



# Social Security, Insurance and the Law

*Dr. G. Gopalakrishna*

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## **Social Security, Insurance and the Law** Dr. G. Gopalakrishna

Life insurance provides replacement of income to the beneficiaries in case of death of the life assured and accumulation of savings to the policyholder/life assured. The legal system in India has given life insurance policies a character beyond the simple objective of risk cover and savings; it has made life insurance policies an instrument of social security and welfare for the families.

This unique and comprehensive book provides insights into the present system of life insurance in India and brings forth the legal bases of the insurance aspects of social security in the country. It throws a flood of light on how the institution of life insurance carries various social security measures for the well being of the society, and in particular, different communities, in accordance with the preambular message of the Indian Constitution.

This book will be of immense use and value to the students of life insurance, life insurance functionaries and professionals, financial sector professionals, academicians in the universities and educational institutions teaching insurance, practitioners in financial planning, lawyers and trainers in insurance. The book will be a useful addition to the libraries of law colleges, advocates, courts and consumer organizations.

## **About the Author**

**G. Gopalakrishna** holds an MA (History), ML (Business Law), Ph.D. in Law with distinctions and Gold Medal from Andhra University. He is a foremost Fellow of the only Insurance Institute of India in the country (by thesis). His thesis for Ph.D. entitled "Life Insurance as a Concept of Social Security - A Legal Study" was highly applauded and received approbation in unequivocal terms for publication. He had a long innings in the Life Insurance Industry spanning 42 years since prenationalization days, with many achievements to his credit. His deep interest, not only in insurance but even in literature and other subjects, is unparalleled. More than 35 articles written by him have been published in prominent insurance and other legal and academic journals and magazines.

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