



**ATMIYA
UNIVERSITY**

**FINANCIAL PERFORMANCE ANALYSIS OF
SELECTED INSURANCE COMPANIES IN INDIA
WITH REFERENCE TO THE ALTMAN Z SCORE
MODEL**

A
Thesis
Submitted to the
Atmiya University,
For the Degree
of

Doctor of Philosophy
in
COMMERCE

by
BHAKTI RAJENDRA RAVAL
Enrolment No.: 210481002

Under the Guidance of
DR ALPA VINODRAY JOSHI
Associate Professor, FOBC

**ATMIYA UNIVERSITY,
Yogidham Gurukul, Kalawad Road,
Rajkot-360005, Gujarat (India)
Year 2024**