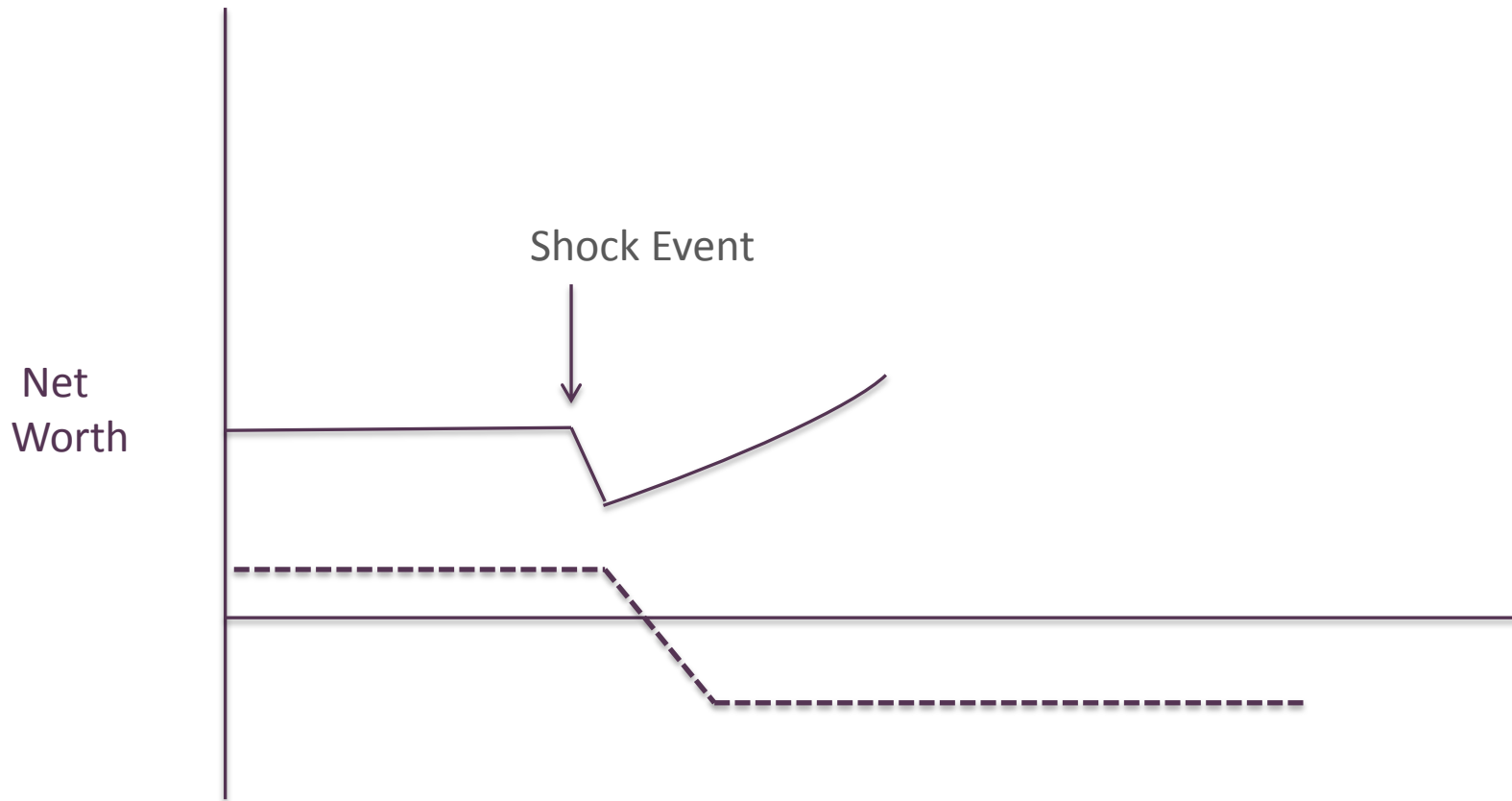


ASISA

ASISA GAP STUDY 2016

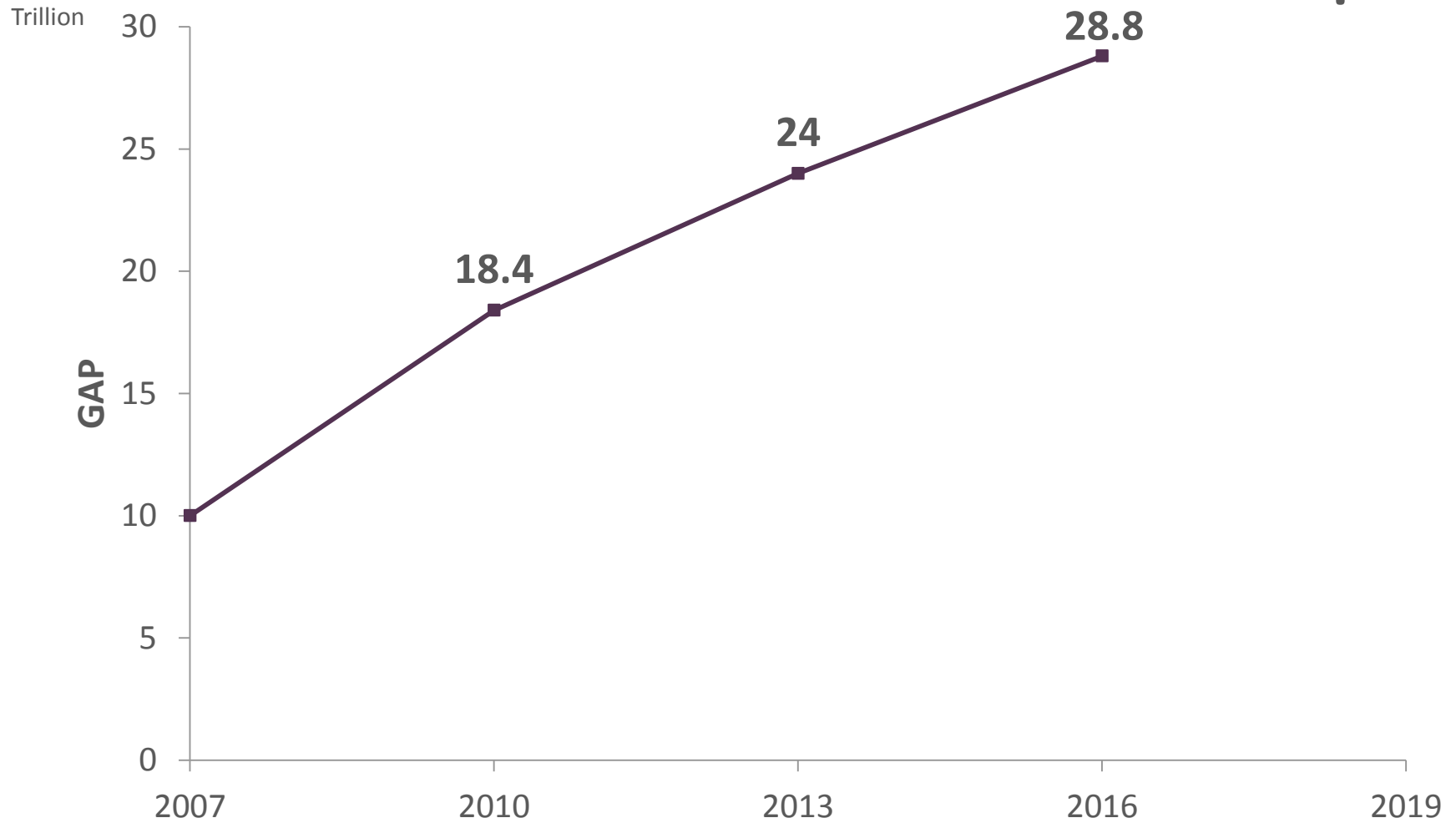
WELCOME

24 October 2016



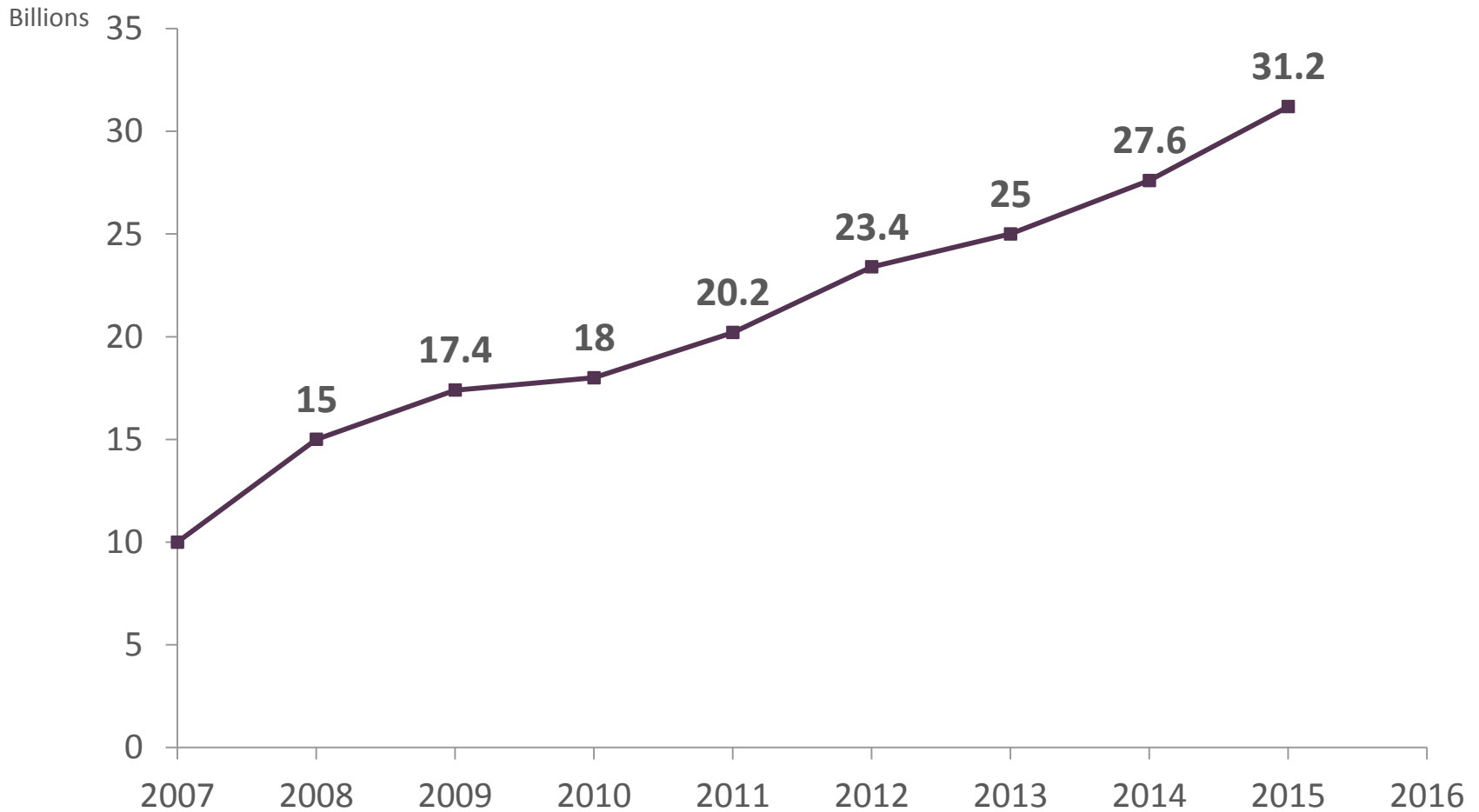
ASISA GAP STUDY 2016

?



- Combined life and disability gap

ASISA GAP STUDY 2016



- Combined life and disability benefits paid
- 99% of underwritten life claims paid