

**Title: IDENTIFYING THE GAP BETWEEN SUPPLY AND DEMAND OF LIFE INSURANCE.**

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**ABSTRACT**

This is a study that aims at helping the insurance industry solve the problem of low insurance uptake taking into consideration the new measures adopted by the industry in an attempt to increase life insurance uptake. To do this, the study aims at merging information from the consumer and supplier side so as to identify the main factors that contribute to the gap barring relationship. This will be done by considering two different concepts. First is considering if the products in the market sufficiently meet policyholder's needs. Second is considering whether the distribution channels used are effective in terms of raising awareness of life insurance products. From this we will deduce the major barriers that contribute to the gap between demand and supply of life insurance.