

IAIS Strategic Plan 2025-2029 stakeholder survey

The IAIS has launched a process to develop its next Strategic Plan which will guide its work over the five-year period from 2025 to 2029. It will replace [the current Strategic Plan](#) which concludes at the end of 2024.

Stakeholder engagement is essential to the IAIS' ability to deliver on its mission. Input from stakeholders will allow the IAIS to have a more comprehensive picture of emerging risks and trends in the sector and to include a range of perspectives in its planning, ensuring that the work we will embark upon in the coming years is most effective and meaningful.

The IAIS is inviting stakeholders to share their views through this survey. Responses to the survey are invited by **18 July 2023**.

1. Please provide the following information:

2. Name:

3. Email address:

4. Name of country / jurisdiction:

5. Name of organisation:

6. Which of the following categories best describes your organisation: *mandatory*

- Academic
- Consumer group
- Insurer or intermediary
- Media
- Trade association
- Consultancy or advisory firm
- Financial sector supervisor
- Other

6.a.If other, please specify

Strategic themes and overarching objectives

At present, there are a number of strategic themes which shape the focus of the IAIS' work programme. These are both global and cross-sectoral in nature therefore benefitting from international coordination and collaboration.

7. Of the below existing priorities of the IAIS, what degree of priority do you consider they warrant in the period 2025-2029?

| Topic | Low priority | Low to Moderate priority | Moderate priority | Moderate to High priority | High priority |
|---------------------------------------|--------------|--------------------------|-----------------------|---------------------------|-----------------------|
| Climate-related risks | | | | | <input type="radio"/> |
| Conduct and culture | | | | <input type="radio"/> | |
| Digital innovation | | | | | <input type="radio"/> |
| Diversity, equity and inclusion | | | <input type="radio"/> | | |
| Financial inclusion | | | <input type="radio"/> | | |
| Operational resilience and cyber risk | | | | | <input type="radio"/> |

8. For the topics that you rated as a “high priority”, what are the specific aspects that you believe the IAIS’ work should focus on?

【回答】

気候関連リスク、デジタル変革は、いずれも保険会社各社が創意工夫を凝らしながら進めている領域である一方でグローバルな協調が重要なテーマであること、オペショナル・レジリエンスとサイバーリスクは、サイバーリスクが増加している現下の状況において、グローバルなオペショナル・レジリエンスの強化が求められていることから以下取組に焦点をあてていただけると幸いである。

＜気候関連リスク＞

- 本課題はグローバルな取組が必要である一方、法域により本リスクへの温度感や取組状況に差がある状況。IAIS にはこうした状況を踏まえ、各法域の考え・意見を広く聴取し、主要排出国を含む世界各国の当局が保険セクターとしてしっかりと本課題にコミットできるスタンス・メッセージの発信を期待する
- 気候変動リスクの評価手法や気候シナリオ分析に関して、保険会社各社が自社の規模やビジネスモデル等に応じた最適な手法を採用し、リソースを効果的に使うことが可能になるようなベストプラクティスの共有
- 保険会社の移行計画に対する当局の期待(expectation)の提示
- Biodiversity など、気候変動そのものではないが関連する領域と関連付けた検討を期待する

＜デジタル変革＞

代理差別(proxy discrimination)といった契約者に対する不利益が生じないように人工知能(AI)や機械学習(ML)等を活用するための注意点およびベストプラクティスの共有

＜オペレジとサイバーリスク＞

保険会社のサイバーレジリエンスや事業継続管理(BCM)等の各種取組の精度向上につながる、サイバーインシデントに関するグローバルな情報共有の枠組み作成

9. What other key risks and trends affecting insurance markets should the IAIS consider as a priority as part of the next Strategic Plan, with what particular areas of focus?

地政学リスクやサプライチェーン分断などの影響を受けたインフレ&金利上昇はまだ続く可能性があり、長く続いた低金利環境からの脱却が保険マーケットや資産運用にどのような影響を及ぼすのか、リスクをどう管理すべきかという点も IAIS には優先的に検討していただきたい

At present, the IAIS’ work is directed at achieving five High-Level Goals (HLGs) which outline the core functions of the IAIS, and strategies to achieve the IAIS’ objectives. These are outlined below.

High-level goals from the IAIS Strategic Plan 2020-2024



10. Which of these HLGs do you think should be the focus of the IAIS' work in the period 2025-2029? *[Please rank in order]*

- Assessing and responding to key risk and trends in the global insurance sector (HLG 1)
- Setting and maintaining globally recognised standards for insurance supervision (HLG 2)
- Sharing good supervisory practices (HLG 3)
- Observance of standards through implementation assessment and support (HLG 4)
- Effective, efficient and transparent operations (HLG 5)
- Other

【回答】

第一位 … a. Assessing and responding to key risk and trends in the global insurance sector (HLG 1)
 第二位 … b. Setting and maintaining globally recognised standards for insurance supervision (HLG 2)
 第三位 … c. Sharing good supervisory practices (HLG 3)
 第四位 … d. Observance of standards through implementation assessment and support (HLG 4)
 第五位 … e. Effective, efficient and transparent operations (HLG 5)

10a. If 'Other' please specify

— (回答無し)

11. Regarding HLG 1 (work to assess and respond to key risk and trends in the global insurance sector), what do you consider most important for the IAIS to prioritise in the 2025-2029 period? *[ranking, at least one option]*

- Enhancing and enriching data collection to support IAIS assessment

- b. Developing opportunities for dialogue with stakeholders on risk and trend assessment
- c. Increasing the frequency of IAIS assessment and reporting
- d. Developing more regional approaches to risk assessment and responses
- e. Other

【回答】

b. Developing opportunities for dialogue with stakeholders on risk and trend assessment

11a. If 'other' please specify

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12. What standard setting and work on supervisory practises should the IAIS be focused on delivering towards the end of the decade? *[ranking, at least one option]*

- a. Review and update IAIS standards (Insurance Core Principles (ICPs) and/or ComFrame) either on a regular schedule or in a more targeted way to reflect emerging trends and risks, or outcomes of implementation assessment
- b. Further enhancements to the ICS following an initial implementation period
- c. Developing a global capital standard for insurers that are not internationally active insurance groups (IAIGs)
- d. Development of supporting material in relation to the existing standards (ie Issues Papers / Application Papers) to enable effective supervision of new/emerging risks and trends
- e. Other

【回答】 b. および d. を選択。優先順位は b. → d.

b. Further enhancements to the ICS following an initial implementation period
および

d. Development of supporting material in relation to the existing standards
(ie Issues Papers / Application Papers) to enable effective supervision of
new/emerging risks and trends

12a. If 'other' please specify

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13. What implementation assessment issues should the IAIS focus on in the 2025-2029 period?
[ranking, at least one option]

- a. Expanded implementation assessment activities for members with the objective of allowing a broad range of jurisdictions to benchmark their observance of IAIS standards

- b. Targeted implementation assessment activities for members with the objective of furthering the consistent and comprehensive implementation of recently agreed key reforms in major insurance markets (eg Holistic Framework supervisory measures, ComFrame, ICS)
- c. Progress monitoring work, focusing on self-reporting of jurisdictions' progress in implementing IAIS standards

【回答】 a.および b.を選択。優先順位は a. → b.

- a. Expanded implementation assessment activities for members with the objective of allowing a broad range of jurisdictions to benchmark their observance of IAIS standards

および

- b. Targeted implementation assessment activities for members with the objective of furthering the consistent and comprehensive implementation of recently agreed key reforms in major insurance markets (eg Holistic Framework supervisory measures, ComFrame, ICS)

13a. If 'other' please specify

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14. What capacity building issues should the IAIS focus on in the 2025-2029 period? *[ranking, at least one option]*

- a. Enhanced supervisory capacity building initiatives to address gaps and challenges in the implementation of IAIS standards and good supervisory practices
- b. Enhanced supervisory capacity building activities to support the transition to risk-based solvency regimes and risk-based supervision
- c. Enhanced supervisory capacity building activities to support jurisdictions' implementation on macroprudential supervisory measures
- d. Other

【回答】 a.、 b.および c.を選択。優先順位は b. → a. → c.

- b. Enhanced supervisory capacity building activities to support the transition to risk-based solvency regimes and risk-based supervision

および

- a. Enhanced supervisory capacity building initiatives to address gaps and challenges in the implementation of IAIS standards and good supervisory practices

および

- c. Enhanced supervisory capacity building activities to support jurisdictions' implementation on macroprudential supervisory measures

14a. If 'other' please specify

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IAIS Activities

15. What type of outputs and/or activities from the IAIS are most beneficial for you? *[ranking, at least one option]*

- a. Supervisory materials (global standards for insurance supervision incl. ICPs and ComFrame)
- b. Supporting materials (written public materials on supervisory practices and key trends, incl. Issues and Application Papers and other Reports)
- c. Annual publications (GIMAR, Year in Review)
- d. IAIS Newsletter
- e. Global events (Global Seminar, Annual Conference, webinars)
- f. Regional activities
- g. Capacity building
- h. Implementation assessment reports
- i. IAIS website
- j. IAIS email alerts
- k. IAIS LinkedIn account
- l. Other

【回答】 a、b、c、e、dおよび h.を選択。優先順位は a.→b.→c.→e.→d.→h.

- a. Supervisory materials (global standards for insurance supervision incl. ICPs and ComFrame)
- b. Supporting materials (written public materials on supervisory practices and key trends, incl. Issues and Application Papers and other Reports)
- c. Annual publications (GIMAR, Year in Review)
- e. Global events (Global Seminar, Annual Conference, webinars)
- d. IAIS Newsletter
- h. Implementation assessment reports

15a. If 'Other' please specify

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16. Can you briefly explain how you currently use IAIS work, in your organisation?

— (特段無し)

17. Are there IAIS activities where you think change, or improvement, is needed?

— (特段無し)

Other comments

18. Do you have any other comments or suggestions with respect to the IAIS' Strategic Plan 2025-2029?

生命保険協会は5ヵ年計画を検討する前段階において、ステークホルダーからのインプットが広く募集されることに賛意を表すとともに、5ヵ年計画の策定において引続きステークホルダーからの意見を募っていただけると幸いである。

ステークホルダーとのエンゲージメントについては、ICSの開発においても意見を述べる機会を多く設けていただいた。今後も新たな定量基準やモニタリング指標を開発する際には、その前提となる係数や多様な意見が寄せられた要素について、IAISが下した決定の根拠を丁寧に説明していただきたい。

また、今後の地政学リスクや気候変動リスク、経済成長の減速等により、protection gapが拡大する可能性があり、そのgapを埋めるため、保険提供における政府と保険会社の協働はさらに重要になってくると思料。次の5年間でIAISがprotection gap縮小に向けた官民の協働拡大、役割分担の再検討を行うべきと考えている。

加えて、AIの活用によって製造・販売・引受査定・支払い、いずれの業務も完全にデジタルで対応可能となることが非現実的な話ではなくなりつつある今、こうした技術進歩に対する官民の対話がうまく進まず、技術進歩が適切に理解・消化された規制が構築されない場合、顧客保護制度を含む保険会社の事業環境に大きな影響を与える可能性がある。この点におけるIAISの検討が進むことを期待したい。

以 上