Welcome to ICMIF
the global network for mutual and cooperative insurers

The International Cooperative and Mutual Insurance Federation (ICMIF)
is the world’s only global network for the cooperative and mutual insurance sector. Whilst ICMIF may be approaching its centenary celebrations, its relevance to today’s cooperative and mutual insurance sector in an increasingly globalised, rapidly evolving industry, is greater than ever.

ICMIF’s purpose is to help member organisations achieve their strategic goals and sustainably grow in their markets by leveraging the knowledge, competencies and experience of ICMIF’s global network and representing the sector’s interests to key stakeholders.

www.icmif.org
ICMIF’s network is diverse in terms of size of organisation and in terms of the many different business lines offered by our 200+ member organisations around the world. It is, however, united by the members’ mutual values and an enduring spirit of solidarity.

Spread across almost 70 countries, ICMIF member organisations are collaborative by nature and typically outperform their national markets. Trust and mutual support are the hallmarks of the relationships that exist between ICMIF members; they enable meaningful exchanges which range from strategic learning and staff development to benchmarking and joint business ventures.

What makes the ICMIF member network different

Offering direct value for each member through a tailored service which helps address specific strategic challenges for each organisation

Whether attending a strategic event, a leadership development programme, a webinar or connecting directly with a fellow ICMIF member to exchange knowledge, ICMIF’s global network offers a trusted and unique environment to network and learn. Original research – both strategic and financial – empowers our members to defend and promote the mutual model in their national markets and beyond. Our members are predominantly national but look to their international peers within the ICMIF membership to assist in developing and growing their businesses by sharing best practices and innovations that work for mutuals.

Raising awareness of the cooperative/mutual business model and increasing understanding of what makes it unique and vital to the future of society

ICMIF members seek increased recognition of the value that mutual and cooperative insurers bring to the global economy and society. Furthermore, they call for action to translate this recognition into meaningful improvements to regulatory, legal and business support structures globally, regionally and nationally. ICMIF takes the lead in identifying these opportunities and member organisations are then invited to participate by representing the sector at global forums.

Protecting millions of lives and livelihoods by extending access to cooperative/mutual insurance to vulnerable communities

ICMIF’s microinsurance strategy makes insurance accessible to millions of households, helping to lift them out of poverty. Many ICMIF members in developed markets choose to share their organisation’s business expertise and provide invaluable knowledge and insights to developing mutual or cooperative insurers. In return, ICMIF offers unique, international secondment opportunities which provide members’ high-potential employees with challenging and meaningful assignments which can form part of their personal development.

ICMIF’s governance

The basis of ICMIF’s governance is a truly democratic structure. The Federation is owned, governed and actively guided by its member organisations so, just like a good cooperative or mutual, it can gauge and respond to its members’ changing needs and expectations.

If you would like to talk to us further about ICMIF, please contact

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* Mutual and cooperative insurers currently account for 27% of the total insurance industry.
** ICMIF Member Key Statistics 2018