In the past 5-10 years, we’ve seen a closer collaboration between private, public and nonprofit sectors.

The timing is right to rethink capitalism.

- Non-profits are warming to the role of business.
- The role of NGOs and non-for-profits is changing.
- New metrics are emerging.
- Citizens want it.
- Emerging-market consumers are a force to be reckoned with.
- More and more business leaders “get it.”
- Technology has become an enabler.

Cross Sector Convergence
Our research on hybrid models identified 3 types of convergent models:

- **Convergent Business Models**
  - UNHCR
  - Ericsson
  - UNIDO
  - Metro Group
  - Clinton Foundation

- **Convergent Delivery Models**
  - Cairn
  - Swiss Re
  - Agility

- **Convergent Finance Models**
  - Reuters
  - UNDP
  - Fonkoze
  - MAERSK
  - UPS
  - WFP
  - Syngenta

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Illustration - small-ticket insurance as one of the greatest opportunities in both developed and developing world

“The extension of insurance to new markets represents a tremendous opportunity, and a tremendous responsibility… The objective is to create a culture of insurance within this new market so that customers have trust in the promise of the insurers and naturally see insurance as part of their risk management toolkit.”

Craig Churchill
Team Leader, ILO’s Microinsurance Innovation Facility
Chair, Microinsurance Network