



## BENEFICIARIES' PERCEPTION TOWARDS MICRO INSURANCE IN RAMANATHAPURAM DISTRICT: AN EMPIRICAL STUDY



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### ABSTRACT

*Traditional insurance companies do not typically approach this segment because of their own rigidity. Micro insurance, on the other hand is proposed to be The Solution to this problem. Micro insurance is a low-premium-low-claim insurance plan meant for low income group targeted at rural or social sectors. In micro insurance, the premium (and consequently, the claim) has got to be low by design as it is targeting that particular segment. The potential of micro insurance to reduce the risks in the life of the poor will go a long way to establish an equitable society. They will be freed to use their resources for better purposes.*