IDF SUMMIT 2026 – INSIGHTS
DESIGN.DELIVER.SCALE.

Building Future-Ready Nations

On 11 June 2026, the Insurance Development Forum brought together over 150 senior leaders from governments, development and finance institutions, humanitarian organisations, regulators, civil society, the insurance industry and the wider resilience community for a unique convening to focus on one central challenge: how to achieve resilience-building at scale.

Rather than focusing only on strategic discussions, this year's Summit combined strategic dialogue, rapid-fire showcases, practical workshops and case-based problem solving. The aim was to explore how this broad and strong community can drive use of insurance capabilities, advocacy and public-private collaboration to help more countries and communities build resilience faster, with proven solutions and approaches. How to scale our collective work.

Quick Fire Round sessions feeding into the workshops that followed, showcased the power of partnership in action, highlighting how collaboration across the insurance, development and public sectors is helping to strengthen resilience and close protection gaps around the world. From advancing insurable infrastructure solutions in the Pacific through the -Asian Development Bank (ADB) Partnership, to strengthening risk modelling capabilities and exploring innovative approaches to humanitarian financing, the sessions demonstrated the breadth of work being pursued across the Insurance Development Forum partnership.

A consistent message emerged throughout the day

Risk management delivers resilience - but it needs to be built into projects and systems early. It must be designed into infrastructure projects, public finance, energy systems and humanitarian response. And it needs to be strengthened in domestic insurance markets.

No single organisation can achieve this alone. Governments, regulators, development institutions and the insurance and finance industries all have complementary roles in building future-ready nations.

Key Insights gained in the Collaborative Workshops

Workshop A: Designing Insurable Infrastructure

The input for the workshop highlighted how collaboration across the insurance, development and public sectors is helping to strengthen resilience and close protection gaps around the world. Case studies demonstrated that earlier risk assessment improves project design, strengthens investment decisions and reduces lifetime costs.

Key insights: Infrastructure becomes insurable when resilience and risk management are embedded from project inception rather than addressed during procurement or construction.

Next steps:

- Embed insurance and risk management expertise earlier in infrastructure project development.
- Integrate climate and disaster risk assessment throughout the infrastructure lifecycle.
- Scale practical pilots that the IDF is running in different programmes across its Working Groups.

Workshop B: From Satellite to Street Corner - The power of Local Data

This workshop highlighted Probabilistic catastrophe (cat) risk modelling, the main differences between global and local data and the role of risk modelling. Exercises demonstrated how data choices influence insurance design across sovereign and local applications. The questions addressed included how countries can choose the data sources for their specific risk questions.

Key insights: Effective disaster risk financing depends on combining global modelling capability with trusted local knowledge.

Next steps:

- Strengthen national data capabilities.
- Further expand governments' access to open risk modelling tools.
- Share practical lessons between countries.

Workshop C: Pre-Arranged & Ready: The Future of Aid

With contributions from the Ministry of Finance from Bangladesh, WFP, UN OCHA, Aon, AXA Climate and BMZ, case studies demonstrated how governments, humanitarian agencies and insurers can work together to mobilise faster, more predictable funding, which is delivered faster, before crises escalate. This included leveraging disaster insurance to support vulnerable populations and work in a fragile state.

Key insights: Pre-arranged financing of humanitarian aid, which also enables preparedness, delivers greater humanitarian impact than financing after disasters occur.

Next steps:

- Advance coordinated humanitarian pre-arranged risk financing.
- Strengthen institutional readiness.
- Build greater donor support for pre-arranged finance.

Workshop D: Designing Resilient Energy Systems

The IDF-AFD IDRIMA partnership showcased how development finance institutions and the insurance industry can jointly support climate resilience by combining risk assessment, advisory services and financial protection for public institutions. The programme illustrates an integrated approach to helping governments and utilities manage climate risk before disasters occur.

Key insights: The conclusion was clear: climate resilience is now fundamental to energy security. Discussions highlighted the growing exposure of hydro-dependent energy systems to drought and extreme weather. Also the role of integrated insurance, climate analytics and financial planning in protecting critical infrastructure. Costa Rica and East African case studies illustrated practical approaches already underway.

Recommendations

- Expand IDRIMA country partnerships.
- Develop regional approaches to energy resilience to scale access to protection.
- Embed climate risk considerations into utility planning.

Workshop E: Homegrown Resilience - Strengthening Local Private Sector Engagement in Risk Finance

The workshop proposed that resilient national insurance systems depend on stronger local market participation in new schemes, with domestic insurers playing a larger role alongside international partners in delivering scalable risk finance solutions. The discussion focused on a set of questions designed to draw out insights from different actors' perspectives.

Key insights: Strong domestic insurance markets are essential to closing protection gaps. Discussions identified the need to remove barriers to local participation, to strengthen collaboration between global and domestic markets and support country-led innovation.

Recommendations

- Strengthen local insurance ecosystems.
- Scale locally led innovation.
- Deepen partnerships between domestic and international markets.

Workshop F: Expanding the Sovereign Risk Financing Toolkit

The workshop explored the tools available to implement a comprehensive Sovereign Risk Financing strategy and what can incentivise countries to adopt such a strategy rather than use one-off instruments. It featured lessons learned from Jamaica's comprehensive sovereign risk financing architecture, as well as the West African Development Bank (BOAD)-KfW shock resilient loan programme and the Togo payout. With contributions from rating agencies, the impact of using a comprehensive Sovereign Risk Financing strategy on a country's credit ratings was a critical aspect covered.

Key insights: Insurance should be integrated within broader sovereign disaster risk financing strategies to deliver greatest value.

Recommendations

- Expand country-led risk financing strategies.
- Share lessons from Jamaica, Togo and other country programmes.
- Continue developing layered financing approaches.

Workshop G for Regulators: Increasing Insurability to Close Protection Gaps

This workshop addressed the critical issue of insurability (the availability of the needed insurance products in a specific country or region) to close protection gaps. It highlighted different strategies used to enable regulators to contribute to this goal and asked them which approaches they think are the most effective.

Key insights: Increasing insurability requires innovation - and innovation will only scale if supported by relevant regulation enabled by stronger supervisory capability.

Recommendations

- Further build supervisory capacity.
- Strengthen regulator peer learning.
- Promote regulatory frameworks that encourage innovation while protecting consumers.

Across every session, five common insights emerged:

- **1. Timing matters - Risk management needs to be integrated into key processes early**
  Across infrastructure, humanitarian finance and energy resilience, risk management was consistently recognised as an upstream activity. Currently, planning, investment and project design determine much of a country's long-term resilience well before risk transfer is considered. Embedding risk expertise earlier creates stronger, more resilient outcomes.
- **2. Delivery deserves as much attention as innovation**
  While innovative financing mechanisms and insurance solutions continue to emerge, participants emphasised that successful implementation depends equally on the enabling environment including procurement, regulation, governance, institutional capacity and operational delivery. Future-ready nations are built through collaboration between governments, regulators, insurers, development and finance organisations, the insurance industry and local communities, and many other actors. Scaling resilience requires building systems that can consistently translate good ideas into practice.
- **3. Local capability is central**
  From risk modelling to developing enabling regulation that supports innovation while protecting consumers: Long-term resilience depends not only on global expertise but on strengthening insurance expertise in domestic institutions and insurance markets, and country ownership.
- **4. Better risk information leads to better decisions**
  Risk analytics remained a recurring theme throughout the Summit. Probabilistic modelling, local datasets, hydrological analysis and exposure mapping all contribute to better-informed public investment, infrastructure planning and financial protection strategies. Better data supports better decisions. Hence countries need better data, combining global modelling capability with trusted local information.
- **5. Integrated risk financing is becoming - and needs to be - the norm**
  Participants consistently viewed insurance as one component of a broader resilience strategy rather than a standalone solution. Prevention, preparedness, contingency planning, insurance with parametric products, risk pooling and blended finance were discussed as complementary tools within integrated disaster risk financing frameworks.

Valuable Conversations Continue

A most valuable element of this year's IDF Summit was hearing the voices from senior country government representatives invited by IDF public sector partners, as a central aspect of the discussions. Along with a broad range of IDF members and partners from the public and private sectors, their presence enabled a realistic and honest dialogue when looking to identify their needs, learnings, and especially, successful approaches to scale further. The Summit closed with a clear message: the conversations do not end with the event itself. Across every discussion, participants returned to a shared set of priorities that will shape the next phase of implementation work.

Looking Ahead

From Innovation to Implementation

Throughout the Summit, participants recognised that while innovation remains essential, the principal challenge is now implementation at scale. The insurance and development community has developed stronger data, more sophisticated analytical tools and a growing portfolio of proven approaches. The priority now is ensuring these solutions are designed to meet country needs, delivered through practical partnerships and scaled to achieve systemic impact.

As discussions continue within the IDF Working Groups and their member and partner organisations, several priorities will guide ongoing collaboration:

- Embed risk management earlier in development planning and investment decisions.
- Improve decision making quality through stronger risk analytics and accessible data.
- Create enabling institutional and regulatory environments for implementation.
- Strengthen local participation and domestic capability.
- Accelerate country-level implementation through practical partnerships and sustained collaboration.

Our work needs to be guided by these priorities and deliver answers to questions such as:

- Where can risk management be embedded earlier?
- Which institutional barriers deserve greater attention?
- How can partnerships accelerate implementation at country level?

These themes reinforce the Summit's central conclusion: the tools, partnerships and knowledge already exist. The next phase is about translating them into implementation at country level, ensuring that resilience is designed early, delivered effectively and scaled sustainably.

FURTHER READING: For a personal perspective on the Summit's discussions, read IDF Secretary General Ekhosuehi Iyahen's LinkedIn article, "Reflections from the IDF Summit 2026: From Inspiration to Action", here

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