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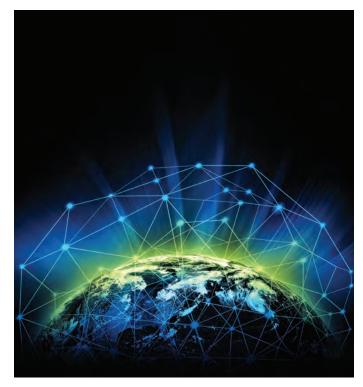
## Letter From the Editor

By Mark Sayre

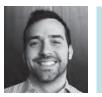
ello readers! I am very excited to work on my first newsletter as the incoming editor for the Marketing and Distribution section. First, I would like to thank Ailen Okharedia, our outgoing editor, who set a high standard for newsletter quality (one which I hope to meet), and also helped prepare me for success in this new challenge by sharing his experience and learnings.

One of the goals I hope to achieve with this newsletter over the next two years is to reimagine the newsletter as a forum in which each article provides a unique perspective on a particular topic within the broader theme of each edition. By putting these articles in dialogue with one another, I believe that you, the reader, will come away with a slightly deeper understanding of our theme and how that theme varies across industries, populations and geographies.

With that in mind, I am excited to introduce our first theme: The Underserved. In this edition, we explore the underserved and underinsured across different product lines and countries, the factors that precipitate this gap in protection and ideas for how to address the problem. We bring together topics as varied as the health protection gap in China, individual life insurance in the U.S. and natural catastrophic coverage in Latin America. By exploring these issues across coverage types and countries, I hope our readers will draw inspiration to think about new and different ways to solve protection gaps relevant to their areas of practice.



As we experiment with this new approach to our newsletter, we need your feedback and contributions to ensure that we are constantly learning and improving. Reach out to me, to Bill Bade (section chairperson), or to any other members of the Section Council with your thoughts and suggestions. Until the next time, happy reading!



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