

Article Review Report

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CLAIM SETTLEMENT IN LIFE INSURANCE: A STUDY



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REVIEW OF THE ARTICLE

Claim Settlement In Life Insurance: A Study

Dr. Ashok S. Banne

ABSTRACT:

The TITLE matches with the contents of the paper Dr. B.R. Ambedkar's life was a crusade for social, economic and political justice Life insurance is an important service industry in India. The main objective of Life Insurance is 'financial protection'. Similarly, it is bought as investment as well as to meet emergencies such as accidents, sicknesses etc. The insurers are required to settle the claims either on death or on maturity or surrender. And the beneficiaries of the policy must get the claim without difficulty and within a short period. Customer delight in life insurance industry mainly depends up on the speed of claim settlement.

INTRODUCTION:

The introduction provides a good, generalized background of the topic that quickly gives the reader an appreciation Life insurance is a prominent service industry in India. Insurance is a mechanism that 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, loss to the property due to fire, theft, accident, flood, riot, strike, explosion etc. There are main three types of insurance viz. Life Insurance, Fire Insurance and Marine Insurance.

METHODOLOGY:

This study was conceptual in nature. Author described a variable under study in detail. Percentage is the major statistical tool used for presentation, analysis and interpretation of the data. MS Excel has been brought in use for tabulation and analysis of data.

PRESENTATION OF RESULTS:

Now it is also the duty of state to frame policies so that men and women have right to adequate means of livelihood The performance of Life Insurance Corporation of India is better than the private Insurers in claims settlement segment. Time-lags in claims settlement or repudiations increase the dissatisfaction of the policyholders.

REFERENCES:

Prior publication by the author(s) of substantial portions of the data or study was appropriately acknowledged.

RELEVANCE:

The study was relevant to the mission of the journal or its audience. The study addresses important problems or issues; the study was worth doing.

FUTURE RESEARCH SCOPE:

1. Career For Faculty (<http://academicprofile.org/Professor/CareerForFaculty.aspx>)
2. Academic Plan (<http://academicprofile.org/Professor/AcademicPlan.aspx>)
3. Regarding Professor Promotion
(<http://academicprofile.org/Professor/regardingPromotion.aspx>)
4. Fellowship for Post Doctoral (<http://academicprofile.org/Professor/FellowshipForPD.aspx>)
5. Online Course on Research (<http://onlineresearch.in/Default.aspx>)

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)			✓		

Future Research Suggestions

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

