



Inclusive Insurance Innovation Lab

How can we increase uptake of good quality insurance by vulnerable people and businesses?

Insight Report 1

Kick-off Workshops

The year-long Inclusive Insurance Innovation Lab developed by the Global Leadership Academy and the Access to Insurance Initiative (A2ii) was kick started with country-level meetings held across the four participating countries between the latter half of November and early December 2017. Participants from Albania, Ghana, Kenya, and Mongolia engaged within their country teams for two intensive and productive days with expert facilitation from Reos Partners.

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Participants represented the major stakeholders: the regulators, private companies, and consumer organisations. Though most of them knew each other, the meetings provided an opportunity to integrate different perspectives. With one participant exclaiming, "this is the first time we are meeting like this. We all know each other, but have never met all together!" Besides being introduced to their country teams, the participants were familiarised with the social lab method to be used throughout the Lab.

The agenda of the meetings centred around

- analysing the current landscape of the inclusive insurance market in their respective countries,
- exploring areas that are ripe for innovation, and
- making individual and collective commitments for the coming year.

The meetings were an eye-opener for some, underscoring the importance of multi-stakeholder dialogues. For example, one participant realized, "I've had a big waking call that I need to work with the NGOs that I've been ignoring."

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Far from their typical day, the meetings engaged the creative side of the participants through activities such as insurance storytelling through LEGO sets, speed dating, a cynics and believers exercise and more. This helped identify strategies that are being pursued in their respective countries to bring insurance to the vulnerable, and the key issues and challenges that are keeping them from meeting that goal. With participants developing a better understanding of each other's perspectives, they arrived at the key themes to focus on as a country team for the duration of the Lab with a commitment to meet informally and check progress monthly. As one participant said, "we always need to keep the bigger picture in the back of our minds: it's not about us, it's about the industry."



Voices from the Lab:

Participants and the hosting team are now looking forward to learning from each other's perspectives and takes those learnings into their year-long in-country innovation process.

More information about the Lab:
www.we-do-change.org/what-we-do/inclusive-insurance-innovation-lab