

## BIBLIOGRAPHY

### I-Books:

1. Bhawe S.R. (1970) "*Saga of Security: Story of Indian Life insurance (1870-1970*", LIC of India, Bombay.
2. Bhole, L.M., (1999) "*Financial Institutions and Markets: Structure, Growth and Innovations*" (Third Edition), Tata McGraw-Hill Publishing Company Limited, New Delhi, India.
3. Chakravarty S.R, Coondoo D. and Mukherjee R. (1998) "*Quantitative Economics-Theory and Practice*," Allied Publishers Ltd. New Delhi.
4. Charnes, A., Cooper, W. W., Lewin, A., Seiford, U, (1994) "*Data Envelopment Analysis: Theory, Methodology and Applications*", Kluwer Academic Publishers, Boston, MA.
5. Desai G. R (1973) "*Life Insurance in India: Its History and Dimensions of Growth*", Macmillan India Limited.
6. Haridas R. (2011) "*Life Insurance in India*" New Century publications, New Delhi, India.
7. Harinarayan H. (2008) "*Indian Insurance: A Profile*", Jaico Publishing House, Mumbai.
8. Jawaharlal U. (2005) "*Insurance industry-Current Scenario*", ICFI University Press.
9. Mishra M.N, Mishra S.B (1979) "*Insurance Principles and Practice*" Sultan Chand & Company Ltd. Ram Nagar, New Delhi.
10. Mishra M.N. (2008) "*Insurance Principles and Practice*" S. Chand Publishers, New Delhi.
11. Mitra Debabrata and Ghosh Amlan (2010) "*Life Insurance in India-Reforms and Impact*" Abhijeet Publications, Delhi.

12. Palande, P.S. Shah, R.S and Lunawat, M.L, (2003) "*Insurance in India: Changing Policies and Emerging Opportunities*", Response Books, Sage Publications, New Delhi, India, pp.62.
13. Ramanathan R. (2003) "*An Introduction to Data Envelopment Analysis: A Tool for Performance Measurement*" Sage Publications, New Delhi.
14. Ravichandran K. (2007) "*Recent Trends in Insurance Sector in India*" Abhijeet Publication, Delhi 110 094.
15. Saini B. L. (2011) "*Life Insurance (Modern trends and techniques)*" Shree Niwas Publications, Jaipur (India).
16. Sandesara J. C. (1992) "*Industrial Policy and Planning 1947-1991-Tendencies, Interpretations and Issue*", Sage Publication India Pvt. Ltd.
17. Skipper, H. D. (1996). "International Trade in Insurance". In C. E. Barfield (Ed.) *International Financial Markets: Harmonization versus Competition*" (pp. 151-223). Washington, DC: The AEI Press.
18. Snyder, R. (2001) "Politics after Neo-liberalism." Cambridge, UK: *Cambridge University Press*.
19. Tryst with Trust (1991) LIC of India, Bombay, India
20. Vijayakumar A. (2009) "Indian Insurance Sector in 21<sup>st</sup> century: An Outlook" *Kalpa Publication*. Delhi.

## **II-Papers/Articles:**

1. Ahuja Rajeev (2004) "Insurance: Over the Transition" *Economic and Political Weekly*, Vol. 39, No. 32 (Aug. 7-13), pp. 3569-3571.

2. Ali Agha Iqbal and Dieter Gstach (2000) "The Impact of Deregulation during 1990-1997 on banking in Austria" *Empirica* 27:265-281.
3. Allegret J. P, B. Courbis and Ph. Dulbecco (2003) "Financial Liberalization and Stability of the Financial System in Emerging Markets: the institutional dimension of financial crises." *Review of International Political Economy*, vol.10, No.1 pp.73-92.
4. Allen R (1974), "Cross sectional Estimates of Cost Economies in Stock Property Liability Companies" *Review of Economics and Statistics*, Vol. 56, 100-103.
5. Althin Rikard (2001) "Measurement of Productivity changes: Two malmquist Index Approaches," *Journal of Productivity Analysis*, 16, 107-12.
6. Armstrong Mark and David E. M. Sappington (2006) "Regulation, Competition and Liberalization" *Journal of Economic Literature*, vol. 44, No. 2, pp325-366.
7. Badunenko, O. Grechanyuk, B., Talavcra, O. (2006) "Development under Regulation: The Way of the Ukrainian Insurance Market." *Discussion Papers* of DIW Berlin 644, German Institute for Economic Research.
8. Banker R.D., Charnes A., Cooper W.W. (1984) "Some Models for Estimating Technical and Scale Efficiencies in Data Envelopment Analysis" *Management Science* Vol.30 No.9.
9. Barros Pedro. P. and Luis M.B. Cabral (1991) "Foreign entry and domestic welfare, with an application to Portuguese life insurance" *Working Paper No.166*.
10. Becker, G. (1983) "A Theory of Competition among Pressure Groups for Political Influence", *Quarterly Journal of Economics*, 98/3, 371-400.

11. Berger A. N and Loretta J M. (1997) "Inside the Black Box: What Explains Differences in the Efficiencies of Financial Institution?" *Working Paper Series 97-04*: Wharton Financial Institutions Center. Jan. 8.
12. Berger, A. N., Cummins, J. D., Weiss, M. A., (1997) "The Coexistence of Multiple Distribution Systems for Financial Services: The Case of Property- Liability Insurance." *Journal of Business* 70(4), 515-546.
13. Berger, A.N and D.B. Humphrey, (1997), "Efficiency of Financial Institutions: International Survey and Directions for Future Research" *European Journal of Operational Research* 98(2), 175-212.
14. Berger. A. N., Cummins, J. D., Weiss, M. A., Zi H., (2000) "Conglomeration versus Strategic Focus: Evidence from the Insurance Industry", *Journal of Financial Intermediation* 9(4), 323-362.
15. Berger. A.N. and David. B. Humphrey, (1992) "Measurement and efficiency Issues in Commercial Banking" *National Bureau of Economic Research*, University of Chicago Press, U.S.A 245-279.
16. Bikker J .A and M.V. Leuvensteijn (2005) "An exploration into Competition and efficiency in the Dutch Life Insurance Industry" Paper provided by Netherlands Central Bank, Research Department in its series *DNB Working Papers with number 047*.
17. Bikker J.A. and Haaf K.(2000) "Measures of Competition and Concentration in the Banking Industry: a Review of the Literature" *Research Series Supervision No. 27* ,De Nederlandsche Bank.

18. Blair, Roger D., Jerry R. Jackson and Ronald J. Vogel, (1975) "Economies of Scale in the Administration of Health Insurance", *Review of Economics and Statistics*, 185-89.
19. Boone Jane (2000) "Competition" *Discussion paper No. 104*, Center for Economic Research, ISSN 0924-7815.
20. Boone Jane (2004) "A New Way to Measure Competition" *Discussion paper No.31*, ISSN 0924-7815.Tilburg University.
21. Boone, Jane (2001), "Intensity of Competition and the incentive to innovate", *International Journal of Industrial Organization*, 19, 705-726.
22. Boonyasai T., Grace, Skipper, (2002). "The Effect of Liberalization and Deregulation on Life Insurer Efficiency". *Working Paper No. 02-2*, center for Risk Management and Insurance Research, Georgia State University, Atlanta. GA.
23. Boonyasai Thitivadee (1999) "The Effect of Liberalization and Deregulation on Life Insurance Industry" *dissertation submitted to College of Business Administration*, Georgia State University, August.
24. Chang, S.J. and Xu, D. (2006) "Competitive Dynamics among Foreign Entrants and Local Firms in an Emerging Market." *Paper presented at the 2006 Academy of International Business Conference*, Beijing, China.
25. Chang, W., (1998), "Deregulation and Efficiency Analysis of Life Insurers in Taiwan", *Ph.D. Dissertation*, National Central University, Taoyuan, Taiwan.
26. Charnes A, Cooper WW, and Rhodes E (1978) "Measuring the Efficiency of Decision Making Units." *European Journal of Operational Research* 2(6):429- 444.

27. Chen Bingzhen, Powers M .R and Qui Joshep (2009) "Life Insurance Efficiency in China: A Comparison of Foreign and Domestic Firms" *China and World Economy*. Vol. 17 issue 6 pp.43-63.
28. Chidambaram N.K, Thomas A. Pugel and Anthony Saunders. (1997) "an Investigation of the Performance of the U.S Property Liability Insurance Industry." *The Journal of Risk and insurance*, Vol. 64, No.2, 371-381.
29. Choi, P. B., Weiss, M. A. (2008) "State Regulation and the Structure, Conduct, Efficiency and Performance of US Auto Insurers." *Journal of Banking and Finance* 32(1), 134-156.
30. Choi, P. B., Weiss, M. A., (2005) "An Empirical Investigation of Market Structure, Efficiency, and Performance in Property-Liability Insurance." *Journal of Risk and Insurance* 72(4), 635-673.
31. Chugh Lal C.and Mcador J.W (2006), "Demutualization in the Life Insurance Industry: A study of Effectiveness" *Review of Business*, winter vol.27, No. 1 pp. 10-17.
32. Contractor, F.J., Kundu, S.K. and Hsu, C. (2002) 'A Three Stage Theory of International Expansion: The Link between Multinationality and Performance in the Service Sector' *Journal of International Business Studies* 34(1), pp 1-14.
33. Cummins J.D, Maria Rubio Misas (2006) "Deregulation, Consolidation, and Efficiency: Evidence From The Spanish Insurance Industry"; *Journal Of Money, Credit And Banking*, Vol.38.No.2 March. Pp323.
34. Cummins, J. D. and Zi, H., (1998). "Comparison of Frontier Efficiency Methods: An Application to the U.S. Life Insurance Industry." *Journal of Productivity' Analysis* 10(2), 131-1 52.

35. Cummins, J. D., M. Rubio-Misas, and H. Zi, (2004) "The Effect of Organizational Structure on Efficiency: Evidence from the Spanish Insurance Industry", *Journal of Banking and Finance*, 28: 3113-3150.
36. Cummins, J. D., Tennyson, S., Weiss, M. A., (1999) "Consolidation and Efficiency in the US Life Insurance Industry." *Journal of Banking and Finance* 23(2-4), 325-3 57.
37. Cummins, J. D., Turchetti, G., Weiss, M. A., (1996). "Productivity and Technical Efficiency in the Italian Insurance Industry." *Working Paper*, Wharton Financial Institutions Center, University of Pennsylvania, PA.
38. Cummins, J. D., Weiss M.A, and Zi H. (1999) "Organizational Form and Efficiency: The Coexistence of Stock and Mutual Property-Liability Insurers", *Management Science*, 45: 1254-1269.
39. Cummins, J. D., Weiss, M. A., (1993) "Measuring Cost Efficiency in the Property-Liability Insurance Industry." *Journal of Banking and Finance* 17(2-3), 463-482.
40. Cummins, J. D., Weiss, M. A., (1998) "Analyzing Firm Performance in the Insurance Industry Using Frontier Efficiency Methods" *Working Paper Series*: Wharton Financial Institutions Center.
41. Dilli Raj Khanal (2007) "Banking and Insurance Services Liberalization and Development in Bangladesh, Nepal and Malaysia: A comparative analysis" Asia-Pacific Research and Training Network on Trade, *Working Paper Series, No 41*, July.
42. Dimitri Vittas (2003) "Insurance Industry in Mauritius." *The policy Research paper* 3034, the World Bank Financial Sector Operation.

43. Doherty N.A., (1981) "The Measurement of Output and Economies of Scale in Property-Liability Insurance", *Journal of Risk and Insurance*, 48:391-402.
44. Donni, O, Fecher, F., (1997) "Efficiency and Productivity of the Insurance Industry in the OECD Countries." *Geneva Papers on Risk and Insurance*.22, 523-535.
45. Dorfinan Mark.S and Ennsfellner Karl C., (1998) "The Coming of Private Insurance to a former Planned Economy: The Case of Slovenia" .International Insurance Foundation, *Occasional paper, Number 2*.
46. Eling, Martin, Luhnen Michael (2008). "Efficiency in the International Insurance Industry: A Cross-country Comparison." *Working Paper*, University of St. Gallen.
47. Ennsfellner K. C Lewis, D., Anderson, R. (2004). "Production Efficiency in the Austrian Insurance Industry: A Bayesian Examination." *Journal of Risk and Insurance* 71(1), 135—159.
48. Ergys Islamaj (2009) "Financial Liberalization and Consumption Smoothing: Bridging Theory and Empirics", *A Dissertation submitted to the faculty of the Graduate School of Arts and Sciences of Georgetown University in Partial fulfillment of the requirement for the degree of Doctor of Philosophy in Economics*, Washington, DC.
49. Ernst & Young, (2005), *Life Insurance Council-Delhi*.
50. Erramilli, M.K. (1991) 'The Experience Factor in Foreign Market Entry Behavior of Service Firms', *Journal of International Business Studies* 22(3): 479-501.
51. Farrell, M. J., (1957) "The Measurement of Productive Efficiency." *Journal of the Royal Statistical Society* 120(3), 253-282.



52. Fecher F., Kessler D., Perelman S., Pestieau P., (1993) "Productive Performance in the French Insurance Industry." *Journal of Productivity Analysis* 4(1-2), 77-93.
53. Fenn, P., Vencappa, D., Diacon, S., Klumpes, P., O'Brien, C., (2008). Market Structure and the Efficiency of European Insurance Companies: A Stochastic Frontier Analysis. *Journal of Banking and Finance* 32 (1), 86–100.
54. Fukuyama H., (1997). "Investigating Productive Efficiency and Productivity Changes of Japanese Life Insurance Companies." *Pacific-Basin Finance Journal* 5(4), 482-509.
55. Fukuyama H., Weber W. L., (2001). "Efficiency and Productivity Change of Non-Life Insurance Companies in Japan." *Pacific Economic Review* 6(1), 129- 146.
56. Gamarra Lucinda Trigo (2008) "The Effect of Liberalization and Deregulation on the Performance of Financial Institution: the Case of the German Life Insurance Market" *Working Paper No.93*, University of Rostock, Institute of Economics, Germany.
57. Gardner and Grace (1993): "X-Efficiency in the US Life Insurance Industry." *Journal of Banking and Finance* 17(2-3), 497-510.
58. Goyal Krishn A. (2006) "Impact of Globalization on Developing Countries (With Special Reference to India) " *International Research Journal of Finance and Economics*, ISSN 1450-2 887 Issue 5.
59. Grace and Timme (1992). "An Examination of Cost Economies in the United States Life Insurance Industry". *Journal of Risk and Insurance* 59(1), 72—103.

60. Greene W. H., Sega L D., (2004). "Profitability and Efficiency in the U.S. Life Insurance Industry." *Journal of Productivity Analysis* 21(3), 229-247.
61. Guy V.T Gensey (2003). "The Liberalization and Deregulation of Trade in Financial Services: Exercising Domestic Regulatory Authority." *A Dissertation submitted in Partial fulfillment of the requirement for the degree of Doctor of Philosophy* at Dalhousie University Halifax, Nova Scotia.
62. Hautcoeur, Pierre-Cyrille (2003): "Efficiency, Competition and the Development of Life Insurance in France. (1870-1939). or: Should we trust pension funds?" *Working Paper No.17*. DELTA
63. Hirshhorn Ron and Geehan Randall (1977) "Measuring the Real Output of the Life Insurance Industry." *The Review of Economics and Statistics*. Vol. LI X, May 1977 No.2 page 211-219.
64. Houston David B. and Richard M. Simon (1970). 'Economies of Scale in Financial Institution: A study in Life Insurance" *Econometrica*, Vol.38 No.6 (Nov. 1970) PP. 856-864.
65. Huang Wei (2007): "Efficiency in the China Insurance Industry-1999-2004", *Wuhan University*, University of Toronto.
66. Hussels, S., Ward, D.R. (2004), "Cost Efficiency and Total Factor Productivity in the European Life Insurance Industry: The Development of the German Life Insurance Industry Over the Years 1991-2002" *Working Paper 04/05*, University of Bradford, School of Management, Bradford.
67. Hussels, S., Ward, D. R., (2006) "The Impact of deregulation on German and UK life insurance markets: an Analysis Efficiency

- and Productivity between 1991 -2002,” *Working paper no 06/10*, University of Bradford, school of management, UK
68. *IRDA Journal*, (2002) volume 1 .No. I December.
  69. *IRDA Journal*, (2009) Vol. vii.No.9 September.
  70. Jeng Vivian and Gene C. Lai (2008)-”The Impact of Deregulation on Efficiency: An Analysis of Life Insurance Industry in Taiwan from 1981 to 2004”.*Risk Management and insurance Review*, Volume 11, No. 2,349-3 75.
  71. Kamerschen David R. (1968): “Market Growth and Industry Concentration” *Journal of the American Statistical Association*. Vol. 63, No. 321 pp. 228-241.
  72. Karimov Timour R. (2002) “Liberalization of the Russian Insurance Market in Light of Russia’s Accession to the World Trade Organization , *MACD Project for MA in Commercial Diplomacy*, Monterey Institute of International Studies.
  73. Kikeri Sunita and John Nellis (2004) “An Assessment of Privatization.” *The World Bank Research Observer*, vol.19, No.1.
  74. Kim H., Grace, M. F., (1995) “Potential Ex Post Efficiency Gains of Insurance Company Mergers.” *Working Paper95-4*, Center for RMI Research, College of Business Administration, Georgia State University, Atlanta.
  75. Klumpes, P. J. M., (2004). “Performance Benchmarking in Financial Services: Evidence from the UK Life Insurance Industry”. *Journal of Business* 77(2), 25 7—274.
  76. Konan Denise Eby and Keith E. Maskus (2006) “Quantifying the Impact of Financial Liberalization in a Developing Country”, *Journal of Development Economics* .81 142-162.

77. Krishnarnurthy S., S V Mony, Nani Jhaveri, Sandeep Bakshy, Ramesh Bhat, M R Dixit and Sunil Maheshwari (2005): "Insurance Industry in India: Structure, Performance, and Future Challenges" *Vikalpa* Vol. 30 July-September. pp. 93-119.
78. Kumar Jagendra (2008) "Life insurance Industry-Past, Present & the Future" *Bimaquest*-Vol.8 Issue 1.
79. Lean Hooi Hooi, Yingzhe Song, (2009) "The domestic Savings and Economic Growth Relationship in China", *Journal of Chinese Economic and Foreign Trade Studies*, Vol. 2 Issue: 1, pp.5 – 17.
80. Leverty James Tyler (2005) "Issues in Measuring the Efficiency of Property Liability Insurers" *A Dissertation submitted in Partial fulfillment of the requirement for the degree o/Doctor of Philosophy* in the Robinson College of Business of Georgia State University.
81. Leverty James Tyler, Yijia Lin and Hao Zhou (2004) "Firm Performance in the Chinese Insurance Industry." *Paper presented at Research Seminar* at Georgia State University, Sept 20:
82. Lin Liang Feng (2002) "Deregulation and Efficiency in the Taiwan Life Insurance Industry" *Doctoral Dissertation*, Temple University.
83. Liu, C., (1994) "Evaluation of Efficiency of Life Insurers in Taiwan-A Comparison between Domestic and Foreign Insurers" *Professional Insurance (Taiwan)*, 37: 114-126.
84. Luhn Michael (2008) "Determinants of Efficiency and Productivity in German Property-Liability Insurance: Evidence for 1995-2006" *Working paper on Risk management and Insurance* No.63, University Of St. Galen.

85. Mahlberg Bernhard and Url Thomas (2003): "Effects of the Single Market on the Austrian Insurance Industry" *Empirical Economics* 28, 813- 838.
86. Majumdar S. K. (1998) "Assessing Comparative Efficiency of the State Owned Mixed and Private Sectors in Indian Industry": *Public Choice* 96, 1-24.
87. Mansor Shazali Abu and Alias Radam (2000), 'Productivity and Efficiency Performance of the Malaysian Life Insurance Industry.' *Jurnal Ekonomi Malaysia* 34. 93-105.
88. Megginson William L. and Jeffry M. Netter<sup>1</sup> (2001) "From State to Market: A Survey of Empirical Studies on Privatization.", *Journal of Economic Literature* Vo. 39. No. 2 June.
89. Megginson William L., Robert C. Nash, Matthias Van Randenborgh (1994): "The Financial and Operating Performance of Newly Privatized Firms: An International Empirical Analysis" *The Journal of Finance*, Vol. 49, No. 2 pp. 403-452.
90. Milo Melanie S. (2003). "State of Competition in the Insurance Industry: Selected Asian Countries." *Discussion Paper Series No.2003-13*. Philippine Institute for Development Studies.
91. Murray, M.L. (1976) "Theory of Practice of Innovation in the Private Insurance Industry" *Journal of Risk and Insurance*, vol. 43No.4.
92. Oetzel J.M & Banerjee S. G. (2008) "A Case of the Tortoise versus the Hare? Deregulation Process, Timing, and Firm Performance in Emerging Markets" *International Business Review*, Vol.17, Issue1. pp 54-77
93. Pant Niranjana (1999) "The Insurance Regulation and Development Bill: An Appraisal" *Economic and Political Weekly*, Vol. XXXIV, 45. November 6-12, pp 3166- 69.

94. Pant Niranjana (2000) "Development Agenda for Insurance Regulation", *Economic and Political Weekly*, Vol. 35, No. 10 (Mar. 4-10), pp. 762-764
95. Qui Shou and Chen Bingzheng (2006) "Efficiencies of Life Insurers in China- An application of Data Envelopment Analysis." *Seminar paper on International Symposium on Financial Engineering and Risk Management (FERM)*, Xiamen University, China.
96. Rajendran and Natarajan (2009) "The Impact of LPG on Life Insurance Corporation of India" *Asia Pacific Journal of Finance and Banking Research* Vol. 3. No. 3.
97. Ranade Ajit and Rajeev Ahuja (1999a) "Life Insurance in India: Emerging Issues", *Economic and Political Weekly* Vol. 34, No. 3 and 4, January 16-23.
98. Ranade Ajit and Rajeev Ahuja (2000) "Issues in Regulation of Insurance" *Economic and Political Weekly*, Vol. 35, No. 5, pp. 331-338.
99. Rao Tripathi (1999) "Life Insurance Business in India: Analysis of Performance" *Economic and Political Weekly*, Vol. 34, No. 31 (Jul. 31 - Aug. 6), pp. 2174-2181.
100. Rao Tripathi (2000) "Privatization and Foreign Participation in (Life) Insurance Sector", *Economic and Political Weekly*, March 25, pp. 11 07-11 20.
101. Rastogi Shilpa and Runa Sarkar (2007) "Enhancing Competitiveness: The Case of the Indian Life Insurance Industry" *Paper presented at the Conference on Global Competition and Competitiveness of Indian Corporate*. Indian Institute of Management, Kanpur.

102. Reardon, J.R., Erramilli, M.K. and Dsouza, D. (1996) 'International Expansion of Service Firms: Problems and Strategies', *Journal of Professional Services Marketing* 15(1):31-46.
103. Rodrik, D. (2001). "Trading in Illusions", *Foreign Policy*, 123, 54-62.
104. Sadhak H. (2005) "Globalization and Life Insurance", *Bimaquest* Vol. V Issue 1 January.
105. Sandesara J.C (1979) "Size of the Factory and Concentration in the factory in India, 1950-1970", *Indian Economic Journal* Vol.27 Oct-Dec No.2.
106. Sealey C.W and Lindley James T (1977): "Inputs Outputs and a Theory of Production and Cost at Depository financial Institutions" *The Journal of Finance*, vol.xxxii.no4.Pp 1251-1266.
107. Sen Subir, S Madheswaran (2006) "Public Horses Vs Private Ponies: Structural analysis of Indian Insurance Industry" *Insurance and Risk Management*, Volume 5, No. 9.
108. Shukla S Sneha (2010) "A Cutting Edge in Indian Life Insurance Industry: An Empirical Analysis" *The Journal of Innovations*, Volume 5 issue 1 (management).
109. Siddiqui M.H and T.G Sharma (2010). "Measuring the Customer Perceived Quality for Life Insurance Services: An Empirical Investigation." *International Business Research*, Vol. 3, No. 3 July.
110. Sinha R.P., (2007), "Premium Income of Indian Life Insurance Industry: A Total Factor Productivity Approach", *the ICFAI Journal of Financial Economics*, Volume 5, No1:61-69.

111. Sinha Ram Pratap (2010) "Revenue Maximizing Efficiency of Life Insurance Companies: Some Indian Evidence" *The IUP Journal of Risk & Insurance*, Vol. VII, No. 3, pp. 19-37.
112. Sinha R.P and Chatterjee B. (2009) "Are Indian Life Insurers Cost Efficient?" *Paper Presented at the Eleventh Annual Conference on Money and Finance*, India Gandhi Institute of Development Research, Mumbai.
113. Sinha, T., (2004), "The Indian Insurance Industry: Challenges and Prospects", *Institute of Insurance and Risk Management*, Hyderabad, India, p.24.
114. Skipper H.D, Jr., C.V. Starr, and J. M. Robinson (2000) "Liberalization of Insurance markets: Issues and Concerns" *Report as a part of the OECD Insurance and Private Pensions Compendium .Book I Part 1:6) b*.
115. Skipper. H. D (1997) "Foreign Insurers in Emerging Markets: Issues and Concerns". *IIF Occasional paper*, Number I. Washington.
116. Souma Toshiyuki , and Yoshiro Tsutsui (2005). "Recent Competition in Japanese Life insurance Industry," *Discussion paper No.637*. The Institute of Social and Economic Research. Osaka University, Japan.
117. Sterzynski Maciej LLM (2003) "The European Single Insurance Market "Overview and Impact of the Liberalization and Deregulation Processes." *Belgian Actuarial Bulletein*. Vol.3.No. 1.
118. Stigler, George. (1971). "The Theory of Economic Regulation", *Bell Journal of Economics*, 2, 3-21.



119. Suemegi Kjell and Peter Haiss (2008) “The Relationship between Insurance and Economic Growth”, *ICFAI Journal of Risk and Insurance*, vol. V, No.2.
120. Swiss Re (2004) “Exploiting Growth Potential of Emerging Insurance Markets’ *Sigma Research* No.5/2004.
121. Takenaka Masaharu (2007) “New Dimensions of Financial liberalization in Japan.” *Business Economics*, April pp 58-68.
122. Tapen Sinha (2002) “Privatization of the Insurance Market in India: From the British Raj to Monopoly Raj to Swaraj” *CRIS Discussion Paper Series X*, Centre for Risk & Insurance Studies .University of Nattingham, Mexico.
123. Tone K.(2002), “ A strange Case of the cost and Allocative Efficiencies in DEA”, *Journal of the Operational Research Society*, 53, 1225-1231
124. Tone, K., Sahoo, B. K., (2005) “Evaluating Cost Efficiency and Returns to Scale in the Life Insurance Corporation of India Using Data Envelopment Analysis.” *Socio-Economic Planning Sciences* 39(4), 26 1—285.
125. Vatchani Sushil (1997) “Economic Liberalization’s Efficiency on Sources of Competitive Advantage of Different Group of Companies: The Case of India” *International Business Review*” Vol.6 Issue 2.pp/165-184.
126. Weiss Mary A. (1986) “Analysis of Productivity at the Firm Level: an Application to Life Insurers” *The Journal of Risk and Insurance*. Vol. 53, No.1, pp 49-84.
127. Whalley John (2003) “Liberalization in China’s Key Service Sectors following WTO Accession: Some Scenarios and Issues of Measurement” *Working Paper 10143*. National Bureau of Economic Research, Cambridge.

128. Winters, L.A. (2004). "Trade Liberalization and Economic Performance: An Overview" *The Economic Journal*, 114/493, F4-F21.
129. Yang Mingliang (2006), "Efficiency and Productivity of Chinese Property Insurance Industry", *International Journal of Business and Management*.
130. Yuengert (1993) "The Measurement of Efficiency in Life Insurance: Estimates of a Mixed Normal Gamma Error Model." *Journal of Banking and Finance* 17(2-3), 483-496.

### **III-Reports:**

1. Annual Reports, IRDA, Various years.
2. Annual Reports of LIC of India, Various years.

### **IV-Web Resources:**

1. Anand Mohit "Impact of Joint Venture Companies on Innovation and Growth in India Insurance Industry" [www.wbiconpro.com/london%20banking/anand\(105\).pdf](http://www.wbiconpro.com/london%20banking/anand(105).pdf)
2. Demircuc-Kunt Asli and Rose Levine (2000), "Bank Concentration: Cross Country Evidence. [http://www-wds.worldbank.org/external/default/WDSPContentServer/WDSP/IB/2004/02/10/000265513\\_20040210165243/Rendered/PDF/wdr27828.pdf](http://www-wds.worldbank.org/external/default/WDSPContentServer/WDSP/IB/2004/02/10/000265513_20040210165243/Rendered/PDF/wdr27828.pdf)
3. Eling Martin and Luhnen Michael (2009) "Frontier Efficiency Methodologies to Measure Performance in the Insurance Industry: Overview, Systematization, and Recent Developments [http://www.uni-ulm.de/fileadmin/website\\_uni\\_ulm/mawi/forschung/PreprintServer/2009/Efficiency-Overview.pdf](http://www.uni-ulm.de/fileadmin/website_uni_ulm/mawi/forschung/PreprintServer/2009/Efficiency-Overview.pdf)



4. Gosalia Chirag (2008) "A study on the Financial Performance of Indian Non life Insurance Industry"  
[http://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=1264267&rec=1&srcabs=1339447](http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1264267&rec=1&srcabs=1339447)
5. Noriyoshi Yanase, Y Asai, K. Tomimura and J Ozeki (2007)  
"Investigating Productivity Efficiency and Changes of Japanese Non life Insurance Companies after the Deregulation using Non Parametric Frontier Approach(DEA)"  
[http://www.rmi.nccu.edu.tw/apria/docs/Concurrent%20I/Session%204/7607APRIA%20fullpaper%20YANASE%20NORIYOSH I\\_.pdf](http://www.rmi.nccu.edu.tw/apria/docs/Concurrent%20I/Session%204/7607APRIA%20fullpaper%20YANASE%20NORIYOSH I_.pdf)
6. [www.avivaindia.com](http://www.avivaindia.com)
7. [www.bajajallianz.com](http://www.bajajallianz.com)
8. [www.birlasunlife.com](http://www.birlasunlife.com)
9. [www.hdfcinsurance.com](http://www.hdfcinsurance.com)
10. [www.icicprulife.com](http://www.icicprulife.com)
11. [www.ingvysyalife.com](http://www.ingvysyalife.com)
12. [www.irda.org.in](http://www.irda.org.in)
13. [www.kotaklifeinsurance.com](http://www.kotaklifeinsurance.com)
14. [www.licindia.org](http://www.licindia.org)
15. [www.maxnewyorklife.com](http://www.maxnewyorklife.com)
16. [www.metlife.co.in](http://www.metlife.co.in)
17. [www.mospi.nic.in](http://www.mospi.nic.in)
18. [www.reliancelife.co.in](http://www.reliancelife.co.in)
19. [www.sbilife.co.in](http://www.sbilife.co.in)
20. [www.sharalife.com](http://www.sharalife.com)
21. [www.shriramlife.com](http://www.shriramlife.com)
22. [www.swissre.com](http://www.swissre.com)
23. [www.tata-aig-life.com](http://www.tata-aig-life.com)