

## Insurance is the Subject matter of Solicitation.

If you visit any website related to **insurance**, be it **Health Insurance**, **Life Insurance** or **Car Insurance**, you would notice somewhere on almost every page a very fine print stating "**Insurance is the subject matter of Solicitation**". It is common term used almost everywhere everytime, however what does the phrase really mean?

For anyone who is familiar with "**Insurance is the subject matter of Solicitation**" we are sure the thought would have crossed in the mind on purpose and intention of displaying this rather legal or statutory looking phrase. Every Insurance company's advertisement has the disclaimer "**Insurance is a Subject Matter of Solicitation**" but none actually provide the reason or objective "Insurance is the subject matter of Solicitation" serves.

### What does it mean by stating "Insurance is the Subject Matter of Solicitation"

Let's look at the meaning of the word **Solicit**

#### From Google.com

so-lic-it/s??lisit/Verb

1. Ask for or try to obtain (something) from someone.
2. Ask (someone) for something: "he solicited the critic's opinion".

Thus in simple terms - **solicitation** means "**ask for**". In simple terms it is not a product that is to be **SOLD**, instead it is to be asked for by the user looking at his risk and customizing it as per his / her requirement.

Insurance has to be requested or asked by the customer and not sold. As a basic requirement, it has to be willingly accepted and solicited and not to be sold.

Ideally as a customer the responsibility remains with you in understanding the insurance needs and then approaching for an insurance policy.

According to Insurance Companies, each and every insurance policy is providing you insurance against a risk, defined by you and based on your request/solicitation.

### Relevance in India - Insurance is a Subject Matter of Solicitation

There is no definite guidelines issued by IRDA with regards to Insurance and this phrase in particular. So even if Insurance is a subject matter of solicitation, the policies are often pushed with the intention of increasing the insurance coverage, and of course there are commissions involved - in lieu of service tendered by the advisor not only to guide you with a policy that is best suited for your current and future needs, as well as for future services like reminding you on renewal, paper work required and processing various forms should there be a need for the insured to make claims.

While Insurance still remains a subject matter of solicitation, you would not really approach a company, but rather be approached to avail various nice schemes via phone, sms, emails and lots of marketing on print and electronic media!



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And like everyone else in the industry using the phrase - we too would like to remind you, our esteemed visitor that this site too proclaims the same that "**Insurance is a subject matter of solicitation**" and we are here to assist you with your requirements and needs to fulfill your objectives related to insurance products available in the market.

**Wishing you a healthy and happy living!**

Team eMediclaim