28 October 2026

IADI 2027 Work Priorities

The IADI 2027 Work Priorities are the first annual work programme under the IADI Strategic Goals and Objectives 2026–2031, which the Executive Council adopted at its meeting of 26 March 2026. As in previous years, the priorities remain open to adjustment in the light of external developments and of the resources available, and they build on work already under way within IADI's Executive Council, Council and Regional Committees.

The 2027 programme follows a year in which the emphasis lay on preparing for the implementation of the revised Core Principles for Effective Deposit Insurance Systems. In 2026, IADI advanced the review of the Handbook for the Assessment of Compliance with the Core Principles, took forward its analysis of digitalisation, and completed its Strategic Goals and Objectives for 2026 to 2031.

In 2027, IADI will pursue three principal priorities:

(1) operationalising the consistent implementation of the Core Principles;

(2) enhancing the resilience of deposit insurance systems in the digital era; and

(3) equipping Members to be prepared to take timely and effective action in the event of a crisis.

In addition, IADI will further advance ongoing initiatives and strengthen IADI's financial and operational foundations.

1. Operationalising the implementation of the IADI Core Principles

The first strategic goal calls for the comprehensive implementation of the Core Principles across jurisdictions.

In 2027, IADI will **complete the revised Handbook for the Assessment of Compliance with the Core Principles.** The Handbook explains the Core Principles and the assessment criteria so that assessments are carried out consistently, while allowing the criteria to be applied with due regard to the diversity of legal systems, institutional arrangements and market conditions across jurisdictions. Once the Handbook is available, IADI will make it the basis of its assessment and training work.

In 2027, IADI will work on establishing a **structured framework for supporting assessments** including self-assessments and peer reviews against the revised Core Principles. The purpose of the framework is to help Members identify areas where they can strengthen their alignment with the standard and to direct guidance and assistance to those areas.

2. Adapting deposit insurance to digitalisation

Technological change remains a trend that Members often identify as likely to affect their work in the coming years. In 2027, IADI will focus on taking forward the work set out in its Forward Agenda on the Implications of Digitalisation for Deposit Insurance, drawing on practitioners, academic researchers, technology specialists and international stakeholders. Recognising that trends, market structures and consumer preferences in digital finance often display regional rather than global characteristics, **IADI's Regional Committees** will have an important role in advancing this agenda by channelling region-specific insights into the broader policy dialogue

IADI will focus on supporting Members in **strengthening public awareness of deposit insurance coverage**, including by addressing ambiguities in coverage that may confuse depositors or create risks of regulatory arbitrage and deceptive practices. It will also support improved disclosure to help depositors understand both the scope and the limits of deposit insurance coverage. Another focus of its analytical work will be the **scope of deposit insurance coverage** and the implications of the growing integration of digital assets into the established financial system for the application of that coverage.

In line with the second Strategic Goal to provide thought leadership on deposit insurance systems IADI will continue to serve as a hub for the exchange of best practices and support Members in integrating digitalisation-related opportunities and risks into strategic planning and in adopting advanced technologies to strengthen risk-monitoring and data-analytics capabilities, and enhancing **operational resilience in response to emerging technologies,** including artificial intelligence and quantum computing.

The IADI Digitalisation Roundtable and webinar series on digital trends will continue to provide Members with a forum for exchanging experience and perspectives on issues that are evolving rapidly.

3. Strengthening crisis preparedness

The third Strategic Goal concerns Members' readiness to fulfil their mandates and respond effectively to crises. The expanding scope of Members' mandates gives this work greater importance. A large majority of deposit insurers now contribute to resolution decisions or to the funding of resolution measures, which places demands on their operational capacity that a reimbursement mandate alone would not.

Work in 2027 will focus on the **interaction of deposit insurers and resolution** authorities in the areas of information sharing, cooperation, coordination and resolution funding. The outcome of ongoing stock-taking work will be discussed with Members and financial safety-net partners at an IADI Roundtable event and will provide evidence for any guidance IADI may issue subsequently.

IADI will also update its **guidance on reimbursement** taking into account of the experience of recent payouts, of the shorter periods within which depositors now expect access to their funds, and of the demands that digital account opening, digital record keeping and instant payment place on the reimbursement process.

In 2027, IADI will initiate work on the **investment of deposit insurance funds**, examining the strategies that Members apply to accumulated funds, the objectives and constraints that inform those strategies, and the governance arrangements for investment decision-making.

IADI will also help to **promote testing of crisis preparedness** at jurisdictional and regional level, including the operational resilience and business continuity arrangements of deposit insurers, in line with Core Principle 4. Regional Committees will play a central part in organising this work, and IADI will encourage exercises that bring deposit insurers together with the resolution authorities, supervisors and central banks with whom they would have to act.

4. Advancing ongoing initiatives

IADI will sustain the ongoing initiatives that underpin its work programme. It will continue to expand the data available to Members through its annual survey and further develop the database of bank failures across IADI jurisdictions. It will also maintain engagement with international stakeholders, including through participation in the Financial Stability Board's work on resolution, and will seek to deepen cooperation with its host, the Bank for International Settlements, on matters of shared interest.

The Strategic Goals and Objectives 2026–2031 set two operational priorities alongside the four strategic goals: strengthening IADI's financial capacity; and ensuring continuity of operations and the retention of institutional knowledge. In 2027, IADI will introduce multi-year budgeting and establish an enterprise risk management framework, with defined risk owners, mitigating measures and regular Executive Council review.