

Consumer protection

Consumer protection initiatives aim to ensure the provision of appropriate microinsurance products by insurers and the effective use of products by low-income consumers to protect themselves against risk. Regulators, the insurance industry, and consumers all play an important role in determining the consumer protection regime in each country. It is important that consumer protection interventions are aligned with a country's stage of market development, as overly restrictive regulations might prevent access to insurance for low-income households.

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