ACKNOWLEDGEMENTS

I hereby take an opportunity to express my sincere thanks to my teacher and research supervisor, respected Professor Parimal H. Vyas, for supervising my thesis. I express my sincere gratitude to him for his moral support, continual efforts, and invaluable constructive criticism aimed at improving the conduct and completion of this research work.

I am profoundly thankful to Dr. Ms. Priti Nigam, Assistant Professor, Department of Commerce and Business Management, Faculty of Commerce, The M.S. University of Baroda for continually motivating me to not let down in any instance of failure, and not to make any kind of compromise in sustaining the sincere efforts in completing this research study.

I also express my heartfelt gratitude to Dr. Madhusudan Pandya, Assistant Professor, Department of Commerce and Business Management, Faculty of Commerce, The M.S. University of Baroda, for his moral support, motivation and continual help to me in solving diverse problems that were encountered by me throughout the conduct of the research study.

I would also like to extend my thankfulness to Prof. S. N. Bansal (Dean, Faculty of Commerce), Dr. U. R. Dangarwala (Head of the Department), and other Faculty Members of the Department of Commerce and Business Management, Faculty of Commerce, The M. S. University of Baroda. I also express herewith trustful thanks to Teaching and Non-teaching staff members of the Faculty of Commerce as well as Registrar, and Dy-Registrar of the M. S. University of Baroda and also other office-bearers as well as members of the Non-Teaching staff of the M. S. University of Baroda for their timely help and support to me.

I am also grateful to all the Staff members of library of Indian Institute of Management, Ahmedabad for their kind co-operation.

I am also thankful to all the Staff members of Hansa Mehta Library, the M.S. University of Baroda, Vadodara, for their co-operation throughout the research study. I also express gratitude to all the insurance companies and insurance agents for giving permission for data collection.

I also hereby express special appreciation to all the Mediclaim policyholders who have spent their valuable time and shared their opinions in filling the questionnaire.

I also express my hearty feelings of thanks to my husband, Mr. Deepak Singh, my parents, Shri Bhadresh Joshi and Ms. Deepika Joshi and other family members as well as friends for always being with me, and furthering my confidence in successfully undertaking and completing this research study.