



## Life Insurance in India

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By R. Haridas

New Century Publications, New Delhi, 2011. Hardcover. Book Condition: New. First. 14 cms. 198pp. After a long period of a monopolistic environment, the insurance sector in India was opened to private participation with the enactment of the Insurance Regulatory and Development Authority Act, 1999. Since then, the number of participants operating in life, general and reinsurance, in both the public and private sectors, has increased. The opening up has augured well for the sector which has witnessed introduction of new products in recent years. In the field of life insurance, a wider choice is presently available to the customers, with products being tailor-made to the needs of the insured. Insurers are putting in much more research into development of products both in the life and general segments. Reforms have created competition in the insurance sector and given the customers a wide choice not only in the matter of insurance companies, but also in terms of insurance products. However, the impact of increased competition is yet to be felt on insurance penetration. With banks having already been allowed to undertake insurance business, bancassurance market has also come up in a big way. This book deals with life insurance business in India,...



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