**Application Paper on Product Oversight in Inclusive Insurance– for IAIS members and for public**

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| Name: | Application Paper on Product Oversight in Inclusive Insurance |
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| Description: | The IAIS is seeking feedback on the draft Application Paper on Product Oversight in Inclusive Insurance through public consultation by **29 August 2017 at 24:00 Basel time**. |
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| Introduction: | The IAIS is seeking feedback through public consultation on the draft Application Paper on Product Oversight in Inclusive Insurance. Feedback on this consultative document is invited by 29 August 2017 at 24:00 Basel time.This Application Paper intends to provide guidance to supervisors, regulators and policymakers when considering, designing and implementing regulations and supervisory practices on product oversight in inclusive insurance markets. Also, the insurance industry may want to take note of this paper as it is expected to design products that are suitable for their target customers. This Paper builds on the Issues Paper on Conduct of Business in Inclusive Insurance (2015) that more broadly deals with the fair treatment of customers in inclusive insurance markets. In inclusive insurance the need for providing customer value is particularly relevant as an insurance product in an inclusive insurance market can add value to the private objectives of the customer as well as to the overall public policy objective(s) of the country or region. It is therefore essential to provide insurance services that add value in the light of the specific context / living conditions of the inclusive insurance customer.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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| Date end: | 29 August 2017 (60 days) |
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