

FeMa-Meter

Women constitute the majority of the world's uninsured. Hurdles include limited asset ownership, cultural barriers, and lack of digital access. Women are also under-represented in policy-making, insurance company boards, and in supervision. These factors all contribute to the difficulties women face in **accessing insurance**. These challenges represent a major **economic loss** to the insurance market, and **lack of data** additionally hinders the development of gender-sensitive approaches to address the existing obstacles.

To address these issues and enhance the potential for improvement and further development, A2ii is launching the FeMa-Meter.

What is the FeMa-Meter?

The FeMa-Meter is an **MS Excel-based toolkit** for collecting and reviewing **sex-disaggregated data** that compares differences between men and women on various indicators. It was developed to facilitate women's access to insurance by collecting **key insurance indicators** by sex and providing a quick analysis of the data.

It is an accessible toolkit that already incorporates the most common indicators which are measured in two categories: **access to and use of insurance** and **organisational diversity**. The FeMa-Meter can

be easily filled out in less than 30 minutes, after which it provides an immediate output of simple calculations.

The toolkit was evaluated in collaboration with insurance regulators and industry representatives in select jurisdictions in 2023 and has proven to be an **effective tool for sex-disaggregated data collection and an important starting point towards a more gender sensitive approach**.

Who should use the FeMa-Meter?

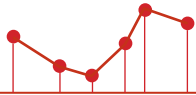
The FeMa-Meter is designed to address women's access to insurance and organisational diversity; therefore, it targets **two different groups of users**:

- Regulators and policymakers
- Insurance companies

How does the FeMa-Meter work?

The FeMa-Meter identifies disparities between men and women through analysing various **organisational and portfolio indicators** by sex (Female, Male, Others, Unknown) thus helping to detect gender trends and enabling targeted strategies to close the gap in insurance access and coverage.

Indicators under market access and usage



Portfolios	Input Indicators	Output Indicators
1. Accident and Health	Number of total policy holders Amount/value of gross premium written	Distribution of policyholders Average Premium Paid
2. Life and Savings linked	Number of insured or lives covered	Distribution of lives insured
3. Small Business	Number of claims received Numbers of claims paid	Probability of filing claims Probability of approving claims
4. Climate and Agriculture	Amount or value of claims paid Number of claims rejected	Average claims size Probability of rejecting claims

Indicators under organisational diversity



Levels	Input Indicators	Output Indicators
1. Board members	Number of employees and agents	Sex ratio at different levels
2. Executive management	Hired in the last 12 months Left in the last 12 months	Sex ratio of new hires Sex ratio of staff turnover
3. People Managers	Number of promotions made in the last 12 years	Sex ratio of staff promotion
4. Licensed Individual Agents	Number of people who attended any training or professional development programme in the last 12 months	Sex ratio of training opportunities Pay equity

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The FeMa-Meter toolkit was developed with support from the Swiss Development Cooperation (SDC) during the project 'Empowering supervisors to improve women's access to insurance' 2021–2022.

For more information on the FeMa-Meter, visit our [website](#).

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