SUMMARY OF THESIS

The thesis on “A Relative Study of Unit Linked Insurance Plans of Top Five Life Insurance Companies in Selected Regions in Pune City” is discussed in eight chapters.

The first chapter is introductory in nature and explains overview of the insurance sector. It gives the idea about life insurance, concept of ULIP and the current scenario.

The second chapter – Review of Literature, is divided into four sections. The first section pertains to the review of existing literature on the subject. The second section discusses the statement of problem followed by research gap analysis. The last section focuses on hypotheses development.

The third chapter explains the methodology adopted for the study. It sets the objectives for the study. It explains the significance of study, sample design, data collection, tools of analysis, etc.

The fourth chapter focuses on the Life Insurance Industry and Top Five Life Insurance Companies. It includes identifying the top five life insurance companies in India. The profile of each of these companies was further discussed through 7 sub-sections. The last section summarizes the results of the companies.

The fifth chapter is the core chapter of the study, i.e. Analysis and Interpretation of Data. This chapter is divided into 16 sections. The first 9 sections deal with performance evaluation of fund options through non-risk adjusted measures. The next section is devoted to the personal interview conducted with experts on life insurance. Sections 11 to 15 are devoted to analysis of responses from 561 investors. Last section is devoted to testing of hypotheses.

The sixth chapter presents the Risk Adjusted Return Analysis. This chapter is divided into 4 sections. The first two sections give the conceptual background and methodology adopted for analysis. The next section present the risk adjusted returns for the top five life insurance companies. The last section summarises the results.
The **seventh** chapter presents the various research findings and concludes the study. Lastly, it presents suggestions based on the study.

The **last** chapter lays emphasis on scope for further research.