Hypothesis

The researcher is already in the field of insurance and has authored several books on the insurance subject and his perception from the grass root level has given rise to the following three vital hypotheses.

H.0  Insurance sector contributes for the economic growth.

H.1  The present level penetration of the Life Insurance sector is relatively poor.

H.2  The level literacy, awareness about the insurance mechanism and the benefits, has a bearing on the penetration.