

## IC-01 - Principles of Insurance

**Subsequently, Insurance Act, 1938, further amended in 2015 and now Insurance Act, 2021 is applicable for the insurance business.**

### Original Text in book

**Chapter 2 Page no. 29 point no. 2.2 1<sup>st</sup> bullet point**

- In the year: 2000, the insurance sector was liberalised and opened-up for business to the private sector. Foreign direct investment (F.D.I.) Was allowed in insurance, upto 26%, wherein, the foreign players were allowed to enter into joint-ventures with domestic players. the insurance laws (amendment) act, 2015, have raised this limit of foreign direct investment (F.D.I.) From 26% to 49%.

### **Revised text as per revised FDI limit as below**

**Chapter 2 Page no. 29 point no. 2.2 1<sup>st</sup> bullet point**

- In the year: 2000, the insurance sector was liberalised and opened-up for business to the private sector. Foreign direct investment (F.D.I.) Was allowed in insurance, upto 49%, wherein, the foreign players were allowed to enter into joint-ventures with domestic players. the insurance laws (amendment) act, 2021, have raised this limit of foreign direct investment (F.D.I.) From 49% to 74%.

### Original Text in book

**Chapter 2 Page no. 30**

#### **Test Yourself 2**

Question-2

How much is the maximum foreign direct investment (F.D.I.), allowed in insurance, in India?

- A. 26%
- B. 49%
- C. 74%
- D. 100%

**Answer of the above question as per text book**

**Chapter 2 Page no. 42**

**Answers to test your-self:**

**Answer to TY 2**

The correct option is B.

The maximum foreign direct investment (F.D.I.), allowed in insurance, in India, is, 49%.

# Ic 01 Principles Of Insurance Objectives Contents

**Jo Ann Robinson, Troy Polite, Nancy  
Musick**

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