



INSURANCE COMMISSION
OF THE BAHAMAS

PUBLIC NOTICE

TO: ALL INSURANCE COMPANIES

DATE: MARCH 23, 2026

RE: SURVEY ON FINANCIAL INCLUSION, INCLUSIVE INSURANCE AND INNOVATIVE INSURANCE PRODUCTS

The Insurance Commission of The Bahamas (the Commission) is conducting an industry-wide information-gathering exercise focused on financial inclusion, including inclusive insurance, microinsurance, and parametric insurance. This initiative is issued in furtherance of the Commission's statutory mandate to promote a sound, inclusive, and resilient insurance sector, and in compliance with requests and expectations from international standard-setting and supervisory bodies, including the International Association of Insurance Supervisors (IAIS) and the Financial Stability Institute (FSI).

As part of The Bahamas' ongoing participation in global financial inclusion initiatives, the survey seeks to collect information necessary to support the country's obligation to provide relevant and accurate data on financial inclusion. The information gathered will inform domestic supervisory policy development, proportional regulation, and innovation frameworks. It will also, where appropriate and in aggregated form, contribute to international policy dialogue and reporting through the IAIS and its Financial Inclusion Forum.

See link to the survey here: [Inclusive Insurance, Microinsurance & Parametric Insurance Survey](#)

All licensed insurers are required to complete and submit this survey in full.

- **Submission Deadline: Friday, April 3, 2026**
- **Contact for Queries: communications@icb.gov.bs**

Incomplete submissions or failure to respond within the prescribed timeframe may be subject to supervisory follow-up.

Information provided will be treated as confidential supervisory information and will be used primarily for regulatory, policy, and analytical purposes. Any external use of the data will be presented only in aggregated or anonymised form, unless otherwise required by law.

For further information, please do not hesitate to contact the Insurance Commission of The Bahamas at info@icb.gov.bs, visit our social media pages, or visit our website at www.icb.gov.bs.

Dana Munnings-Gray
Superintendent of Insurance

