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**2025
NHRC**

**NATIONAL HEALTH
RESEARCH CONFERENCE**

6th Annual National Health Research Conference

**Climate Change:
Impacts on Public Health**

November 25, 2025

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Port of Spain, Trinidad**

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Your contributions have been instrumental in providing health decision makers, researchers and practitioners with a platform to exchange ideas, foster collaboration, and advance the frontiers of health research in Trinidad and Tobago.

NAVIGATING CARIBBEAN INSURANCE THROUGH CRISIS, CHANGE AND OPPORTUNITY

Dean Romany – President, Guardian General Insurance Limited
and President of the Association of Trinidad and Tobago
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The Caribbean insurance sector has undergone significant transformation over the past several decades, shaped by economic, environmental and technological shifts. With evolving demands on the industry, insurance leaders and institutions across the region are being called to respond to unprecedented challenges with agility, innovation and regional cooperation.

Confronting the Challenges: A Complex Landscape

The current environment presents a confluence of issues impacting the Caribbean insurance industry, including economic strain, climate-related risks, regulatory changes and digital disruption, with the following five critical areas shaping the present and future sector:

1. Climate Risk and Natural Disasters

The frequency and intensity of hurricanes, floods and other natural disasters in the Caribbean have increased markedly. This trend has led to higher claims volumes, elevated reinsurance costs and growing complexities in pricing and underwriting. Billion-dollar loss events, once rare, have become more common. Insurers must therefore enhance their risk assessment capabilities and improve claims responsiveness to maintain financial resilience and customer confidence.

2. Underinsurance and Affordability

Despite high exposure to natural disasters and economic shocks, many individuals and businesses remain uninsured or underinsured across property, life, health and pension sectors. This under-protection may be driven by perceived high premium costs, limited awareness and competing financial needs. As a result, families face income loss, high medical expenses and inadequate healthcare during crises.

3. Rising Reinsurance Costs and Capacity Constraints

Reinsurers have become increasingly cautious about providing coverage in the Caribbean following a series of catastrophic losses. This caution has translated into higher premiums, stricter terms and reduced capacity, pressuring primary insurers and policyholders alike. The resulting market conditions require innovative risk transfer strategies and diversified reinsurance partnerships.

4. Regulatory Modernisation and Compliance Pressures

The implementation of new regulatory frameworks across the region, including updated Insurance Acts, IFRS 17 accounting standards and enhanced solvency

requirements, reflects a shift toward stronger oversight and long-term stability. However, these reforms demand significant investments in governance, technology and talent development. For smaller insurers, the compliance responsibility can be particularly challenging.

5. The Digital Divide and Cybersecurity

Digital transformation in the Caribbean insurance industry has accelerated, particularly in markets like Trinidad and Tobago, where technologies such as artificial intelligence, digital distribution and personalised services are being adopted. Nonetheless, digital progress remains uneven, hindered by outdated systems, data inconsistency and gaps in access, especially in rural or underserved areas.

Cybersecurity risks have also escalated. The industry has increasingly been targeted by ransomware, malware and data breaches. Several firms in the region have faced cyber incidents in the past year. In response, companies are investing in digital defences, but resilience requires more than technological tools, it demands strategic leadership, ongoing staff training and a culture of proactive risk management.

Balancing digital innovation with robust cybersecurity measures, therefore, will be critical to sustaining trust and delivering equitable access to insurance products.

Roadmap for Resilience and Reform

In the face of these challenges, the industry is positioned to evolve and strengthen through targeted reforms and regional collaboration and there are several strategic priorities that are emerging:

1. Regional Risk Mitigation Strategies

Adoption of instruments such as the Caribbean Catastrophe Risk Insurance Facility (CCRIF SPC), parametric insurance products and catastrophe bonds can help spread and manage risk more effectively across borders. These tools offer rapid payouts and enhance financial preparedness for disaster recovery.

2. Promotion of Financial Literacy

Educational initiatives are essential to increasing insurance penetration and addressing underinsurance. Programmes aimed at schools, community groups and entrepreneurs are building greater awareness of financial risk management and the protective value of insurance.

3. Human-Centred Digital Transformation

Digital tools must be designed to serve a broad and diverse customer base. Blended models that combine self-service technology with personalised human support are proving effective, particularly for older individuals, rural populations and those new to formal financial systems.

4. Regulatory Harmonisation Across CARICOM

In addition to the former measures, greater alignment of insurance regulations across the Caribbean would support regional integration, improve compliance efficiency and reduce operational duplication for cross-border insurers. Regulatory convergence would also enable a more unified response to systemic risks.

5. Public-Private Collaboration

Public-private partnerships (PPPs) can play a pivotal role in addressing the insurance protection gap across life, health, pensions and property and casualty segments in the Caribbean. These collaborations leverage the strengths of both sectors to create scalable, sustainable solutions that improve financial resilience and social protection.

Building the Future of Caribbean Insurance

The future of the Caribbean insurance industry depends on its ability to innovate, educate and collaborate across sectors and borders. Insurance is more than a financial product, it is a tool for resilience, supporting families, businesses and entire economies through recovery and growth.

As the region looks ahead to the next quarter-century, the insurance sector must continue evolving with a focus on service, sustainability and strategic foresight. Through innovation, inclusive practices and regional cooperation, the industry can meet its obligation not only to protect but to empower Caribbean communities.

Insurance in the Caribbean is a promise of security, of recovery and of a shared commitment to building a more resilient future.

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