

MOUNT KENYA UNIVERSITY

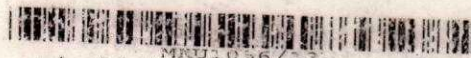
SCHOOL OF LAW

PROBLEMS EXPERIENCED BY LIFE ASSURANCE POLICY HOLDERS IN KENYA

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BY

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A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIEREMENTS FOR THE AWARD OF BACHELOR OF LAWS DEGREE (LLB)

ABSTRACT

The subject of life assurance policies has increasingly become important in the entire world today especially due to the ever increasing variety of diseases some being curable and some not. The lifespan of an individual has tremendously been reduced due to various reasons some being evitable and others inevitable. The level of technology has also affected the life of individual negatively and positively hence the need to insure one's life has become the day today activity and concern worldwide. The insurance companies have adopted new policies to cover the life of the human in all aspects so as to ensure economic growth and also the need to advance as per the technology growth rate.

Irrespective of all these, the national laws through the Insurance Regulatory Authority (IRA) comes in to regulate the insurance sector by controlling the policies issued and compelling the insurance companies to compensate so as to ensure justice prevails, credit is granted where it is due and there is no unjust enrichment by some parties at the expense of the others.

The literature review brings together the views of various authors who have sought to answer some of the questions that have arisen throughout the world on the subject matter. In order to establish a background of the study, the library was of great help, I researched through online books, judicial decisions, articles and journals.