

Evaluating the Function of Life Insurance demand in Guilan Province (Case Study: Customers of Moa`llem Life Insurance)

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Today, different types of insurance shaped to reduce the risks that people face with them, To reduce the adverse effects of accidents, Life insurance as a most effective and most popular tools is known in many countries. The aim of this study id Estimation ,of demand for life insurance in the Gilan province. And its Case Study are buyers of life insurance in insurance companies . The current study, purpose, is Applied Research, and category based on data collection method , is descriptive research . In order to collect information and data, field method was used and Moallem Insurance Company has been used as a research tool. 500 number of life insurance clients of Moallem Insurance ed as a sample. The total number of life insurance clients were 6,000 people, which through Morgan table, 500 subjects were ed as a sample. In order to investigate the relationship between independent and dependent variables, six hypotheses were provided and tested. The relationship between the independent variable and dependent variables in this study is done by using multivariate regression model based on combined data. the results of Hypotheses showed the Significant relationship between primary insurance, gender, marital status, annual adjustment factor of premium, time period of insurance policy and pay method.

Keywords : Keywords: Life insurance, demand estimation, moalem insurance, Gilan province.

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