

A STUDY ON INVOLVEMENT OF INFORMATION TECHNOLOGY ON LIFE INSURANCE COMPANIES IN INDIA

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Abstract: Insurance is the major growing sector which also plays an important role in developing economy status of the country. So, far from early introduction of the insurance in ancient period to present modern era it is gaining more popularity as a major source as an investment option.

Insurance companies are the first and major business establishments to adoption of computerization all over the globe. The strict implement of it in India is stood with the several challenges varies with the various activities like fraudulent of data, mis - representation of data etc.

With the adoption of it in insurance, it has become easy to send and receive information instantly. It has reduced the burden of paperwork to agents and for the company where now the data can be stored in a bundles of data sources in computers.

The growing demand for the insurance industry has made the companies to adopt technology in order to promote products, and lot of challenges in the sector has brought a change to adopt the technology for better providing of consumer service. In order to succeed the rapid growth of business, the insurance companies are utilizing the information technology for providing of better customer service, new products, cost reduction and more.

Keywords: uncertainty, recovery, insurance, damage etc.

INTRODUCTION:

Insurance is a contract between insurer (company) and insured (policy holder) to which company needs to obligate to pay the reimbursement to an eventuality of loss. Insurance policies are used to hedge against the risk of financial losses, which causes with the happening of an unfortunate event. Businesses require different kinds of insurance policies to face the circumstances of risk faced by such businesses.

There are 2 basic types of life insurance policies those the companies offer to their users they are, Traditional products and Market linked products

Traditional policy again sub-divided into 3 categories

1. Term insurance policy
2. Endowment policy or Guaranteed return policy
3. Money back policy

Market linked policy consists of one product

1. ULIP (unit linked insurance policy)

Example: A restaurant need to have a policy which covers the damage or loss caused due to by the result of cooking the food in deep fryer.

The insurance sector offers an excellent and qualitative and quantitative study of problems by providing of solutions with the availability of IT it is assumed that with application of new technology will also leads to increase productivity and reduces operating costs for both company and customers.

OBJECTIVES:

1. To present the changes made for the introduction of IT in insurance sector.
2. To study the interests and preferences of customers towards information technology in insurance companies
3. To examine benefits and review of information technology integration in insurance sector in India.
4. To study the challenges faced, and future of insurance companies.

NEED FOR THE STUDY:

These days IT has become a part of human life that every businesses is also relying more on it, without which no business transactions are going forward. Similarly to the insurance is also no differ from it.

The using of technology increases each segment of data management and processes. IT provides insurance agents and companies to quickly respond to the requirements/needs of the customer's needs, with the help of usage technology provides accurate information to clients regarding the transaction/issues.

Thus, the study is related to define how the information technology acting as a source in insurance sector in operating its business transactions like filling of documents, storing of bulky data, online purchase process etc.

SCOPE OF THE STUDY:

The scope of the IT in insurance sector is largely depends upon its products and quality of performings. With increased competition, service has become a significant and major issue, where customers are willing to tech-addicted and if they felt uncomfortable do not wanted to stick to one aspect with one for longer period. Thus the information technology got an predominant role in insurance sector to full fill the needs of the customer in a simplified manner. Thus, the study is related to the use of information technology importance in insurance.

LIMITATIONS OF THE STUDY:

1. The study is mainly subjected to the urban population only.
2. Some part of the data is adopted from websites, companies' annual reports.
3. The questionnaire is subjected to 125 respondents only.
4. The suggestions are subjected to only to research but not to total companies' performance.
5. The subjected data is a partially data but not fully related to company.

RESEARCH METHODOLOGY:

It is related to primary data and secondary data which is to study about how information technology is playing an important role in life insurance companies.

Primary data:

The primary data consists of questionnaire, responses obtained from different kind of age groups from Hyderabad area.

Secondary data:

It consists of data obtained from IRDA Reports, previous articles etc.

Sample size: 125 Respondents

The sample size of questionnaire is subjected to 125 respondents, questions are related to know how the information technology is influencing insurance company.

Source of data:

The data presented on tables and graphs are obtained from primary data i.e. Questionnaire and IRDA report.

REVIEW OF LITERATURE:

In LIB Literature Review is very important and covers different areas of fields. The following study concludes a brief summary of various areas of life insurance.

Venkateshvara Rao. T (2004) to the Global Conference of Actuaries on "Choice Distribution Channels in India." The paper focuses on the importance and distribution of life insurance, which no longer requires mediation.

Sinha and Tapan reported for the year (2005) about "Indian Insurance Industry: and Their Problems and Opportunities" that existing companies in our region receive a premium of up to 80%, mainly due to life-related products.

Rohit and Manjeet Singh's spoke about "Prospects and IR After the Improvement Period of the Indian Insurance Industry" (2008), a way to increase the technical and greater opportunities of the future insurance state, improving the competitiveness of businesses dependent on increasing their policies and efforts to increase new business opportunities, especially in rural India.

K Naga Raja Rao (2010) spoke "the challenges of premium life insurance planning and design needs in design and design structure in India" by analyzing the challenges facing companies, the distribution of advertising and life insurance for N purposes, suggesting that companies should pay more attention to the rural market to determine the needs of all segments of their customers.

Upadhyay and Badani (2011) states the growth of the life insurance industry shows the importance of creating and recognizing the importance of factors, the main purpose of the study is to identify the factors that create competence for customers in life insurance activities in India, but also explain the importance of helping technology to meet workers and customer satisfaction.

BENEFITS

Insurance helps not only individuals/singles, organizations and community benefits in different ways, but also ordinary people, here are some of the main benefits of insurance.

1. Payment of losses for goods / life.
2. It helps in addition for sort and manage cash flows and risks, as well as helps a lot in the payment of losses.
3. Complexity problems can be used to create and resolve, legal requirements.
4. Help create and support risk management activities.
5. It will also provide assistance and assistance in the event of credit risks to the insured person.
6. It can act as an investment fund, making it available for a premium
7. Brings and reduces the social burden.

NEED FOR IT - INDIAN INSURANCE MARKET.

In India, the insurance industry was founded more than 150 years ago.

The **Ist phase** of the insurance industry is a old phased stage of development, completed or occurred before the nationalization of general and life insurance companies in 1950 and 1970, with more than 200 life insurance companies in India. They are all owned by companies, and 1-state general insured has some restrictions, and various foreign-eyed companies with different branches in India.

Unlike the **IInd stage**, the entire territory is treated as a monopoly of the state. Then, in the phase, a no of new private sector players competed with public sector insurers in India. With the introduction of technology, huge Amount of changes have been taken place throughout the insurance industry, and it has become a state monopoly.

In the **IIIrd phase** of the insurance period, global mind various customers wise today, specially in a the running highly competitive world. Companies must create different bit of rules, rules and strategies to address different effective customer segments.

With kind of different fields of internet of things been available, thus websites on the Internet and direct access to product or policy information of those required companies, better and more important growth aspects and development methods are needed to be designed and provide customers with accessing to real-time experience.

TYPE OF TECHNOLOGY USING IN INSURANCE SECTOR

- 1] Online Web Services
- 2] Customer, sales services - CRM Solutions
- 3] Automatic of sales and establishment of new businesses
- 4] 2.o web services and Social-Networking Technologies
- 5] New Product Development and their Configuration Solutions
- 6] Customer data/Info and Management of Solutions
- 7] Portal Technologies, Internet of things
- 8] Modern Devices/Technologies

EFFECTIVE BREAK THROUGH FACTORS FOR TECHNOLOGY

Including/involvement in companies by end users

It is recommended that customers technically invest in all projections and help you come up with the best results to understand the needs of end customers.

Promoting a high potential level of knowledge about corporate sponsorship

This is the complex aspect of the management side If resources are available, the project will be supported as an important factor and the implementation takes place.

Recruitment

Active and qualified staff-level service requires a systematic step within the organization or for external suppliers or consultants, which is an appropriate execution and implementation.

Buy IT tools that best meet customer needs

As mentioned above, different technical tools for different users require different sets. It is important to consider the user requirements to select the full front end of the tool.

Education and training if necessary

Learning means electronic explaining end users by providing information that should be used strategically to draw tools to achieve existing values defined by the system.

THE IMPACT OF IT ON THE INSURANCE INDUSTRY

IT has a evolved a huge impact on the insurance industry

Quality of products:

A few years back, the LIC premiums would have to been deposited in the home branch itself where the policy came from or issued. It was hard work for people with translation work. But now it is easy to automate all the information, and so the premium can also be deposited at any branch.

Communication:

Keeping an intentions or eyes on your clients or customers is an important part of every job. The value of using Direct Mails is very high. The situation with the same print and electronic media. Sending these information via email are the probably the easiest and fast source of communication.

E-policies

Buying a policy online today has also become a reality. Customers can make quick decisions by using comparisons through their products on websites. Online policy is available because intermediaries are not involved, so it also reduces the cost of the policy.

Premium payments:

Prior to the introduction of automation in the insurance industry, insurance premiums are deposited only in branches either in terms of checks, projects or cash. Now, all payments are usually made using bank provided debit or credit cards, which make it easier for customers every month.

Tax return:

Premiums paid on the life insurance assessment in the tax year are eligible for tax exemption under Article 80C. Now anyone can collect prints directly by visiting the Internet portal.

Automatic provision of numb/non-medical policies:

Initially, the form of the offer is considered by insurers, after which the often contract changes. These recommendations are considered a general risk policy and then have to follow insured medical testing, so manually identifying and providing such policies can be a time-consuming process.

SOME OF THE MAJOR AREAS WHICH ARE MAKING USE OF IT IN INSURANCE INDUSTRY

Today **Creating new leads** with Managing of customer information is very easy with the help of insurance agents who know a lot about technology create a new website with helpful blogs, recommendations and tips for agents,

First, the client has asked for the policy required to travel much less/tons of documents, but now instead of doing documents, computer consultants insist sending help/customer information, but also provides and evaluations to store customer information in the database.

Mailing of lists to focus on new customers

Email marketing is not a backup concept in this industry. Broker builds a healthy and continuous relationship with email agents and consultants. The email list allows agents to promote their insurance policies and services to their customers.

Softwares and social media platforms

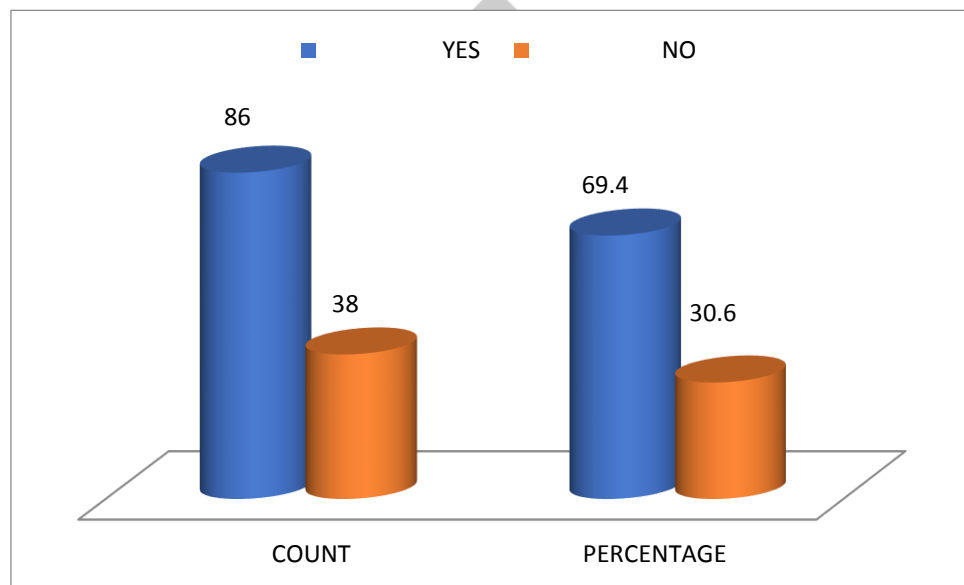
Insurance consultants can also support customers and build strong and healthy and loyal relationships with them through social media platforms such as Facebook, LinkedIn and Twitter.

DATA ANALYSIS AND INTERPRETATION

Table 1. Awareness of online insurance

AWARENESSS	COUNT	PERCENTAGE
YES	86	69.4
NO	38	30.6
TOTAL	125	100

Figure 1. Graphical representation of awareness of online insurance



Interpretation:

From the above graph we can observe that only 86 out of 125 Respondents are aware of online insurance and whereas remaining 38 people are not aware of online insurance. The companies must focus more on providing and increasing the productivity through online by implementing various techniques which attracts their customers.

Figure 2. Graphical representation of no of policies issued in 2018-19 and claim settlement percentage

IRDA Claim Settlement Ratio 2018-19 (Data from IRDA Annual Report 2018-19) (www.basunivesh.com)							
Sl No.	Company	Total claims (Start		Claim Settlement Ratio		Claims Rejected	
		No. Of Policies	Benefit Amnt in Cr.	Claim Settlement as % of Policies	Claim Settlement as % of Benefit Amnt in Cr.	Claim Rejection as a % of Policies	Claim Rejection as a % of Benefit Amnt in Cr.
1	LIC	750950	13503.2	97.79%	95.32%	0.43%	1.43%
2	Aditya Birla Sunlife	5260	306.9	97.15%	90.07%	2.40%	6.73%
3	Aegon	507	79.18	96.45%	95.59%	3.55%	4.41%
4	Aviva	938	93.29	96.06%	95.05%	2.13%	2.57%
5	Bajaj Allianz	12767	390.49	95.01%	89.38%	3.49%	8.70%
6	Bharti Axa	1065	49.16	97.28%	95.60%	2.07%	2.33%
7	Canara HSBC OBC	1006	83.42	94.04%	88.81%	5.86%	10.24%
8	DHFL Pramerica	656	29.73	96.80%	87.99%	2.90%	11.01%
9	Edelweiss Tokio	239	14.21	95.82%	94.42%	4.18%	5.58%
10	Exide	3335	85.01	97.03%	89.48%	2.97%	10.52%
11	Future Generali	1157	40.31	95.16%	87.25%	4.15%	10.63%
12	HDFC Life	12946	627.72	99.04%	91.97%	0.52%	5.34%
13	ICICI Pru Life	10826	893.93	98.58%	92.47%	1.18%	5.77%
14	IDBI Federal	1306	57.15	95.79%	92.77%	3.60%	4.56%
15	India First	2242	89.84	92.82%	83.43%	6.42%	14.58%
16	Kotak Mahindra	3038	148.42	97.40%	92.15%	2.21%	5.10%
17	Max Life	15087	479.46	98.74%	94.33%	1.24%	5.34%
18	PNB Metlife	4170	227.56	96.21%	89.62%	3.76%	10.37%
19	Reliance Nippon	8371	164.97	97.71%	93.64%	2.25%	5.81%
20	Sahara Life	681	5.88	90.16%	87.89%	5.73%	8.04%
21	SBI Life	19902	763.73	95.03%	90.21%	4.47%	8.69%
22	Shriram Life	2830	87.92	85.30%	75.16%	11.80%	17.07%
23	Star Union	1258	51.33	96.74%	92.07%	2.78%	7.22%
24	Tata AIA	2700	150.72	99.07%	96.12%	0.93%	3.88%

Note:-Green-Above 95%, Yellow-90% to below 95% and Red-Below 90%

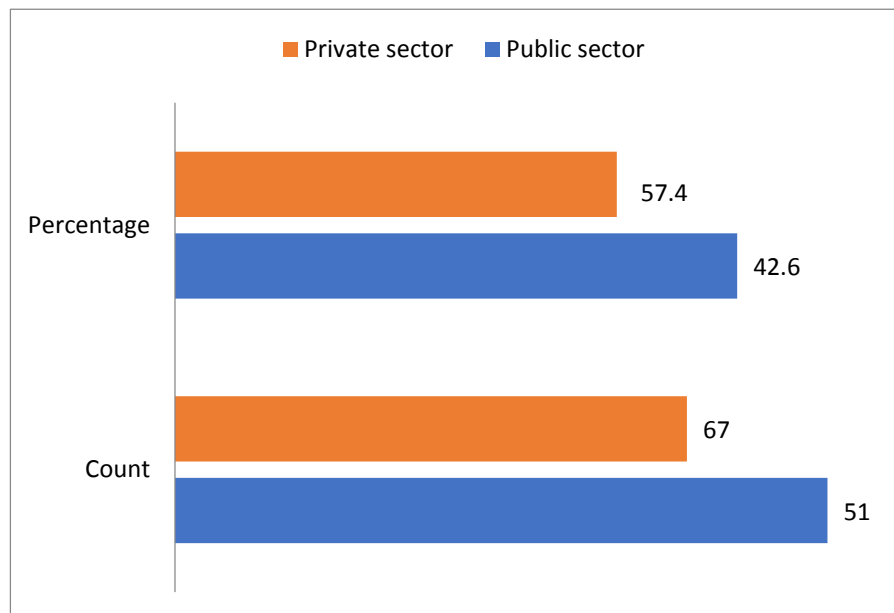
Interpretation:

The above figure represents about the no of policies issued by different companies and settlement percentages given by them. among the 24 insurers TATA AIA is having highest rating 99.07% later HDFC company is providing 99.04% in claiming ratio in providing benefits to organisation as well as to their customers.

Table 3. Knowing Category of company towards advanced equipment

Category of company	Count	Percentage
Public sector	51	42.6
Private sector	67	57.4

Figure 3. Graphical representation of Category of company towards usage of advanced equipment

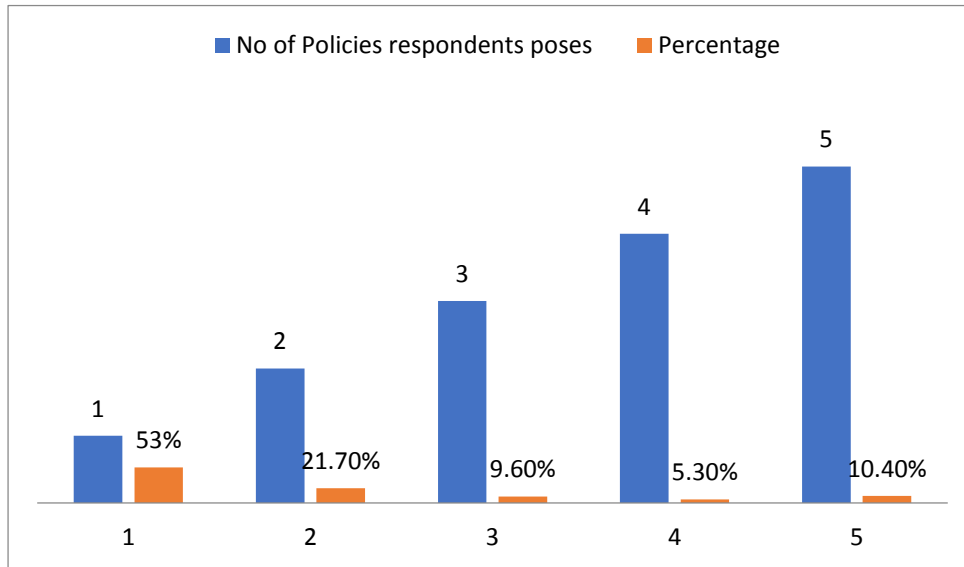
**Interpretation:**

From the above graph we can observe that around 58 percentage of respondents are feeling private sector are far above than public sector in terms of availability and using of advanced technology, whereas only 42 percent of respondents are feeling public sector is mostly advanced.

Table 4. Policies respondents posses

No of Policies respondents poses	Percentage
1	53%
2	21.70%
3	9.60%
4	5.30%
5	10.40%

Figure 4. Graphical representation no of Policies respondents' posses

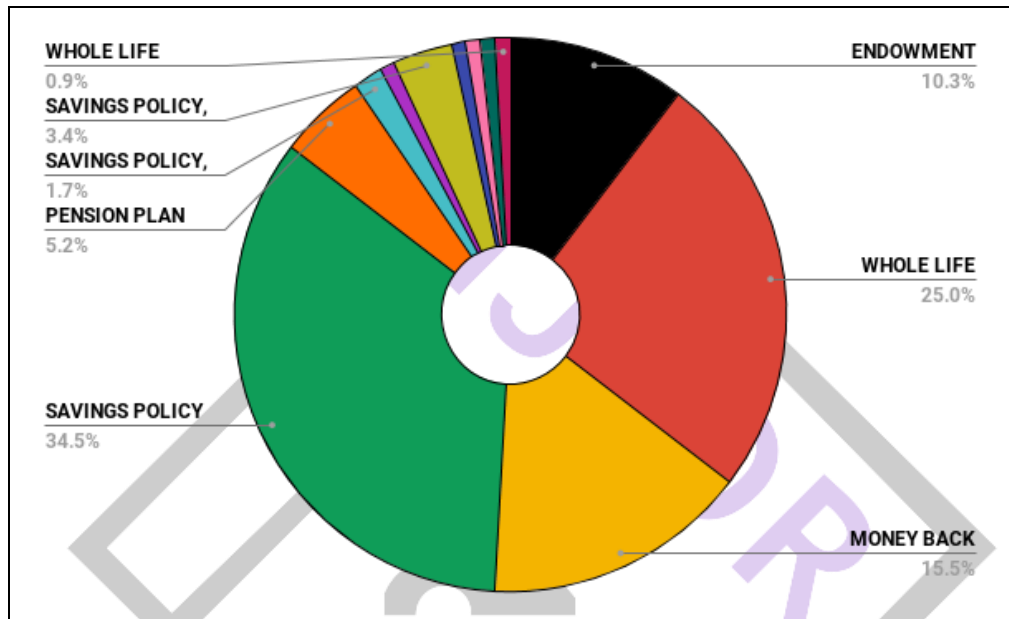
**Interpretation:**

From the above graph 53 percent of respondents are possessing 1 policy and 21.7 percent of respondents have possess 2 policies whereas 9.6 percent of respondents have taken 3 policies and only 5 percent of respondents have taken 4 policies and 10 percent of respondents of taken above 5 policies.

Table 5. Kind of policy

KIND OF A POLICY	PERCENTAGE
Savings policy	42.20%
Whole life insurance policy	31%
Endowment policy	16.40%
Money back policy	19.80%
Pension plan policy	12.10%

Figure 5. Graphical representation of Kind of policy possessed by respondents



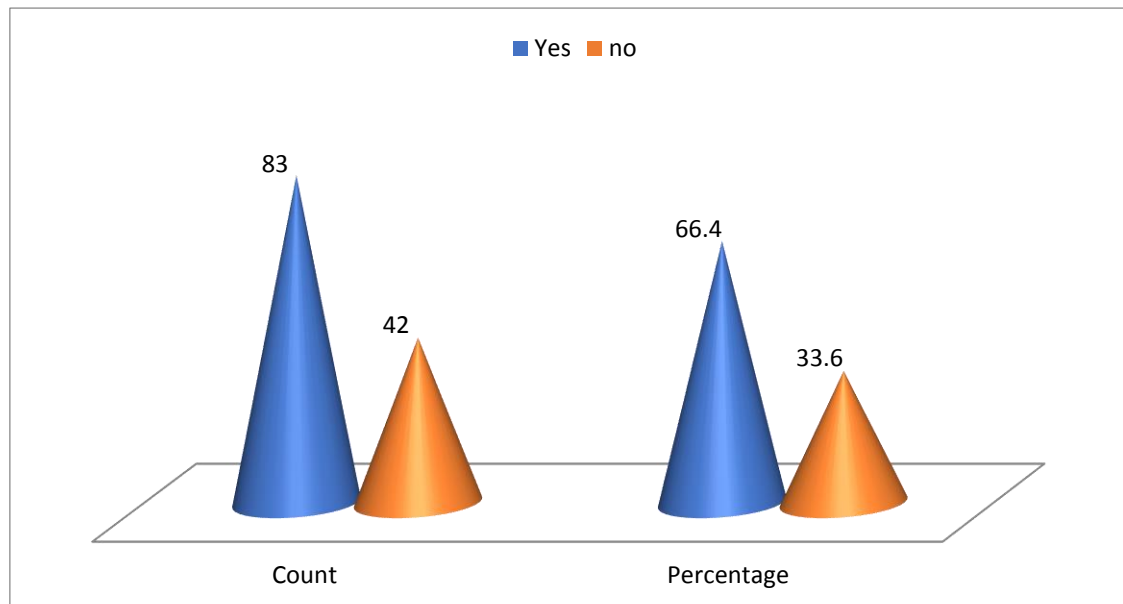
Interpretation:

From the above graph we could observe that the more no of respondents have given their first priority in taking life insurance as a savings option ie. 34.5% have choosen for savings policy and whole life insurance (25) occupies 2nd place. the least 0.9% respondents have choosen has whole life insurance and savings policy.

Table 6. Company website

Company website	Count	Percentage
Yes	83	66.4
No	42	33.6

Figure 6. Graphical representation of respondents access to Company website



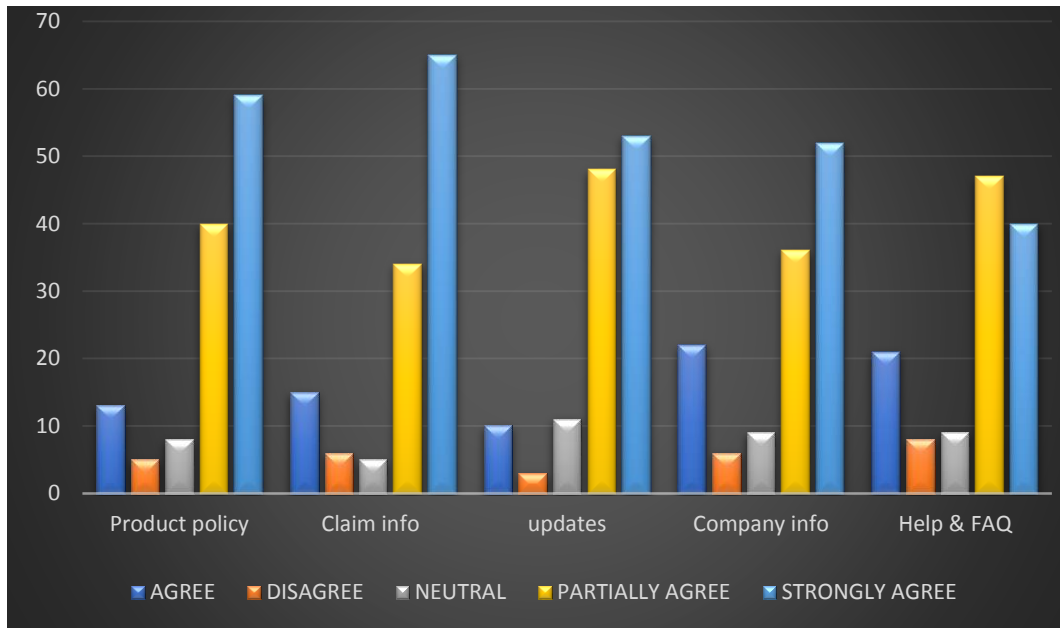
Interpretation:

From the above data we can observe that 66 percent of respondents have visited the companies website and only 33 percent have not visited the company website, thus the company needs to focus on encouraging their customers in order to using of company website.

Table 7. Data available on website is appropriate and helpful

Options	Product policy	Claim info	Updates	Company info	Help & FAQ
AGREE	13	15	10	22	21
DISAGREE	5	6	3	6	8
NEUTRAL	8	5	11	9	9
PARTIALLY AGREE	40	34	48	36	47
STRONGLY AGREE	59	65	53	52	40
Grand Total	125	125	125	125	125

Figure 7: Graphical representation of data available on website is appropriate and helpful



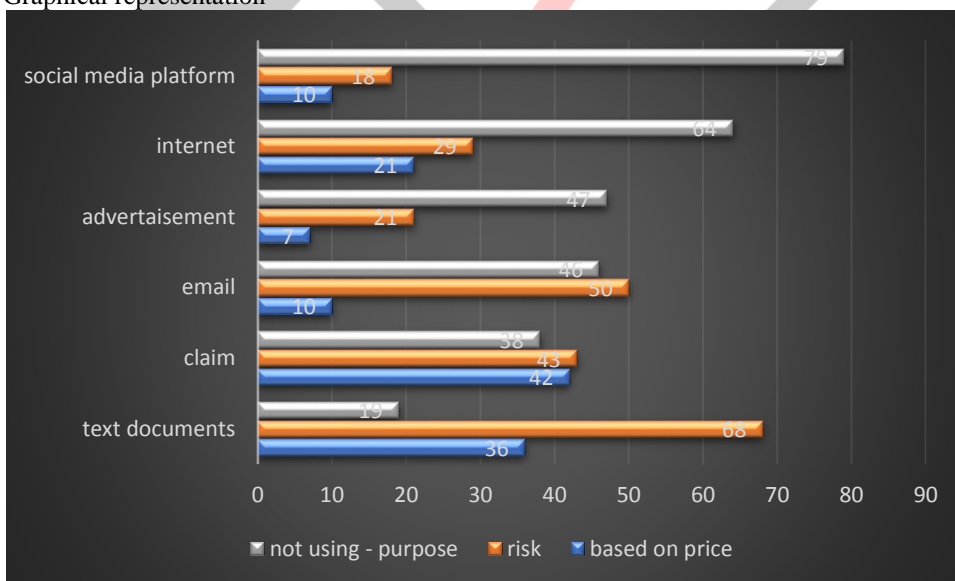
Interpretation

The above graph represents the details of data related to data provided web sites are being helpful in providing policy details, online payment and claiming process, updates and notifications, user interface, company details etc. more no of respondents are feeling the data is accurate in providing and is helpful to manage easily

Table 8: information flow of big data sources, usage

Information based on	Price	Risk	No purpose
Text documents	36	68	19
Claims	42	43	38
Email	10	50	46
Advertisement	7	21	47
Internet	21	29	64
Social media	10	18	79

Figure 8. Graphical representation



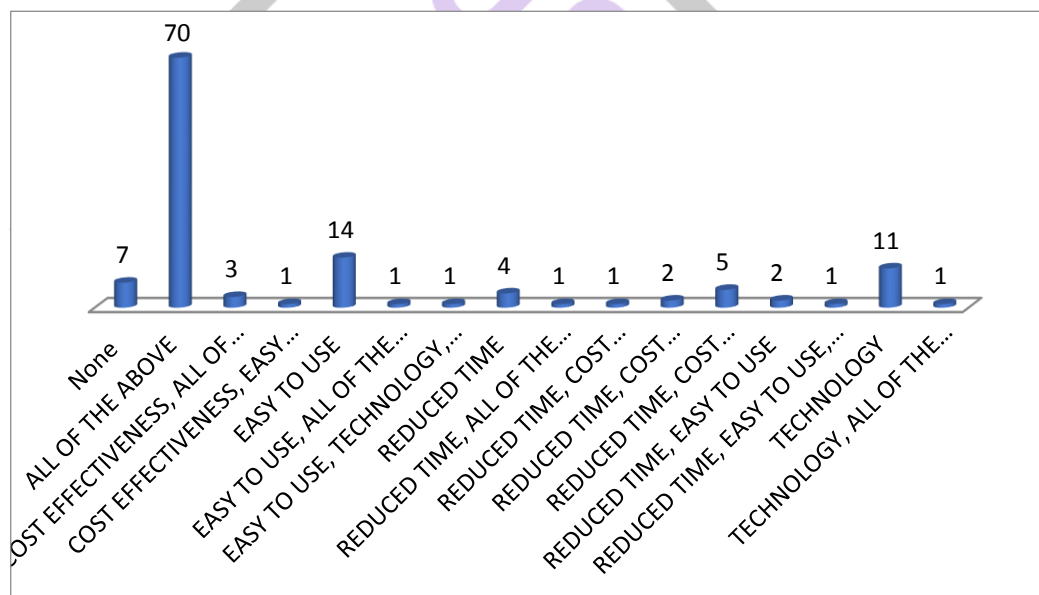
Interpretation:

The above graph explains how the flow of big data available are helpful and used for insurance business most of the data produced from the social media is not used upto the mark this is because of the inefficiency of data provided by the viewers

Table 9. Factors promoting to use new techniques in insurance business.

WHICH FACTORS PROMOTES YOU TO USE THE NEW TECHNIQUES IN INSURANCE	COUNTA of NAME
None	7
ALL OF THE ABOVE	70
COST EFFECTIVENESS, ALL OF THE ABOVE	3
COST EFFECTIVENESS, EASY TO USE	1
EASY TO USE	14
EASY TO USE, ALL OF THE ABOVE	1
EASY TO USE, TECHNOLOGY, ALL OF THE ABOVE	1
REDUCED TIME	4
REDUCED TIME, ALL OF THE ABOVE	1
REDUCED TIME, COST EFFECTIVENESS	1
REDUCED TIME, COST EFFECTIVENESS, EASY TO USE	2
REDUCED TIME, COST EFFECTIVENESS, EASY TO USE, TECHNOLOGY, ALL OF THE ABOVE	5
REDUCED TIME, EASY TO USE	2
REDUCED TIME, EASY TO USE, TECHNOLOGY	1
TECHNOLOGY	11
TECHNOLOGY, ALL OF THE ABOVE	1

Figure 9. Graphical representation of factors promoting New techniques in insurance business



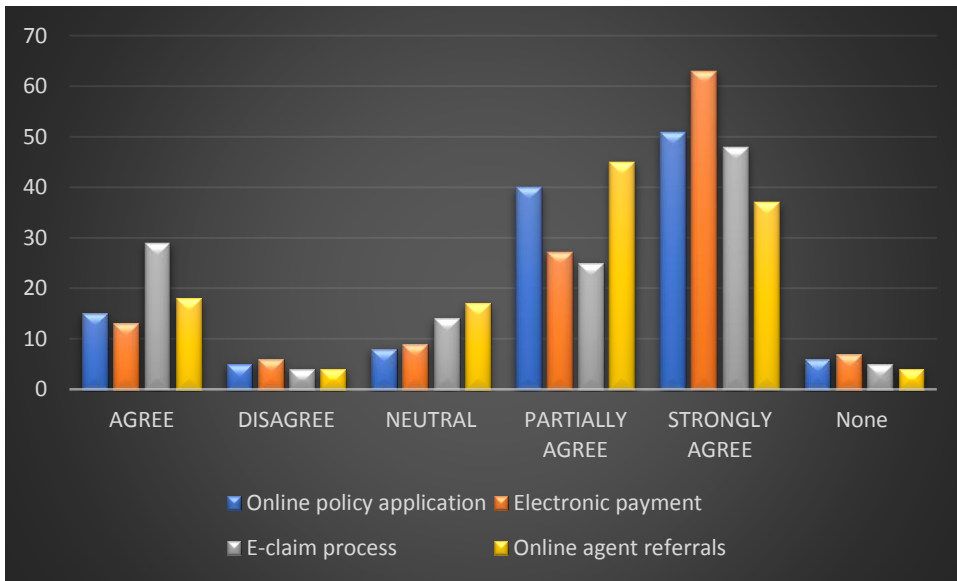
Interpretation:

From the above graph we observe that 70 respondents are feeling all the four attributes are making to use new techniques in insurance business and 7 respondents have not given any opinion towards New techniques in insurance.

Table 10. Technology helps in fixing the problems

Options	Online policy application	Electronic payment	E-claim process	Online agent referrals
AGREE	15	13	29	18
DISAGREE	5	6	4	4
NEUTRAL	8	9	14	17
PARTIALLY AGREE	40	27	25	45
STRONGLY AGREE	51	63	48	37
None	6	7	5	4

Figure 10: Graphical representation of technology helps in fixing the problems



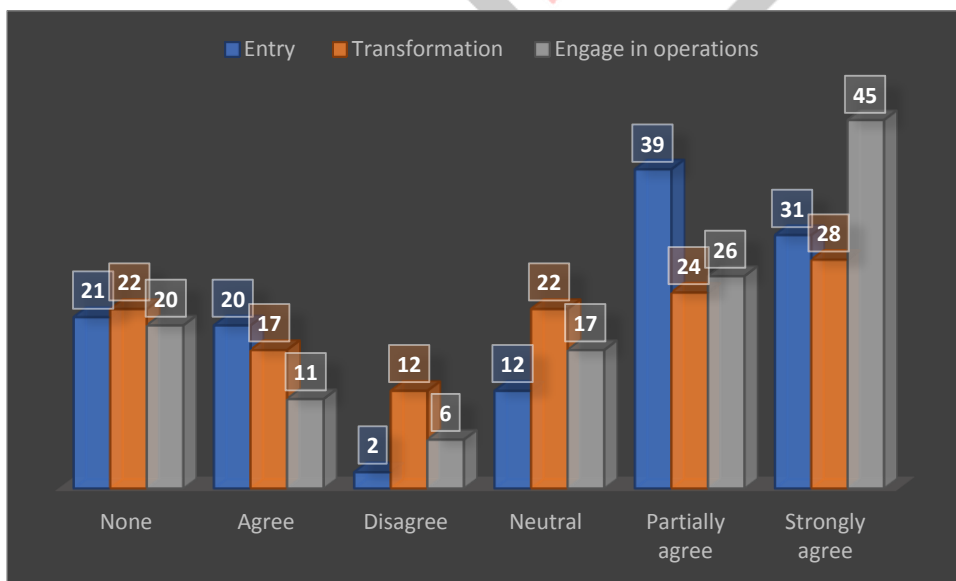
Interpretation:

The above data explains about the importance of technology in providing the solutions to solve problems related to queries of online applications, electronic claiming process and online agent services. The more no of respondents are feeling good and strongly agreed that technology helps in solving problems.

Table 11: DOES IT HELPS IN INTEGRATING THE INSURANCE BUSINESS

Options	Entry	Transformation	Engage in operations
None	21	22	20
Agree	20	17	11
Disagree	2	12	6
Neutral	12	22	17
Partially agree	39	24	26
Strongly agree	31	28	45

Figure 11: Graphical representation of IT integration in insurance business



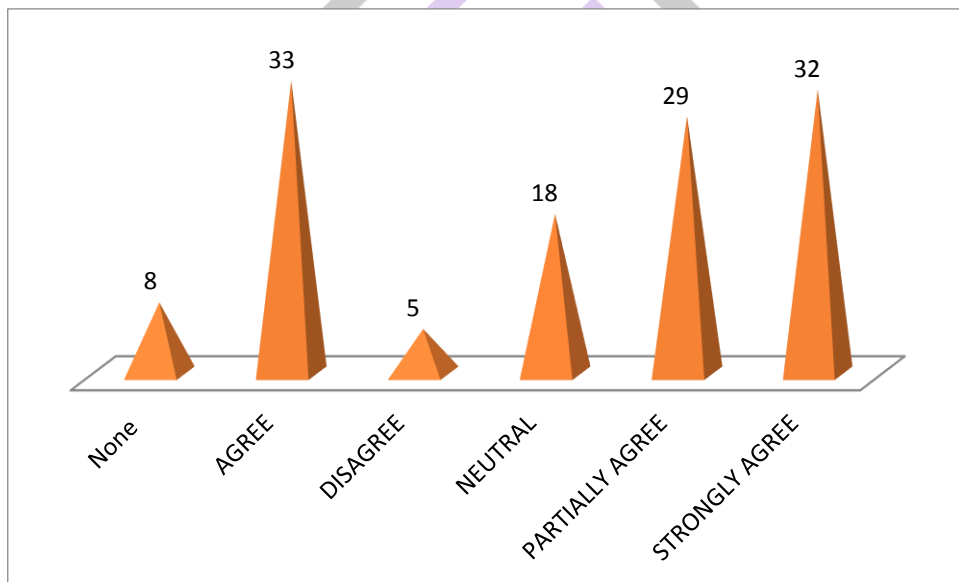
Interpretation

The above graph explains that most of the respondents are feeling and agreed that information technology integration in business operations are highly rated in transactions related to entry, transmission of policies that integrating in smooth operational of business operations

Table 12. Is the data is secured through technology

DO U FEEL THAT THE DATA IS SECURED THROUGH TECHNOLOGY	COUNTA of NAME
None	8
AGREE	33
DISAGREE	5
NEUTRAL	18
PARTIALLY AGREE	29
STRONGLY AGREE	32
Grand Total	125

Figure 12. Graphical representation Is the data is secured through technology



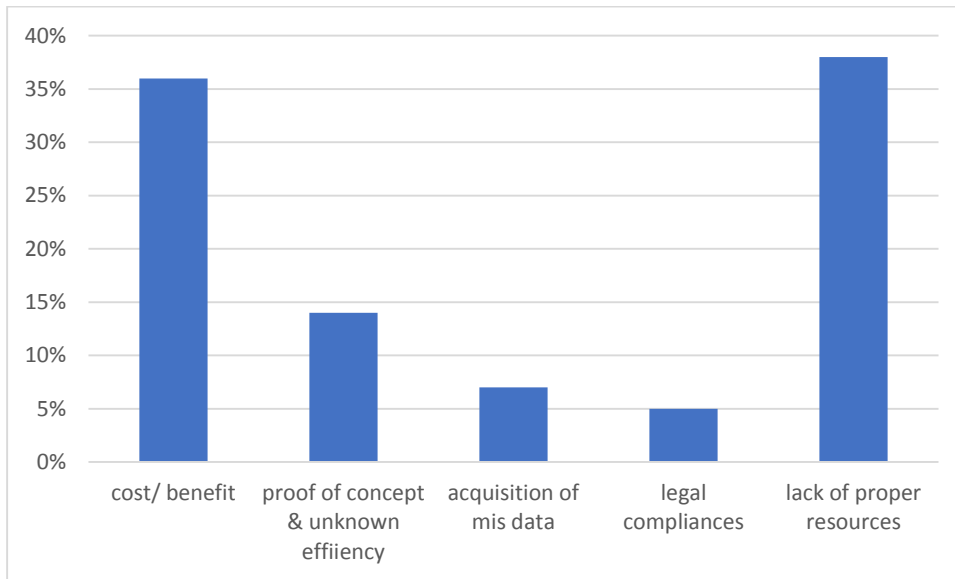
Interpretation:

From The above data we could observe that 61 out of 125 respondents are feeling that the data is secured through technology but only 5 respondents are feeling that the data is in secured.

Table 13: challenges in detecting frauds

Cost/ benefits	36%
Unknown efficiencies	14%
Acquisitions of data	7%
Lack of compliance issues	5%
Lack of it resources	38%

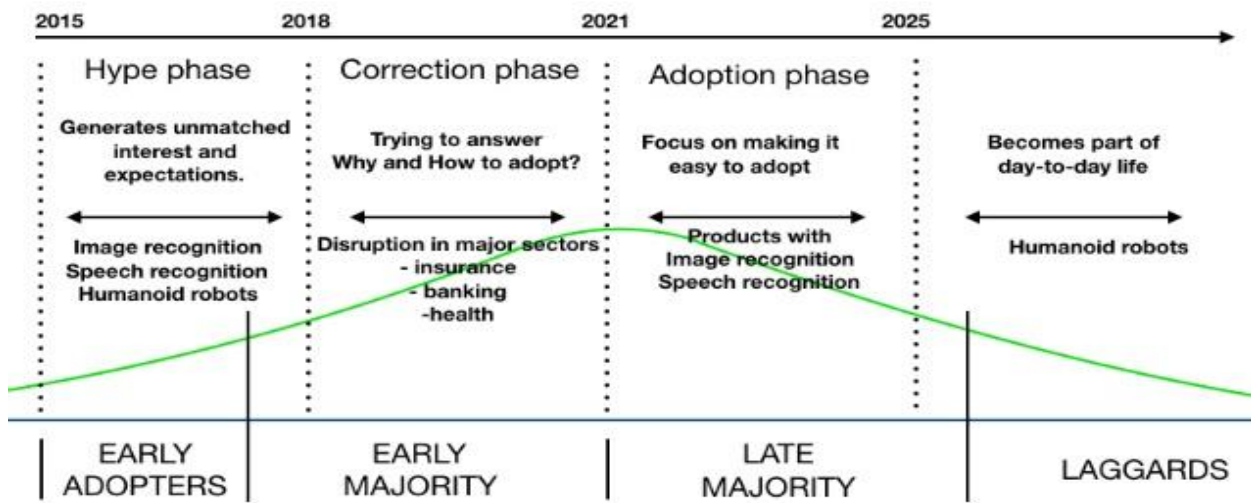
Figure 13: graphical representation of challenges in detecting frauds

**Interpretation:**

From the above graph we can see that challenges in insurance sector is given first priority to lack of proper technology and cost/ Benefits are occupies 2nd position disclosing of an efficiency of proof as data is given priority the companies must look forward in engaging this problems in dealing smooth operations

Figure 14: future of life insurance

Technology adoption

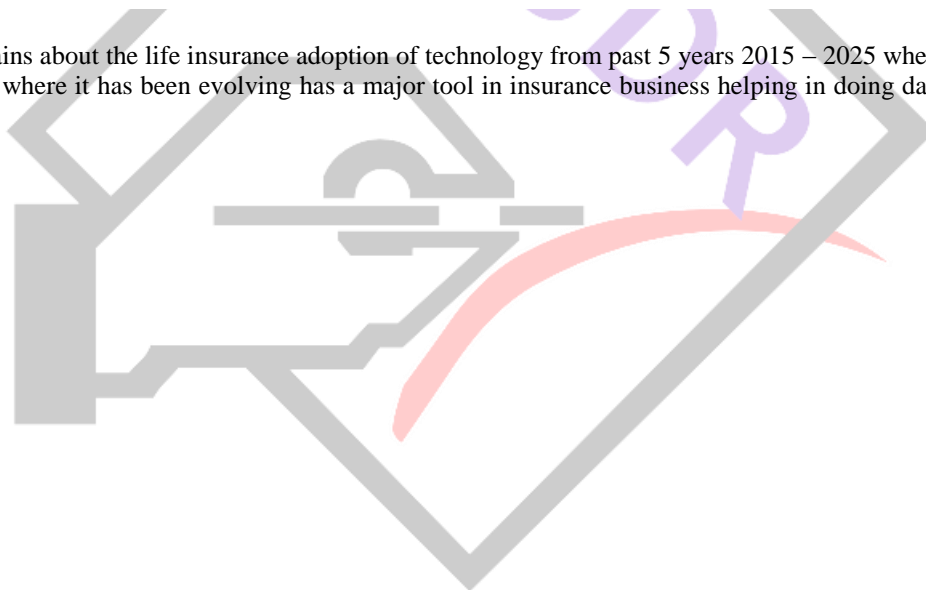


Full article: <https://www.linkedin.com/pulse/crossing-chasm-stop-identifying-cats-start-creating-value-mitra/>

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Interpretation

The above data explains about the life insurance adoption of technology from past 5 years 2015 – 2025 where the technology goes into different phases where it has been evolving has a major tool in insurance business helping in doing day to day part of life in human life



CHAPTER 6 FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

- only 30.6 are not aware of online insurance as few people are belongs to rural areas
- From the study, 82.9 percent respondents have been insured only 17 percent have not insured
- According to the respondents (57.3%) private sector is far ahead in terms of technology used in serving the customers, and only 42.7 are public sector
- The large no of respondents (45) have been insured in LIC of India where as SBI occupies 2nd place with 21 respondents and 17 from Shri ram life insurance company
- From the data more no of respondents (53%) have taken 1 insurance policy and 21 percent have taken 2 policies, 3- 9.6 percent and only 10 percent respondents have taken more than 4 policies
- The study finds that more no of respondents (49) have been focusing on savings policies with 42.2% and whole life policy have taken by 36, endowment – 19, money back policy – 23, and pension plan policy have taken by 14 persons respectively
- The study states that 66 percent pf respondents have visited company website
- The study also states that 66% of respondents are feeling good with the kind of information available on websites like updates, policy details, settlement process, users help etc
- The large no of respondents has felt that technology is helps in fixing the problems raised by different sources like online policy, online payment, claim settlements agent referrals etc
- The study states that around 82 percent of respondents have feeling with the kind of promotion tools like (reduced time, cost, easy to use, technology) helps in better service
- More no of respondents have looking forward on the service provided by the companies have given value most and only 1 percent of customers have given priority to location
- The explains that 27.4% have strongly agreeing that data is secured through technology and 24% partially agreed and 28, 15.4% have given agreed and neutral respectively
- The study concludes that 66.4% of respondents are feeling that technology and manual need to be used Simultaneously rather than focusing on one either technology or manual.
- The customers of LIC are feeling more satisfied and secured and willing to take policies.

SUGGESTIONS

- The insurance companies should educate people about the importance of insurance and different policies and benefits of the policies.
- The companies also need to focus on Advertisements, print media, banners etc because most of the people don't know about the insurance.
- Awareness in rural areas needs to be made more focused
- The insurance providers need to create brand image of their company in the mind set of customers
- The premiums of the policy must be made reasonable within the budget of a common man and the companies must focus on providing flexible payment options.
- The companies must provide 100% claim settlement to the customers
- The companies need to provide complete product details on their websites.

CONCLUSION

To observe the interrelation between the introduction of advance technology namely information technology in LIC and thus the entry of the private insurance companies within the insurance market. After the liberalization, nowadays along with only one public insurer named LIC there exist sort of personal insurance companies within the insurance market and these private insurance companies adopting several market strategies so on grow their market share through satisfying the patrons. Current market scenario has dramatically changed after the introduction of several advance technologies like information technology. Realizing the alarming situation of the market, LIC decided to implement the foremost advance information technology not only to regain its lost market share that was declined due to the entry of non-public insurance companies but also to satisfy its own customers by providing better service through information technology enabled convenient services. There exists huge market competition in Indian insurance sector. Under the circumstances, information technology is additionally the key driver for the LIC to compete with the private insurance companies for maintaining its own existence likewise on grow within the longer term.

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