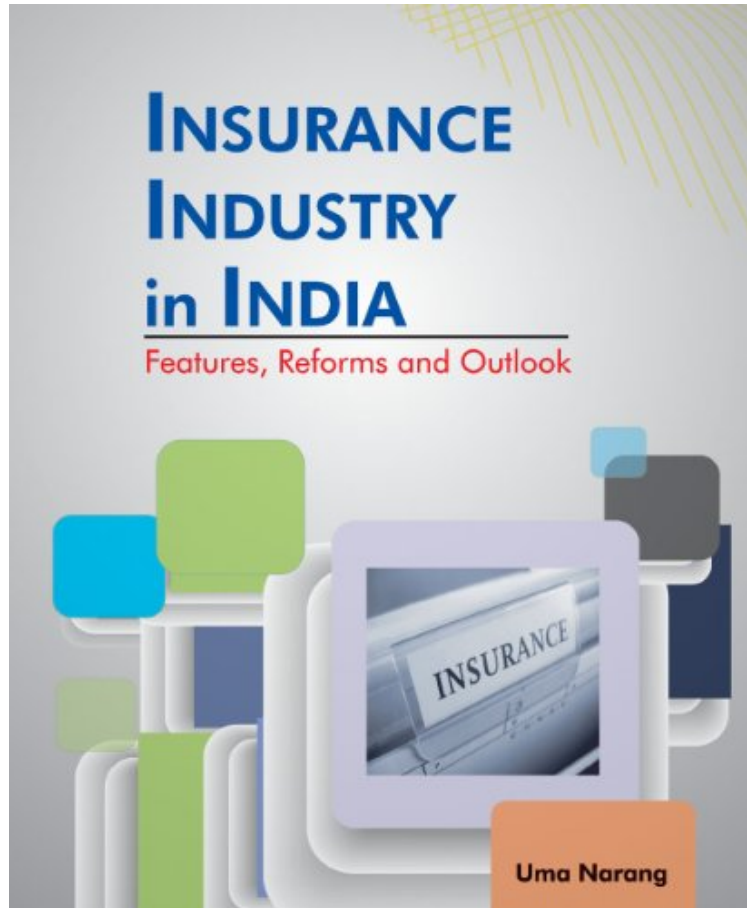


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Uma Narang

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Until recently, insurance services in India were provided by the public sector organizations. The primary objective of liberalization in the insurance sector was to deepen insurance penetration by enlarging consumer choices through product innovation. With the arrival of private players, an increase in competition has led to rapid product innovations catering to the diverse requirements of the various segments of the population. Competitive pressures are pushing life insurers to adopt innovative marketing strategies to extend insurance penetration, especially targeting lower income groups. Despite the recent growth of the insurance sector, insurance penetration in India remains low as compared to other developing countries of the world. The key policy challenge required at the current stage is to ensure the financial stability of the new insurers, while at the same time encouraging entrepreneurship, product innovation, and increasing insurance density, especially in rural and semi-urban areas. This book provides a comprehensive account of

various aspects of the insurance industry in India, focusing on insurance laws, procedures, and product and pricing strategies of insurance companies to successfully operate in the new competitive environment.