

**Analysis of Reforms in Life Insurance Sector in India  
and  
Identification of Determinants of Insurance Demand in  
Post-Reform Era**

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"So long as the maintenance of a family depends  
on the earning power of the breadwinner -  
So long as earning power can be destroyed  
by death, old age or disability;  
Just so long will life insurance continue to be  
the key stone of the individual and  
those who are dependent upon him..