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4

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ORIGINAL ARTICLE

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AWARENESS OF LIFE INSURANCE AMONG SAMPLE CUSTOMERS



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1

ABSTRACT:

In 2012, Life insurance penetration in India which is the major indicator of growth of insurance in the country was just 3.17 % compared to Japan 9.2%, Taiwan 15.0% S. Korea 6.9%. (IRDA Annual Report 2012-13, p121-122) One of the important reasons for low penetration was/is unawareness of the Indian people about need of insurance in their life.

Abstract Report: The Title Accurately Said The Study was About.

INTRODUCTION:

Life Insurance is a cooperative device which spreads risk of a person over a large number of people against different types of contingencies such as death of a person due to accident or sickness etc. It is an arrangement where losses of a few are extended over several who are exposed to similar risks. In today's modern and accident prone age, insurance has become an unavoidable part of the life.

Introduction Report: This Article Include Full Introduction, Methods, Results & Introduction Section.

METHODS & MATERIALS:

The study is descriptive inferential in nature that describes the level of awareness of the respondents about need of life insurance. The hypothesis 'There is no awareness among the people about the need of insurance, types of policies and number of policies' was set to test. The study was undertaken with the objective 'to know the awareness among the customers about the need of life insurance'.

Methods & Materials Report: Tables/Boxes/Diagram & Images are Used to Explain Specific Points or Background Information. Figures That The Plotted Parameters are Clearly Mentioned.

RESULT:

The overall level awareness about the life insurance of samples was gauged through 12 parameters. The responses were assessed on five point scale, 1 strongly disagree to 5 for strongly agree. The mean, SD and ranks are calculated. The mean values fell between 2.19 and 4.02 with a standard deviation ranging from 0. 90 to 1.14 for consolidated opinion i.e. all samples.

Result Report: Figures are Imported to Provide Explanation for Background Information. Conclusion of This Paper Clearly Supported Results.

DISCUSSION:

In fact the conditions put forth by insurance company for any plan are quite huge. The insurance agents are generally believed on while purchasing the policy. It is generally also observed that policy holder does not go through the entire clauses of policy. Simplification of clauses of policy is needed. If the clauses come in vernacular language then these are more readable because the legal language is thought to understand.

Discussion Report: The Text is Rounded off with a Conclusion that Discusses the Implication of The Findings & Ideas Discussed & Their Impact on Future Research Direction.

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- Saga of Security Story of Indian Life Insurance', (1970), Published by LIC of India, Central Office, Jeevan Beema Marg, Bombay- 20, p8,17
- Kothari N. S. and Bahl Pravin, (1990), 'Principles and Practice of Insurance', 1st edition, Sahitya Bhavan, Agra.
- Bodla B.S., Garg M.C. and Sing K.P., (2007), Insurance: Fundamentals, Environment and Procedures, Deep and Deep Publications Pvt. Ltd. New Delhi.

Reference Report: There are Places where the Author Ashok S. Banne and Sarang S. Bhola Need to Cite a Reference, but Have Not

SUMMARY OF ARTICLE

	Very High	High	Average	Low	Very Low
1. Interest of the topic to the readers		✓			
2. Originally & Novelty of the ideas	✓				
3. Importance of the proposed ideas		✓			
4. Timelines	✓				
5. Sufficient information to support the assertions made & conclusion drawn					
6. Quality of writing(Organization, Clarity, Accuracy Grammer)	✓				
7. References & Citation(Up-to-date, Appropriate Sufficient)		✓			

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FUTURE RESEARCH SUGGESTIONS

This Article can expand further research for MINOR/MAJOR Research Project at UGC

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