Acknowledgements

At the start, I would like to express my sincere gratitude to Dr. Vidyadhar Vedak, my Ph. D. guide for his able guidance, who inspired me to work on such a challenging, interesting and contemporary subject. He provided me with proper and correct direction, continuous guidance and helped me to channelize the research efforts, quite appropriately and fruitfully.

My interest in the research subject was developed after attending a seminar on ‘Insurance Marketing’, arranged by Bharati Vidyapeeth’s Y. M. College, Pune. I was deeply influenced by the speeches of all the eminent speakers, particularly, Mr. Deepak Omkar, former in-charge of L. I. C. North Zone of Maharashtra, who gave very valuable, significant and practical inputs about the concept of insurance and helped to develop a better and different insight into the field of legal aspects associated with life insurance.

Subsequently, discussions were held with eminent marketing consultant and reputed Ph.D. Guide, Dr. (Prof. Emeritus) Dilip M. Sarawate and another reputed Ph.D. Guide and the former Director of Prin. N. G. Naralkar Institute, Pune, Dr. (Prof.) Subhash W. Bhave, who encouraged me to explore different legal aspects associated with life insurance. I would like to thank Dr. G. K. Shirude, Director and Head of the Research Centre, Prin. N. G. Naralkar Institute of Career Development and Research and the staff from the research centre for extending necessary cooperation from time to time.

I would, also, like to thank Dr. Steward Doss, National Insurance Academy, Pune, for verifying and correcting several technical particulars as well as references, related to life insurance.

Indeed, I am highly obliged and deeply indebted to all the eminent personalities from the sphere of life insurance, especially, top management executives and practicing advocates, who helped me to enrich the technical contents of the thesis by sparing their valuable time with me for conducting an interview.

D. P. Avasarikar. 

Date:

Place: Pune.