



## 4<sup>th</sup> Inclusive Insurance Innovation Lab

### Information for Participants

#### *What is it about?*

The [4<sup>th</sup> iii-lab](#) (2023-2024) is a 12-month journey where 3-4 teams from different countries, consisting of key stakeholders from the insurance sector, will collaborate on innovative insurance solutions to increase resilience against the impact of climate change. The project aims to benefit the most vulnerable segments of the population and is the 2<sup>nd</sup> iii-lab that addresses the widening climate protection gap. The project will be guided by the following question:

#### *How can you innovate for achieving climate resilience in your jurisdiction?*

In addition to developing innovative solutions, the iii-lab supports participants' role in the following areas:

- **Dialogue:** Trust among participants increases and participants establish new networks.
- **Leadership:** Participants gain expertise in inclusive insurance and shape discussions and advocate for inclusive insurance.
- **Action:** Participants start new projects using customer-centric and experimental methods.

#### *Who participates?*

Country teams are composed of senior and mid-level representatives of approximately eight institutions that collectively represent the insurance sector. These institutions include the insurance supervisor and regulator, the insurance association, industry and technology representatives, policy makers, environmental organisations, and consumer representatives.

#### *Why participate?*

- Enhance your skills and knowledge about international climate risk insurance solutions through peer exchange with other country teams and international experts.
- Develop your leadership skills and build alliances and collective capacity to act that is needed to lead multi-stakeholder teams.



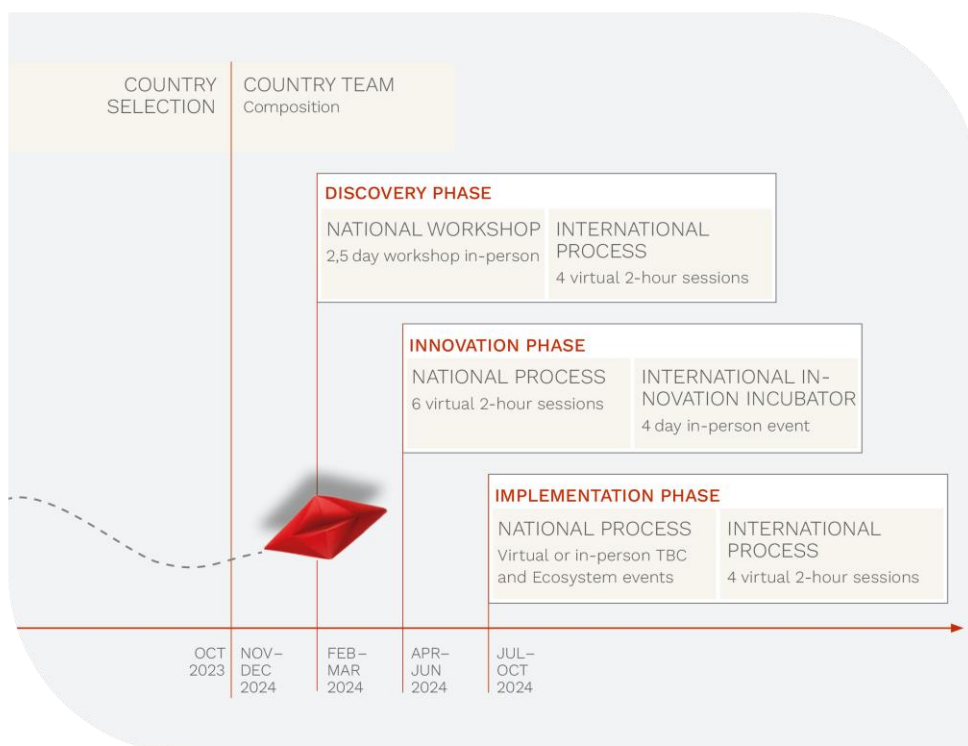
- Engage with other stakeholders and market players, as partners on the same mission and get an insight into perceptions of other stakeholders and their roles.
- Become a key stakeholder and participant of a customer centric innovation process.
- Receive guidance from experienced change facilitators.

### *What is the methodology?*

The social lab methodology involves gathering a diverse set of people to identify insurance-related problems in their social system, gather relevant insights and collaborate to develop and test innovative solutions: innovation methodologies like Design Thinking and its elements like user research, designing solution prototypes, testing and redefinition are included in the programme design.

### *What is the process?*

The iii-lab is a 12-month process of continuous exchange and learning. It will take place from October 2023 to October 2024 and consists of four phases. Each phase consists of national and international workshops:





Country team composition (November – December 2023)

Country teams will be convened locally by insurance supervisors with the support of A2ii and Reos Partners.

Discovery phase (February-March 2024)

Once the programme has officially started, each phase consists of national and international workshops.

- A half-day in-person workshop for supervisors only followed by a two-and-a-half day kick-off workshop  
The participating stakeholders will get to know each other more closely and start an open dialogue at the country level. They will reflect on pressing issues regarding natural and climate risks in their country and the country-specific barriers. Following the kick-off workshops, country teams will conduct interviews with representatives of beneficiary groups identified.
- International discovery process (four virtual two-hour sessions)  
All country teams will meet virtually to discuss the main challenges identified at the national level. Participants will share knowledge, practice and experience from different jurisdictions, sectors and perspectives. International innovators, iii-lab alumni and experts from the field of inclusive insurance will also share experiences.

*Outputs from the discovery phase:*

- Team building, networking
- Sector analysis
- Learning journeys/interviews
- Definition of innovation areas

Innovation phase (April-May 2024)

- National innovation process (six virtual two-hour sessions)  
Using innovative approaches like “innovation sweetspots” and “How might we Questions”, teams start developing the ideas of the sorts of innovations needed in their respective countries and prototype the most promising ones. At the end of the innovation phase teams have developed a roadmap defining next steps, timelines and responsibilities within the team.
- International innovation process (four-day in-person event)  
All country teams will present prototypes to their international peers and experts who will provide feedback based on their respective experience and knowledge will be transferred across teams. Each



country team will leave with a designed experiment and testing plan to check if their prototypes work in the real world.

***Outputs from the innovation process:***

- 1-4 prototypes per team
- A prototype testing plan

**Implementation phase (July– September 2024)**

- National implementation process (online unless there is a need for another in-person meeting during the implementation phase)  
The country teams will start experimenting, testing and implementing the newly developed prototypes. In addition, teams will activate the local ecosystem to work with the iii-lab's outcomes.
- International implementation process, (three to four two-hour sessions)

Peer supporting session will be held in which all country teams participate. Country teams will be able to learn from each other's challenges in implementation, receive feedback and renew motivation for their national implementation. Each team leaves the implementation phase with a concept note and a clear vision of a sustainable continuation of the implementation of the prototype

***Outputs from the implementation process:***

- Basic experimenting and testing
- Recalibrate innovations based on learnings from implementation trial
- Define implementation plan beyond the iii-lab process.

One year after the first national workshops, the Inclusive Insurance Innovation Lab will officially come to an end. At the same time, the *implementation of the innovations will continue under the responsibility of the country teams*. Results of the iii-lab will be disseminated nationally by the country team and on a regional and global basis through A2ii.

***Participants should meet the following profile:***

- Be passionate about (inclusive) insurance and increasing resilience against the impact of climate change
- Be open and willing to collaborate with other stakeholders
- Possess some years of experience in insurance policymaking, regulation or industry (does not apply to demand-side participants)
- Be able to communicate well in English
- Be open and motivated to participate in a new learning experience



- Be willing to commit and dedicate sufficient time for active participation in the Inclusive Insurance Innovation Lab
- Be able to work virtually using videoconferencing and virtual whiteboard tools (e.g. WebEx, MS Teams, Mural, Google Jamboards, etc.). The iii-lab hosting team will conduct a 1-hour tech onboarding for participants. After this onboarding, participants should be comfortable enough to use these tools in the Lab.

**A gender balance should be aimed for within the country teams.**

#### *What are the requirements for participating?*

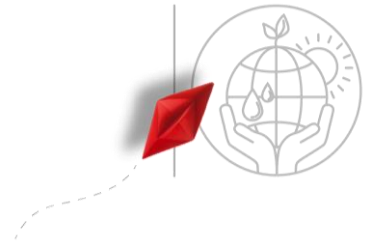
- Commit to attending all the sessions and meetings and spare a few days per month to advance the innovations arising from their iii-lab work (approximately 25 days in 12 months).
- Cover the costs associated with participating in the in-person national and international meetings (i.e. travel and accommodation). A limited number of scholarships (two per country team) are available for entities unable to cover the costs of travel and accommodation.
- Disseminate the outcomes to the broader (inclusive) insurance sector (e.g. through the organisation of a national event at the end of the iii-lab process).
- Agree to participate in an evaluation of the iii-lab and that the A2ii can disseminate outcomes and learnings resulting from the iii-lab.
- Join future iii-lab processes, as suitable, to share their learnings and successes as a lab alumni.

The time commitment that individuals need to participate in the iii-lab is significant. This means that it is essential for people applying to be part of the process to see the iii-lab's focus and agenda as *aligned with their day-to-day work* and to *have a mandate and clear commitment from their organisation* in participating in the iii-lab 4.

#### *What are the costs?*

Participation in the iii-lab is free, but country teams are responsible for paying for their own flights and accommodations for in-person meetings and the international workshop. A limited number of scholarships is available for team members who cannot cover the full costs of attending. The A2ii will cover all other costs related to the outlined process.

More information at <https://a2ii.org/en/iii-lab-4>



### *Data Privacy Protection*

Please note, to process your application to the iii-lab programme, the A2ii requests that you [download and sign](#) the Consent form in relation to the processing of personal data during the application and participation in the programme. Your personal data will be stored on GIZ's internal servers and only be shared with Access to Insurance Initiative staff, relevant GIZ country projects and Reos Partners. Your personal data will not be shared with third parties. For more information, please see the Transparent Data Processing Information for your rights as per Articles 13 & 14 of GDPR.

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