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How to create and enabling environment for research on Inclusive Insurance

International Conference on
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#ICII2022



MicroInsurance Centre at Milliman

Center for the Economic Analysis of Risk
Department of Risk Management & Insurance





Producers of research



- > Academics doing theory
- > Academics doing empirical work
- > Academic policy centers and “think tanks”
- > General consulting firms
- > Specialist consulting firms
- > Government agencies
- > Non-government organizations
- > International agencies and NGOs



Potential consumers of research

- > Other producers of research
- > Insurance companies
- > Reinsurance companies
- > Specialist government agencies and “official enquiries”
- > Specialist international organizations
- > Insurance regulators
- > Policy advocacy organizations
- > Lawyers in litigation
- > Journalists, “when hurricanes hit”



Barriers

- > Research in progress vs. research “ready for prime time”
- > Quality of the research
- > Long-term funding to build teams
- > Incentives to communicate and explain
- > Awareness of potential relevance of research
- > Inertia in policy (including lobbying forces at work)
- > Availability and privacy of data