Note of the small group discussion on: innovation (challenges and solutions).

1. The **slowness of institutional change**. This was identified as often being linked to poor process and/or a lack of due process. Key points to consider include:
   - helping to make change legal by supporting its standardisation
   - cities need to secure a government mandate for such collaborations.

2. The city often struggles with **insufficient capacity**, both financially and in human capacity and knowledge. This means that the city often lacks the right data on which to base many of the decisions it needs to make around infrastructure projects. Key points to consider include:
   - Insurers can help to coordinate academic research. However this would require an MOU to be agreed.
   - Insurers would be willing to pay for data collection if they could partner with the city who would collect it (eg number of houses impacted by flooding). Often the data that cities and insurers require is similar and this could create a win-win scenario.
   - Help to bring in research capabilities to provide help and advice on data and decision making. One suggestion was for insurers to second staff to cities to help meet capacity shortfalls (this would also require an MOU).

3. If collaborative partnerships are to be institutionalised, there is a **need for more effective Private Public Partnerships (PPPs)** to become the norm. Key suggestions include:
   - MOUs should be designed that can foster collaboration at an early stage
   - cities need to secure government mandate for such collaborations.

4. Need for **improved communications** and ownership by all stakeholders involved in, or exposed to, a project. Key points to consider include:
   - improving communication
   - fostering project ownership by local communities
   - identifying hotspots (eg accident points and areas of flooding).

5. There is a **need to achieve bankability** (ie direct and indirect costs) for both the city and insurer. Key points to consider include:
   - supporting the development of the business model by engaging with the city at the feasibility study phase
   - insurers could help to highlight the risks and costs of not underwriting a project
   - developing novel ways to help compensate (eg Dar Rapid Transit)
   - help in the development of a risk registry.