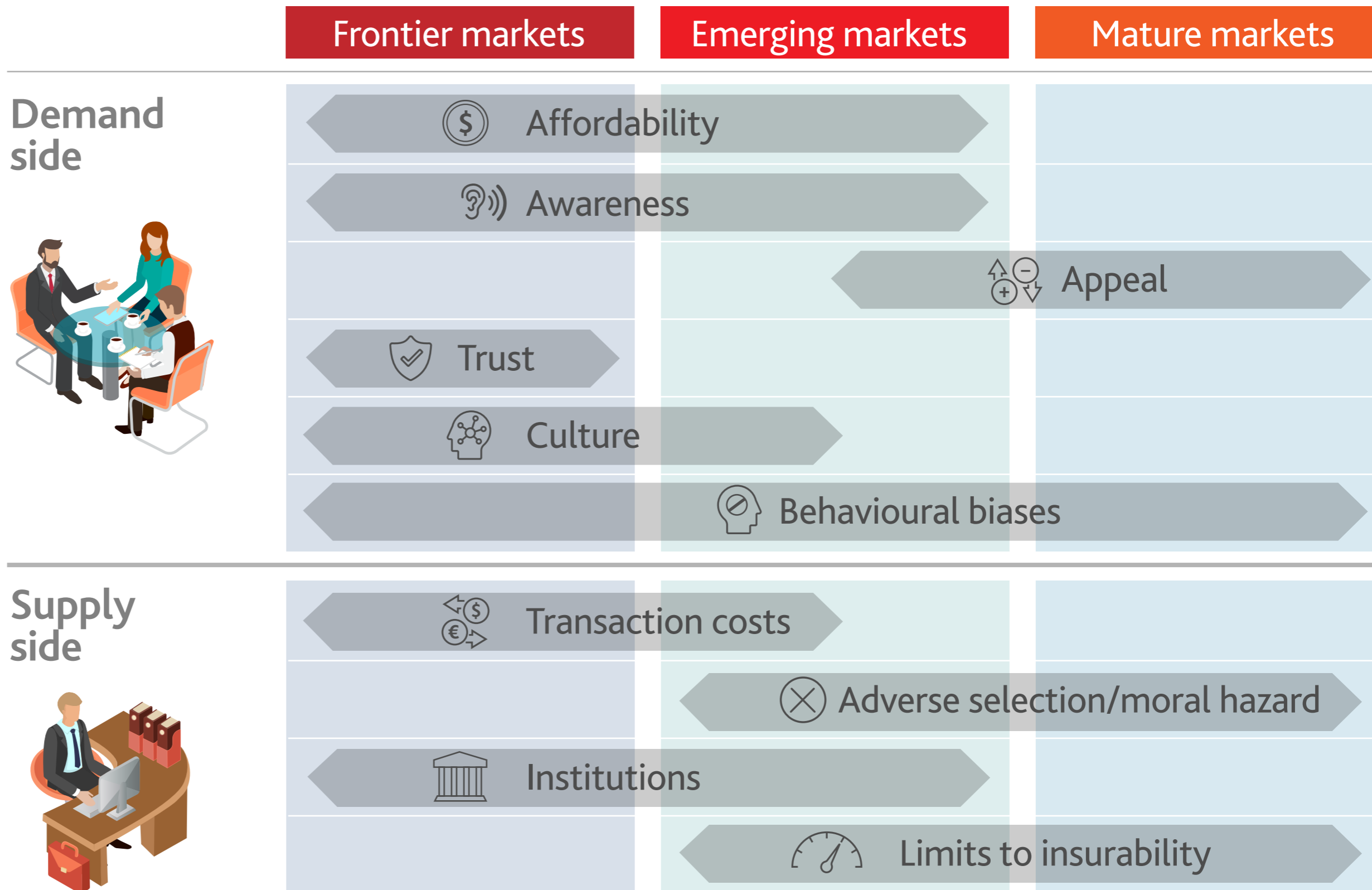



# Root Causes of Global Insurance Protection Gaps

There are multiple reasons why individuals, households and firms buy less insurance than is economically beneficial, related to both demand- and supply-side factors. Root causes also vary across stages of economic development.



 Read the full report *Understanding and Addressing Global Insurance Protection Gaps* online at [www.genevaassociation.org](http://www.genevaassociation.org)