CONTENTS

ACKNOWLEDGEMENT

CONTENTS
i-iii

LIST OF TABLES
iv-ix

LIST OF APPENDICES
x

LIST OF ABBREVIATIONS
xi

S.NO CHAPTER PAGE NO

1. INTRODUCTION 1 – 34

1.1 World Trade Organisation 10
1.2 Insurance: The concept 13
1.3 Organisation of the Study 33
1.4 Limitation of the Study 34
1.5 Summing Up 34

2. REVIEW OF LITERATURE 35 – 72

2.1 Service: The concept 35
2.2 World Trade Organisation 38
2.3 Studies Related To General Agreement on Trade in Services (GATS) and Financial Services 39
2.4 Studies related to Marketing 48
2.5 Studies related to Strategy 49
2.6 Studies related to Marketing strategy 50
2.7 Studies Relating to the Life Insurance Industry in India 59
2.8 Studies Relating to Life Insurance Marketing 61
2.9 Summing Up 72

3. RESEARCH METHODOLOGY 73 – 83

3.1 Need and significance of the study 73
3.2 Objectives of the Study 73
3.3 Hypotheses of the study 74
3.4 Universe and Sample of the Study 80
3.5 Sample and Sampling Technique 80
3.6 Research Instrument and Method of Data Collection 80
3.7 Profile of the Respondents 81
3.8 Statistical Tools Used for Analysis 81
3.9 Summing Up 83

4. GLOBAL LIFE INSURANCE SCENARIO 84 – 92

4.1 Current Overview of Life Insurance Sector 84
4.2 World’s Life Insurance Density and Penetration 90
4.3 Summing Up 92
Bancassurance as the one of the Most Popular Distribution Channel

8.12 Testing of Hypotheses: Challenges faced by the Banks 200
8.13 The Most Popular Mode of Promotion 203
8.14 Testing of Hypotheses: Services provided to the Consumers of Life Insurance 205
8.15 Testing of Hypotheses: Reasons for the Lapses of Life Insurance Policies 209
8.16 Testing of Hypotheses: How to Overcome the Problems of Lapsing of Policies 213
8.17 Summing Up 218

9 SUMMARY AND RECOMMENDATIONS 218 – 238

REFERENCES 239 – 248

APPENDICES (i) – (viii)