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**RESEARCH PROJECT 2009**

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**RESEARCH TOPIC:**

**AN EVALUATION OF THE EFFECTIVENESS OF ALTERNATIVE RISK TRANSFER TECHNIQUES IN DEVELOPING ECONOMIES: A STUDY OF THE ZIMBABWE SHORT TERM INSURANCE MARKET.**

*B METHODOLOGY*



Submitted in partial fulfillment of the requirements of a Bachelors of Commerce (Honours) Degree in Risk Management and Insurance

**ABSTRACT**

This document meant to provide a broad context of alternative risk transfer techniques. It was based on the short term insurance industry in the Zimbabwe insurance market.

The researcher saw over reliance of the market on reinsurance. The researcher identified the challenges inherent in reinsurance and retrocession. In developed economies, insurance markets sought alternative risk transfer in capital markets. Thus, there was global trend on convergence of insurance market and capital markets. Thus, the document explored the ART techniques in the Zimbabwe market. Furthermore, it sought to determine the techniques used, the benefits and challenges in implementing ART techniques in the local market. Also, the document determines the degree of closeness between the capital market and insurance market in Zimbabwe.

