and presents a selection of specifications and comments to the questions.

### Q1 Have you taken any action or changed any of your behaviour as a result of your participation in the iii-lab?

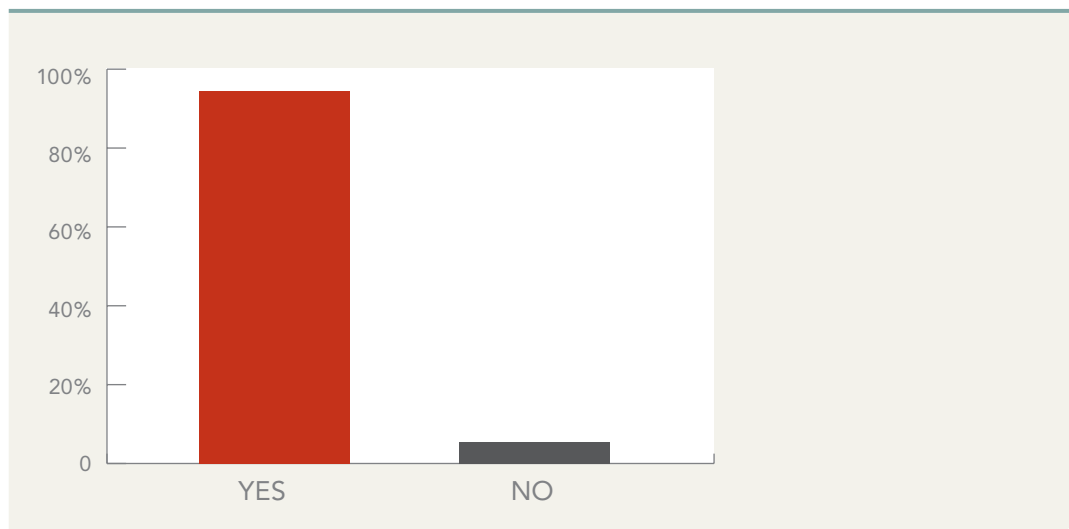


All but one respondents said that they had taken action or changed their behaviour as a result of their participation in the iii-lab. Selected responses include:

- "The problem was in my mind which was blocked by myself. The new mind is to seek the solution."
- "Initially, my drive was highly motivated by profit. This has now changed to more of a service or duty to society."
- "I have dropped the know it all attitude in respect to tackling consumer challenges. Learning Journey experience was so impact-full."
- "I have become very mindful of my behavior among people in the informal space. I listen to their need rather than push my opinions to them."
- "I now apply prototyping to my ideas and creations."

- "Cooperation among industry colleagues increased dramatically."
- "I look out for learnings in every situation. I don't wait for perfection to move with a product."

**Q2 Do you believe that your capacity to create change improved from your participation in the iii-lab?**



All but one respondents said that they believed that their capacity to create change improved from their participation in the iii-lab.

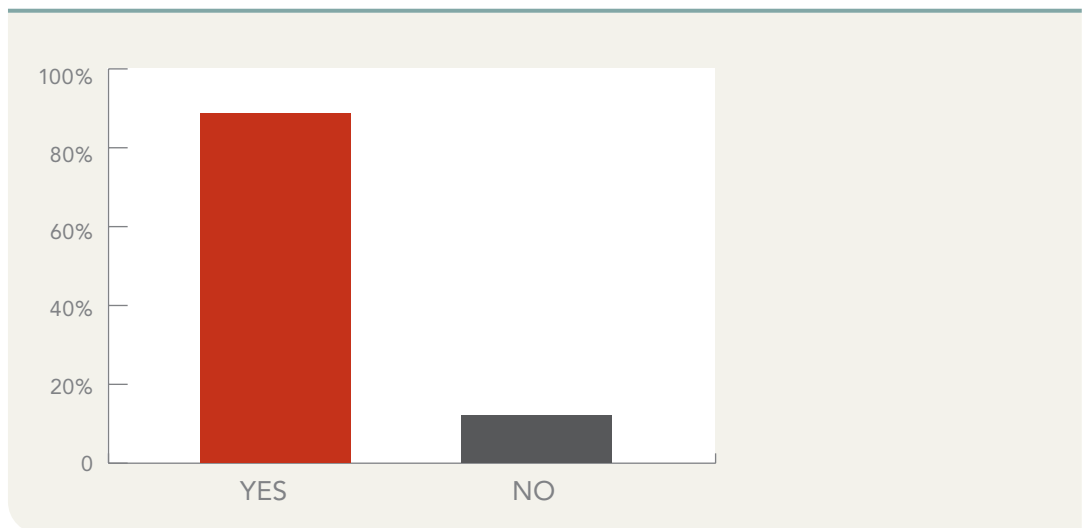
**Q3 What has been the most significant change for you personally that resulted from participating in the iii-lab?**

Participants named a number of different aspects, ranging from a mindset change, the networks created, the ability to work together with other actors and take action, as well as increased knowledge. Selected responses include:

- "I have a broader view of different aspects of Inclusive Insurance."
- "The mind of all participants who from Mongolia has being changed."
- "Belief in possibility to offer accessible, inclusive insurance product."
- "1. Sharing knowledge between countries 2. Clear idea what we have to do."
- "A mind set change."
- "Ability to look through a solution end - end along the value chain. Specifically, the design thinking approach enhanced this capability. I have developed a fearless spirit to succeed amidst short term disappointments/failures."

- "I created very important professional networks."
- "Working with people and accepting their views if different from mine."
- "I started taking actions, rather than thinking and dreaming and checking many times."
- "I have learned to work more with otherwise industry competition, I rather regard them partners rather than the enemy."
- "The ability to harness partnerships and utilise stakeholder involvement to create solutions to problems."
- "I have unlocked my inner creativity and found deeper purpose in what I'm doing."
- "I became more aware of the challenges facing our industry after interacting with people from my country and spending time trying to decipher to challenges. It was very insightful and satisfying to finally put a point on a couple key issues and begin working on them."

**Q4 Are you seeing any changes happening that you think the iii-lab has contributed to? These can be changes in the organisations or networks that you are a part of and/or in the inclusive insurance sector of your country.**



The vast majority of respondents agreed that they had seen changes in their organisations or networks and/or in the inclusive insurance sector of their countries, to which the iii-lab had contributed. Most respondents that provided explanations referred to the increased collaboration amongst insurance stakeholders, but changes to the insurance sector and companies' willingness to embrace innovation were also mentioned. Comments include:

- "The communication between different stakeholders has been significantly improved."
- "More cooperation initiatives."

- “We use to work as individuals in our respective companies in trying to increase insurance penetration in the lower end of the market. This has now changed. We now are collaborating more and working together as a team made of members within the insurance industry as well as those from outside the industry. We even have the opportunity tap in to the expertise and experience of other colleagues from other countries.”
- “Insurance companies are already embracing innovations and creating strategic units to tap in to the opportunities being created by iii-lab. We are seeing willingness of companies to collaborate on innovation.”
- “There is change in how policies are issued. And there will be mass marketing campaign aimed to increase the awareness of insurance and its significance.”
- “My networks with my competitors have really improve, to the extent that we share ideas together.”
- “Better cooperation with regulator, actual changes in regulation, trust among industry colleagues.”

**Q5 On a scale of 0 to 10, to what extent do you think the iii-lab contributed to the changes you are seeing?**

	1 No con- tribution	2	3	4	5	6	7	8	9	10 Entirely respon- sible
Percentage	0,0%	0,0%	5,9%	0,0%	11,8%	5,9%	17,7%	23,5%	17,7%	17,7%
Number of respon- dents	0	0	1	0	2	1	3	4	3	3

When asked to which extent they thought that the iii-lab had contributed to the changes they were seeing, a large majority of respondents noted that the iii-lab was significantly or even entirely responsible for the changes.



**Q6 What do you think is the most significant outcome of the iii-lab? Why do you think it is significant? Examples of outcomes can include personal changes, a change in a network organisation, and contributions to a larger systemic change.**

Asked about the most significant outcome of the iii-lab, respondents emphasised both personal and sector-wide changes. Once again, the improved cooperation and collaboration amongst industry players, including competitors, was singled out, but also the willingness to develop the insurance industry further and steps taken to achieve this were highlighted. Selected responses include:

- "A general movement for improving the quality of and quantity of tailored insurance products."
- "Collaboration, team working, unblocking the ideas, the experience of facilitation, helping to see the one direct view."
- "Cooperation. The lab helped to understand situation, each other and promoted to work together. This cooperation, trust will remain and extend which will be good for market."
- "The need to strategically think of adopting emerging technologies and creating new partnerships."
- "The most significant outcome in my view is the social capital that has been created which offers a wealth of experience to tap in to as we all try in our respective ways and countries to deepen insurance penetration in the lower segment of our market."
- "A strong shared vision amongst insurance stakeholders through proposed strategic collaborations. Rethinking around required changes regulatory framework to support innovations."
- "The lab process has broadened our horizon. Initially we were only blaming general public for the lack of insurance penetration. But we came to understand that we were not doing enough from our side."
- "The significant outcome is how it's got stakeholders including competitors to talk with no barriers and contribute to the bigger picture of providing insurance to the vulnerable."
- "On a personal note, I am listening more, judging less and staying more open to other people's views / ideas. On a country basis, we are together looking to launch an SME clinic, while also looking to improve the existing customer journey that we walk our clients through when they buy an insurance product."
- "Wider stakeholder collaboration. Very innovative ideas the implementation of which will result in very progressive changes in the industry."
- "The lab has created the important foundation of trust and cooperation on which all lab participants could now work to develop insurance industry further."

- “Helped us to identify and quantify challenges in our industry.”

#### **Q7 What aspects of the iii-lab did you find particularly valuable?**

In their responses, respondents were clear that the Social Lab methodology and the facilitation techniques used, including the peer exchange sessions and learning journeys, were particularly valuable. Responses include:

- “The good facilitation.”
- “Social lab methodology was creative.”
- “Design thinking; Learning journey and; Innovation session in Albania.”
- “The innovative methodologies used by facilitator were priceless.”
- “Facilitation Method and idea of working through the solutions.”
- “Peer Exchange Sessions.”
- “1. Learning journeys 2. Cross country learnings 3. The very innovative approaches of the Resources Persons in helping us focus on the problems and designs effective solutions.”
- “The unique methodology.”

#### **Q8 What should be done differently if we organise another lab?**

While respondents seemed very happy with the iii-lab process in general, the one thing that was singled out by a number of respondents was that the duration of the iii-lab should be extended so that more support is provided during the implementation phase. Some respondents also indicated that travel funding or scholarships should be available to all participants.

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## List of Abbreviations

<b>A2ii</b>	Access to Insurance Initiative
<b>AFSA</b>	Albanian Financial Supervisory Authority
<b>FRC</b>	Financial Regulatory Commission of Mongolia
<b>GLAC</b>	GIZ's Global Leadership Academy
<b>IACG</b>	Insurance Awareness Coordinators Group in Ghana
<b>IAIS</b>	International Association of Insurance Supervisors
<b>iii-lab</b>	Inclusive Insurance Innovation Lab
<b>IRA</b>	Insurance Regulatory Authority
<b>MEFIN</b>	Mutual Exchange Forum on Inclusive Insurance
<b>MNO</b>	Mobile Network Operator
<b>MSB</b>	Micro and Small Business
<b>MSMEs</b>	Micro, small, and medium enterprises
<b>NFIS</b>	National Financial Inclusion Strategy
<b>NIC</b>	National Insurance Commission

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