**Issues Paper on Index-based Insurances**

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| Name: | Application Paper on the Use of Digital Technology in Inclusive Insurance |
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| Description: | The IAIS is seeking feedback on the draft Application Paper on the Use of Digital Technology in Inclusive Insurance through public consultation by **16 March 2018 at 24:00 Basel time**. |
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| Introduction: | The IAIS is seeking feedback through public consultation on the draft Application Paper on the Use of Digital Technology in Inclusive Insurance. Feedback on this consultative document is invited by 16 March 2018 at 24:00 Basel time.The Financial Inclusion Working Group (FIWG) has - through a drafting group – developed a draft Application Paper on the Use of Digital Technology in Inclusive Insurance.This Application Paper seeks to provide guidance to supervisors, regulators and policymakers when considering, designing and implementing regulations and supervisory practices in respect of, the use of digital technology in inclusive insurance. The paper was developed as a sequel to the Issues Paper on Conduct of Business in Inclusive Insurance at the explicit request of Members who are looking for guidance in the area of mobile phone insurance and other use of digital technology.How to provide feedback: Please use the Consultation Tool available on the consultation page of the IAIS website to provide feedback. Please note:1. To save responses you need to click on the "Next" button or use the "Jump to ..." drop down box. You may close your session and return to it later to continue responding. Upon re-login, you will be brought to the last saved question. The ‘Jump to …’ functionality allows you to enter or update responses in your preferred order.
2. If you de-select a choice for which you have entered text, that text is lost on de-selection. For example, you had chosen “Yes” and entered text in the related textbox. If you subsequently de-select “Yes”, the text in the related textbox will be lost.
3. When providing comments in free form in a textbox:
	* Formatting, such as bullet points and tables, may not be kept when you copy and paste information into the Consultation Tool from other software, such as Microsoft Word.
	* Please make any comments specific and concise. Please clearly state your position or result, and then provide your explanation or justification to support your position.
	* Please leave the textbox blank if you have no comment to make - do not enter text such as "no comment".
4. To submit your responses, jump to the last page. You will be able to preview all your responses before proceeding to submit them.
5. After you submit your responses, a PDF report of your responses will be generated. You may make a re-submission before the deadline, however, only the most recently submitted data is retained.
6. Only ‘Submitted’ responses **as of the close of the consultation period** will be taken into consideration**.**
7. Instructions on the use of the Consultation Tool are also provided at the top of each page.
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| Question per page: | 4 |
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| Date begin: | 15 February 2018 |
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| Date end: | 16 March 2018 (30 days) |
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1. Comment on Box Observed Practices

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1. Comment on Annex 1 – Table Prudential Risks

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1. Comment on Annex 1 – Table Conduct of Business Risks

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1. Comment on Annex 2

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1. Comment on Annex 3

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