



## **BOOK REVIEWS**

**KUMAR'S A TREATISE ON INSURANCE LAWS (7<sup>th</sup> Ed. 2001).**  
Revised by Gajendra Kumar, retired Judge, Allahabad High Court  
assisted by a panel of lawyers and editors. Law Publishers (India)  
Pvt. Ltd. Allahabad. Pp. Lxxviii + 1109. Price Rs. 990/-  
Hard Bound.

THE BOOK under review is a compilation of following Acts, Rules & Regulations:

1. The Insurance Act, 1938 Pp. 152 to 351
2. The Insurance Rules, 1939 Pp. 353 to 474
3. The Insurance and Regulatory  
Development Authority Act, 1999 Pp. 481 to 505
4. The Insurance Regulatory and Development  
Authority Regulations, 2000 Pp. 507 to 509
5. The Insurance Regulatory and Development  
Authority (Appointed Actuary)  
Regulations, 2000 Pp. 510 to 514
6. The Insurance Regulatory and Development  
Authority (Actuarial Report and Abstract)  
Regulations, 2000 Pp. 515 to 540
7. The Insurance Regulatory and Development  
Authority (Licensing Insurance Agents)  
Regulations, 2000 Pp. 541 to 552
8. The Insurance Regulatory and Development  
Authority (Assets, Liabilities and Solvency  
Margin of Insurers) Regulations, 2000 Pp. 553-561
9. The Insurance Regulatory and Development  
Authority (General Insurance - Re-insurance)  
Regulations, 2000 Pp. 565-567
10. The Insurance Regulatory and Development  
Authority (Registration of Indian Insurance  
Companies) Regulations, 2000 Pp. 568-577
11. The Insurance Regulatory and Development  
Authority (Insurance Advertisements and  
Disclosure) Regulations, 2000. Pp. 587-591



12. The Insurance Regulatory and Development Authority (Obligations of Insurers to Rural Social Sectors) Regulations, 2000 Pp. 592-593
13. The Insurance Regulatory and Development Authority (Meetings) Regulations, 2000 Pp. 594-596
14. The Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditors Report of Insurance Companies) Regulations, 2000 Pp. 597-635
15. The Insurance Regulatory and Development Authority (Investment) Regulations, 2000 Pp. 636-643
16. The General Insurance (Emergency Provisions) Act, 1971 Pp. 653-659
17. The General Insurance Business (Nationalization) Act, 1972 Pp. 660-675
18. The General Insurance Business (Nationalization) Amendment Act, 1985 Pp. 678-680
19. The General Insurance (Rationalization of Pay Scales and Other Conditions of Services of Officers) Amendment Scheme, 2000 Pp. 681-687
20. The General Insurance (Rationalization of Pay Scales and Other Conditions of Service of Development Staff (Amendment) Scheme, 2000. Pp. 690-697
21. The General Insurance (Rationalization and Revision of Pay Scales and Other Conditions of Service of Supervisory, Clerical and Subordinate Staff) Amendment Schemes, 2000 Pp. 700-713
22. The General Insurance Employees' Pension (Amendment) Scheme, 2000 Pp. 716-717
23. The Arbitration and Conciliation Act, 1996 Pp. 719-787
24. The Deposit Insurance and Credit Guarantee Corporation Act, 1961 Pp. 789-812
25. The Deposit Insurance Corporation (Amendment and Miscellaneous Provisions) Act, 1978 Pp. 813-816



26. The Life Insurance Corporation Act, 1956 Pp. 817-849
27. The Life Insurance Corporation Rules, 1956 Pp. 854-859
28. The Life Insurance Corporation of India Class III and Class IV Employees (Revision of Terms and Conditions of Service) Rules, 1996 Pp. 860-875
29. The Life Insurance Corporation of India Development Officers (Revision of Terms & Conditions of Service) Rules, 1996 Pp. 877-891
30. The Life Insurance Corporation of India Class I Officers (Revision of Terms and Conditions of Service) Rules, 1996 Pp. 892-897
31. Promotion Rules for Class I, Class II, Class III and Class IV Employees of LIC of India Pp. 899-904
32. Life Insurance Corporation of India Class III and Class IV Employees (Payment of Kit Allowance) Rules, 1998 P. 905
33. Life Insurance Corporation of India Class III Employees (Special Allowance for Passing Examination) Rules, 1996 P. 906
34. The Life Insurance (Emergency Provisions) Act, 1956 Pp. 908-913
35. Life Insurance Corporation (Modification of Settlement) Act, 1976 Pp. 914
36. The Marine Insurance Act, 1963 Pp. 915-933
37. The Motor Vehicles Act, 1988 (Relevant Sections) Pp. 937-953
38. The Negotiable Instruments Act, 1881 Pp. 955-997
39. The Personal Injuries (Compensation Insurance) Act, 1963 Pp. 1000-1010
40. The Public Liability Insurance Act, 1991 Pp. 1014-1022
41. The Public Liability Insurance Rules, 1991 Pp. 1023-1028
42. The War Injuries (Compensation Insurance) Act, 1943 Pp. 1035-1045
43. The Insurance of Ombudsman Redressal of Public Grievances Rules, 1998 Pp. 1047-1057



The compilation is preceded by an introduction, table of cases and followed by subject index according to order of compilation. The Acts and Rules contain comments on various provisions. The comments are supported by inputs from latest case law.

The revising/guiding authors/editors have taken considerable pains to incorporate all insurance Acts and their allied Acts along with amendments including amendments made in 2000 to make this treatise to take the shape of code of Indian insurance laws.

One may not agree with the way of presenting the subject matter from the viewpoint of teaching community but the book under review will help the busy bench and the bar in locating statutory laws on all types of insurances.

The printing is clear and get up is attractive, paper used is of good quality and printing errors are very few. But the binding is not strong.

The case law in comments is not exhaustive, but is illustrative in nature. Citations found in the book are not in tune with its volume. But every law library must have it for ready reference. The bulk of the book can be reduced by omitting certain unconnected allied legislations e.g. Negotiable Instruments Act, 1881 and certain legislations on service and administrative matters depending upon the market demand and needs of the bench and the bar.

The editors could have devoted some space for deficiency in insurance service actionable under Consumer Protection Act, 1986 and under law of torts which was referred to in the preface to be incorporated in the body of the treatise.

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