**The Potential of E-Commerce in the Insurance Industry: The Road Ahead**

***Aftab Alam, Mairaj Salim, Hassan Shah***

**ABSTRACT.**

**While other industries within the financial sector have vigorously embraced the Internet to obtain sustainable competitive advantage, the insurance industry has been slow to fully adopt e-commerce. This article examines the benefits barriers as well as the success factors involved in making the transition to a Web-enabled insurance. Insurance Products suitable for E-commerce-Strategies for insurance companies as well as Emerging standards and technologies that will make possible the next generation of e-commerce in the insurance industry are discussed and presented.**