**Problem Statement:**

In 2017 it was estimated that the total value of insurance premiums was 45 billion U.S dollars.

The insurance industry in South Africa only represents >1% of insured catastrophe losses worldwide.

Many people in South Africa are currently not insured and this is an area where South Africa could grow their revenue. We want to identify areas where insurance is low and where it can be grown.

Are people in certain cities not insured?

**Logic tree**:

For which incidents do people take out insurance?

Are elderly people not insured?

Are accidents more prone to occur in certain areas?

Are people being insured but only for short periods?

Are certain income group levels not insured (grouping people by education level and occupation)

Many people in South Africa are not insured.

Identify groups of people where insurance is low.