MVP Samaj's

K.R.T. Arts, B.H. Commerce and A.M. Science (KTHM) College, Nashik.

YCMOU Study Center (5404A) Nashik

Field Visit Report

Academic Year – 2025 - 2026

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- **Date of Visit: 22/04/2026**

A Field Project on

Role Of General Insurance In Business Protection From Indusland General Insurance

Submitted to
School of Commerce and Management
Yashwantrao Chavan Maharashtra Open University, Nashik

In partial fulfilment for the award of
Master of Commerce (M.Com-M117)

By: Ms Pooja Keshavram Pal
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Study Centre Code: 5404A

Under the Guidance of
Dr. G. R. Pingle

Year: 2025-26

Declaration by the Learner

I hereby declare that the field project entitled Role Of General Insurance In Business protection of Indusland General Insurance submitted by me for the Master of Commerce programme of YCMOU, Nashik is the record of work carried out by me during the period from 21 April 2026 to 24 April 2026 under the guidance of Dr. G.R. Pingle and has not formed the basis for the award of any degree or diploma in this or any other University. I further declare that the data obtained from other sources has been duly acknowledged in this field project report.

Date: 24/04/2026 **Signature of the Learner**
Place: Nashik

Certificate of the Field Project Guide

This is to certify that the work incorporated in the Field Project entitled Role Of General Insurance In Business protection from Indusland General Insurance Submitted by Miss, Pooja Keshavram Pal of the Master of Commerce programme of YCMOU, Nashik was carried out by the learner under my supervision/guidance.

Date: Research Supervisor/Guide
Place:

(Name and Signature)

CERTIFICATE OF THE STUDY CENTRE

This is to certify that the Field Project entitled **Role Of General Insurance In Business protection from Indusland General Insurance** submitted by **Miss. Pooja Keshavram pal** of the Master of Commerce programme of YCMOU, Nashik was carried out by the learner as per the University guidelines and two hard bound copies this field project report has been submitted to our study centre by the learner.

Signature of Study Centre Coordinator Seal of the Study Centre

Indusland General Insurance Co.Ltd
106-107-108,First Floor,
Space Cosmos, Ashok Stambh,
Nashik (MH) 422002

CERTIFICATE FROM THE COMPANY

This is to certify that **Ms. Pooja Keshavram Pal**
(PRN – 2507033500029139) FY (Semester –II) M.Com (M117) program of YCMOU, Nashik registered with **K.R.T. Arts, B.H. Commerce and A.M. Science (KTHM) College, Nashik. (Code-5404A)** has successfully completed the field project work entitled
" **Role of General Insurance In Business Protection of Indusland General Insurance** " in our organisation.

The involvement in this field project of the learner is highly appreciable.

We wish him/her all the best in his/her future endeavours.

Indusland General Insurance Co. Ltd.
106-107-108, First Floor,
Space Cosmos, Ashok Stambh,
NASHIK (MH) 422002

Authorized signature and stamp

Mr. Manoj Sitaram Katore
(Center Co-ordinator)

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Chapter - 1
Introduction

Chapter 1 -Introduction

Role of General Insurance In Business Protection from Indusland General Insurance

INTRODUCTION ABOUT THE STUDY AREA

1. Overview of the General Insurance Sector in India:

The General Insurance sector in India plays a vital role in the country's financial system. Unlike life insurance, general insurance covers non-life risks such as property damage, health issues, motor accidents, fire, marine losses, and other unforeseen events.
The primary objective of general insurance is to provide financial protection against uncertainties and risks.
The sector consists of both public and private companies. The regulatory authority governing this sector is the Insurance Regulatory and Development Authority of India (IRDAI), which ensures transparency, stability, and policyholder protection.

After economic liberalization, the insurance sector has witnessed rapid growth, with several private players entering the market. General insurance has become an essential risk management tool, especially for businesses, helping them safeguard against financial losses.

2. Importance of General Insurance in Business Protection:

Businesses face various types of risks during their operations. These risks may arise due to natural disasters, accidents, legal liabilities, or operational failures. General insurance plays a crucial role in protecting businesses from such uncertainties.

Key Benefits:

- **Financial Protection:** Provides compensation for losses or damages
- **Risk Transfer:** Transfers risk from the business to the insurance company
- **Business Continuity:** Helps maintain operations even after unexpected losses
- **Legal Compliance:** Certain insurance policies are mandatory by law

For example, fire insurance protects against property damage, while health insurance ensures employee well-being. Liability insurance protects businesses from legal claims.

3. Profile of IndusInd General Insurance Company Ltd:

Indusland General Insurance Company Ltd is an emerging private sector insurance company in India. It provides a wide range of insurance products designed to meet the needs of individuals as well as businesses.

Key Features:

- Wide range of products (Motor, Health, Fire, Marine Insurance)
- Customer-centric services
- Digital insurance solutions
- Efficient claim settlement process

The company focuses on delivering reliable and affordable insurance solutions. It aims to provide customized policies to meet the specific requirements of businesses and individuals.

4. Study Area – Nashik City:

Nashik is one of the major cities in Maharashtra and is known for its industrial and commercial development. It is also referred to as the "Wine Capital of India" due to its significant contribution to wine production.

Economic Importance of Nashik:

- Presence of industrial zones such as MIDC
- Strong agricultural and agro-based industries
- Growing service sector
- Rapid urbanization and infrastructure development

Due to these factors, Nashik has a large number of businesses, which increases the demand for insurance services to manage risks effectively.

5. Location of the Field Study:

The field study was conducted at the following location:

Address:

106–107–108, First Floor, Space Cosmos, Ashok Stambh, Nashik (MH) – 422002

This office is located in the central commercial area of Nashik. Ashok Stambh is a well-known business hub where several financial institutions, banks, and insurance companies operate.

6. Field Visit Experience

During the field visit, practical exposure to the functioning of the insurance company was obtained. The office environment was professional, organized, and customer-friendly.

Key Observations:

- Employees provided detailed information about insurance policies
- Use of digital tools for policy management and customer service
- Systematic and efficient claim settlement procedures
- Strong focus on customer relationship management

This visit helped in understanding the practical aspects of general insurance, complementing theoretical knowledge.

7. Scope of the Study:

The main scope of this study is to analyse the role of general insurance in business protection, particularly with reference to IndusInd General Insurance Company Ltd.

The study focuses on:

- Types of insurance policies available for businesses
- Risk coverage provided by general insurance
- Claim settlement procedures
- Level of customer awareness
- Impact of insurance services on business protection

8. Need for the Study:

In today's competitive and uncertain business environment, risk management has become essential. Many small and medium enterprises do not fully understand the importance of insurance, which exposes them to significant financial risks.

This study aims to:

- Create awareness about general insurance
- Highlight its importance in business protection
- Provide practical insights into insurance operations

Chapter – 2 Review of the Literature

Chapter – 2
Review of the Literature

REVIEW OF LITERATURE

The review of literature is an important part of any research study as it provides the theoretical background and understanding of the selected topic. In the present study, which focuses on the role of general insurance in business protection with reference to Indusland General Insurance Co. Ltd., various books, research papers, and reports have been reviewed to understand the concept, importance, and functioning of general insurance in the business environment.

1. M.N. Mishra & S.B. Mishra
"Insurance Principles and Practice", S. Chand Publications, Latest Edition, New Delhi

M.N. Mishra and S.B. Mishra in their book explained the fundamental principles of insurance such as utmost good faith, insurable interest, indemnity, and subrogation. The authors highlighted that general insurance plays a crucial role in protecting businesses from unforeseen risks such as fire, theft, marine losses, and accidents. The book also explains how insurance helps in stabilizing financial losses and ensures continuity of business operations. This study is useful in understanding the theoretical foundation of general insurance.

2. Dr. P.K. Gupta
"Insurance and Risk Management", Himalaya Publishing House, Mumbai, Recent Edition

Dr. P.K. Gupta emphasized the importance of risk management in modern business. According to him, insurance is one of the most effective tools for managing risk. The book explains various types of general insurance such as fire insurance, marine insurance, motor insurance, and liability insurance. It also highlights that businesses cannot eliminate risks completely, but they can transfer risks through insurance. This work provides a clear understanding of how insurance supports business protection.

3. K.C. Mishra & G.E. Thomas
"General Insurance – Principles and Practice", Cengage Learning, Latest Edition, New Delhi

This book provides a detailed explanation of general insurance products and their application in real business scenarios. The authors discussed underwriting, claim settlement, and policy conditions in detail. They emphasized that general insurance not only protects assets but also enhances the credibility of businesses. The study is useful for understanding the operational aspects of insurance companies and their services.

4. IRDAI (Insurance Regulatory and Development Authority of India) Annual Reports, IRDAI Publications, Hyderabad, Various Years:

The reports published by IRDAI provide insights into the growth and performance of the insurance sector in India. According to these reports, the general insurance sector has shown significant growth due to increasing awareness and business expansion. The reports also highlight regulatory frameworks, customer protection measures, and claim

settlement ratios. These reports are useful in understanding the current trends and developments in the Indian insurance industry.

5. Dr. Nalini Prava Tripathy & Prabir Pal
"Insurance Theory and Practice", PHI Learning, New Delhi, Latest Edition
The authors discussed insurance as a financial service that provides security against uncertainties. They emphasized that general insurance is essential for business organizations as it protects physical and financial assets. The book also explains the role of insurance in economic development and risk distribution. This study contributes to understanding the broader economic role of insurance.

6. E. Gordon & K. Natarajan
"Insurance Principles and Practice", Himalaya Publishing House, Mumbai, Latest Edition
In this book, the authors explained various insurance concepts in a simple and practical manner. They highlighted that general insurance is a contract of indemnity that protects businesses against losses. The book also discusses claim procedures, premium calculation, and risk assessment. It provides practical knowledge that is helpful for field study and real-world understanding.

7. Research Article – "Role of Insurance in Economic Development"
Published in International Journal of Commerce and Management, Recent Year
This research article explains how insurance contributes to economic growth by reducing uncertainty and encouraging investment. The study found that businesses are more willing to take risks when they are protected by insurance. It also highlights that general insurance supports small and medium enterprises (SMEs) by providing financial security. This article is useful in linking insurance with economic and business development.

8. Company Sources – Indusland General Insurance Co. Ltd.
Official Website, Brochures, and Company Documents
The company's official materials provide detailed information about its products, services, and operations. It offers various general insurance products such as motor insurance, health insurance, fire insurance, and commercial insurance. The company focuses on customer satisfaction, digital services, and quick claim settlement. These sources are important for understanding the practical functioning of the company selected for field visit.

Summary of Literature Review
From the above studies, it is clear that general insurance plays a vital role in business protection. Various authors have highlighted that insurance helps in risk transfer, financial stability, and business continuity. It protects businesses from unexpected losses and encourages economic growth. The literature also shows that the insurance sector in India is growing rapidly with the support of regulatory authorities like IRDAI. The reviewed literature provides both theoretical and practical knowledge, which is

useful for analyzing the role of Indusland General Insurance Co. Ltd. in business protection.Conclusion

The reviewed studies indicate that general insurance plays a vital role in financial protection and economic development.

Chapter – 3 Profile of the Organization

Chapter – 3
Profile of the Organization

3.1 Introduction

In the present study, the selected organization for the field visit is Indusland General Insurance Co. Ltd.. The company operates in the general insurance sector and provides a wide range of insurance products aimed at protecting individuals as well as businesses from financial risks and uncertainties. General insurance plays a vital role in the modern economy by ensuring risk coverage and financial stability.

The branch selected for the field visit is located at Ashok Stambh, Nashik, which is a commercial hub of the city. This branch provides various insurance services to customers including motor, health, fire, and commercial insurance policies.

3.2 History and Background

The Indian insurance industry has undergone significant changes after liberalization in 1991. The entry of private companies increased competition and improved service quality. Regulatory authority such as Insurance Regulatory and Development Authority of India (IRDAI) plays an important role in controlling and monitoring insurance companies.

The selected branch has an important background. Initially, this branch was operating under Reliance General Insurance. However, due to business restructuring and organizational transition, it is now functioning under Indusland General Insurance Co. Ltd.

This transition reflects the dynamic nature of the insurance sector, where companies adapt to changing market conditions while continuing their services without interruption.

3.3 Vision and Mission

Vision:

To become a trusted and customer-centric insurance provider by offering innovative and reliable insurance solutions.

Mission:

- To provide financial protection against risks
- To ensure customer satisfaction through quality service
- To adopt modern technology for efficient operations
- To build long-term relationships with clients

3.4 Organizational Structure

The organizational structure of the company is systematic and hierarchical. It ensures smooth functioning of operations.

Key Levels:

- Branch Manager
- Sales Managers / Advisors
- Underwriting Department
- Claims Department
- Customer Service Executives

Each department plays a specific role in delivering insurance services effectively.

3.5 Products and Services

The company offers a wide range of general insurance products:

1. Motor Insurance

Provides coverage against accidents, theft, and damages to vehicles.

2. Health Insurance

Covers medical expenses, hospitalization, and treatment costs.

3. Fire Insurance

Protects property against fire-related damages.

4. Marine Insurance

Covers goods transported through sea, air, or land.

5. Commercial Insurance

Provides protection to businesses against risks like property loss, liability, and operational risks.

These services help individuals and businesses to manage risks effectively.

3.6 Working Process of the Organization

The working of the company includes the following steps:

1. Policy Issuance

Customers select suitable insurance policies based on their needs.

2. Underwriting

Risk is evaluated by the company before issuing the policy.

3. Premium Collection

Customers pay a premium in exchange for coverage.

4. Claim Settlement

In case of loss, customers can file claims which are verified and settled by the company.

This process ensures smooth functioning and customer satisfaction.

3.7 Role in Business Protection

General insurance plays a significant role in protecting businesses:

Provides financial security

Helps in risk management

- Ensures business continuity
- Reduces uncertainty

Indusland General Insurance helps businesses safeguard their assets and operations through various policies.

3.8 Branch Profile (Field Visit Area)

The selected branch is located at:

Ashok Stambh, Nashik, Maharashtra.

The branch operates in a well-developed commercial area and provides services to a large number of customers including individuals and business owners.

Key Observations:

Well-organized office structure

Customer-friendly environment

Use of digital systems for policy and claim processing

Active customer interaction and support

3.9 Growth and Development

The general insurance sector in India is growing rapidly due to:

- Increasing awareness
- Rise in business activities
- Government regulations
- Digitalization
- Indusland General Insurance is also focusing on:
- Expanding its customer base
- Improving digital services
- Enhancing claim settlement efficiency

3.10 Current Position

At present, Indusland General Insurance Co. Ltd. is emerging as a competitive player in the insurance industry. The company focuses on customer satisfaction, innovation, and service quality.

The Nashik branch plays an important role in providing insurance services at the local level and contributes to the company's overall growth.

Chapter – 4 Research Methodology

Chapter – 4
Research Methodology

4.1 Introduction

Research methodology is a systematic way of collecting, analyzing, and interpreting data related to a particular study. In the present project titled "Role of General Insurance in Business Protection with reference to Indusland General Insurance Co. Ltd.", the research methodology helps in understanding how the data was collected during the field visit and how the study was conducted.

This chapter explains the selection of the study area, objectives of the field visit, sources of data, methods used for data collection, and overall research design.

4.2 Selection of Study Area

The general insurance sector was selected as the study area because it plays a vital role in providing financial protection against various risks faced by businesses and individuals. Insurance is an important tool for risk management and economic stability.

Among various insurance companies, Indusland General Insurance Co. Ltd. was selected for the field visit due to the following reasons:

- The company provides a wide range of general insurance services
- It is easily accessible for field study
- The branch is located in a commercial area at Ashok Stambh, Nashik
- The company allows interaction with staff and observation of operations

It is also important to note that the selected branch was previously operating under Reliance General Insurance, and later it was converted into Indusland General Insurance. This made the study more interesting as it provided insights into organizational transition.

4.3 Objectives of the Study

The main objectives of the study are:

- To understand the concept of general insurance
- To study the role of insurance in business protection
- To analyze the services provided by Indusland General Insurance
- To observe the working process of the insurance company
- To gain practical knowledge through field visit

4.4 Research Design

The research design adopted for this study is **descriptive in nature**. It focuses on describing the functioning, services, and role of general insurance in business protection.

The study is based on both theoretical and practical knowledge collected through field visit and secondary sources.

4.5 Sources of Data

The data collected for this study is based on two main sources:

1. Primary Data

Primary data was collected through:

- Field visit to the branch
- Interaction with company staff
- Observation of office environment and processes
- Informal discussions with employees

2. Secondary Data

Secondary data was collected from:

- Books related to insurance
- Company website and brochures
- Reports and journals
- Study materials

4.6 Methods of Data Collection

The following methods were used during the field visit:

1. Observation Method

The researcher personally visited the office and observed:

- Office setup
- Customer handling process
- Policy issuance system

2. Interview Method

Basic information was collected through interaction with staff members regarding:

- Types of insurance policies
- Claim settlement process
- Customer service

3. Document Analysis

Company brochures and documents were referred to understand products and services.

4.7 Field Visit Description

The field visit was conducted at the branch of Indusland General Insurance Co. Ltd. located at Ashok Stambh, Nashik.

During the visit:

- The office environment was professional and well-organized
- Staff members were cooperative and provided necessary information
- Different types of insurance policies were explained
- The claim process and customer handling system were observed

The visit provided practical exposure to real working conditions of an insurance company.

4.8 Efforts Taken for Field Visit

To conduct the field visit, the following efforts were made:

- Permission was taken from the company office
- Time was scheduled for the visit
- Necessary questions were prepared in advance
- Communication was done with staff members for guidance

These efforts helped in conducting the field study smoothly.

4.9 Limitations of the Study

The study has certain limitations:

- Limited time for field visit
- Some information was confidential and not shared
- Data collected is based on a single branch only
- Limited interaction with customers

Despite these limitations, the study provides useful insights into general insurance.

Chapter – 5 Data Analysis and Interpretation

Chapter – 5
Data Analysis and Interpretation

5.1 Introduction

Data analysis and interpretation is an important part of the research study. It helps in understanding the information collected during the field visit and converting it into meaningful conclusions. In the present study, data was collected from the field visit to Indusland General Insurance Co. Ltd. and through interaction with staff members.

This chapter focuses on analyzing the observations made during the visit and interpreting how general insurance contributes to business protection.

5.2 Analysis of Field Visit

During the field visit to the branch located at Ashok Stambh, Nashik, several important aspects of the insurance company were observed.

1. Office Environment

The office was well-organized and professionally managed. The staff members were cooperative and helpful. The use of computers and digital systems was observed, which made the work faster and more efficient.

Interpretation:

A well-maintained office environment improves customer satisfaction and increases the efficiency of operations.

2. Types of Insurance Services

The company provides various types of general insurance services such as:

- Motor Insurance
- Health Insurance
- Fire Insurance
- Commercial Insurance

Interpretation:

These services show that general insurance covers a wide range of risks faced by individuals and businesses, ensuring financial security.

3. Customer Handling Process

It was observed that customers were guided properly by the staff. Queries were answered clearly, and suitable policies were suggested based on customer needs.

Interpretation:

Effective customer service plays a key role in building trust and increasing the number of policyholders.

4. Policy Issuance Process

The process of issuing policies was simple and digital. Necessary documents were verified, and policies were generated quickly.

Interpretation:

Digitalization has made insurance services faster and more convenient for customers.

5. Claim Settlement Process

The claim process includes:

- Claim intimation
- Document submission
- Verification
- Approval and settlement

Interpretation:

A structured claim process ensures transparency and builds customer confidence in the company.

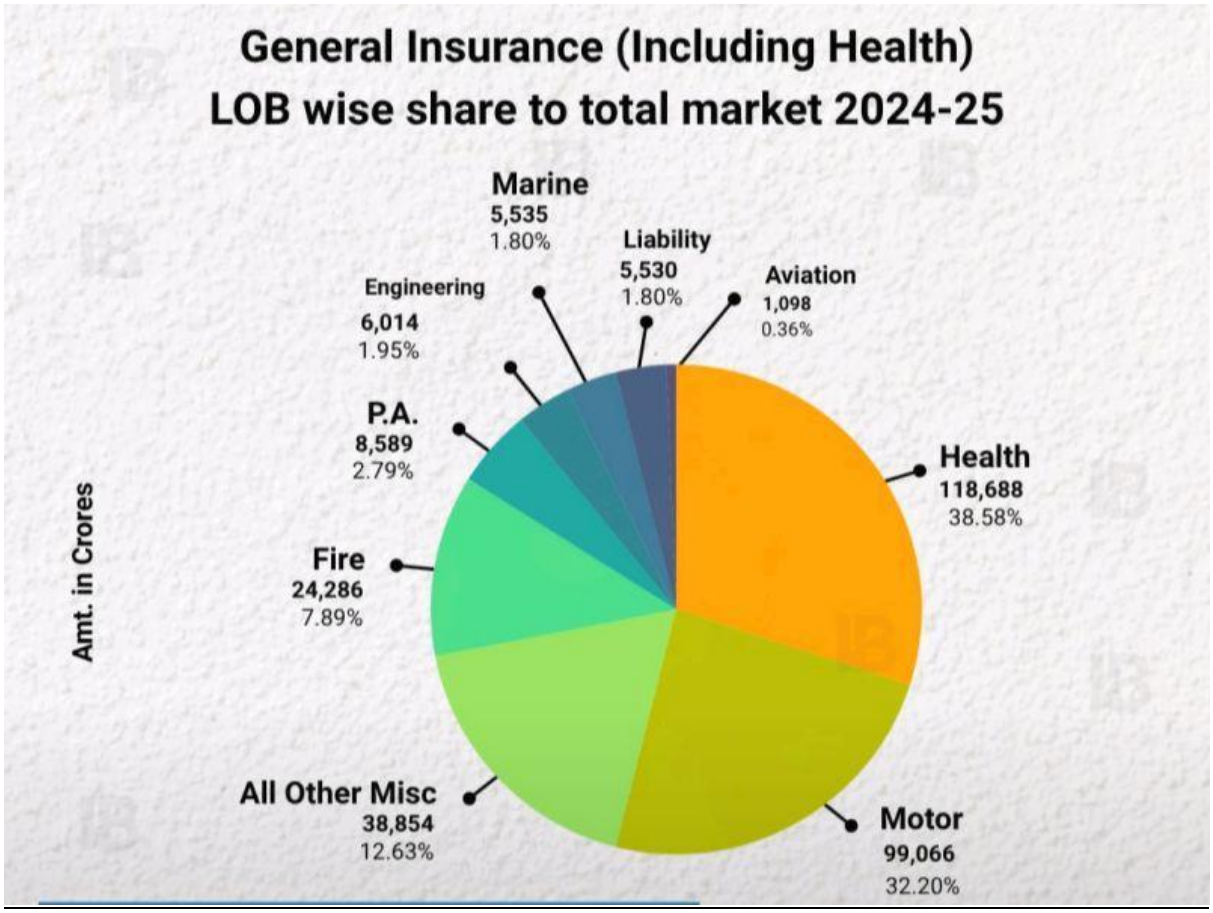
5.3 Knowledge Gained from Field Visit

The field visit provided practical knowledge which cannot be gained only from books. The following learnings were observed:

- Understanding of real working of an insurance company
- Knowledge about different insurance policies
- Awareness about claim settlement procedures
- Importance of customer service in insurance sector
- Role of insurance in business risk management

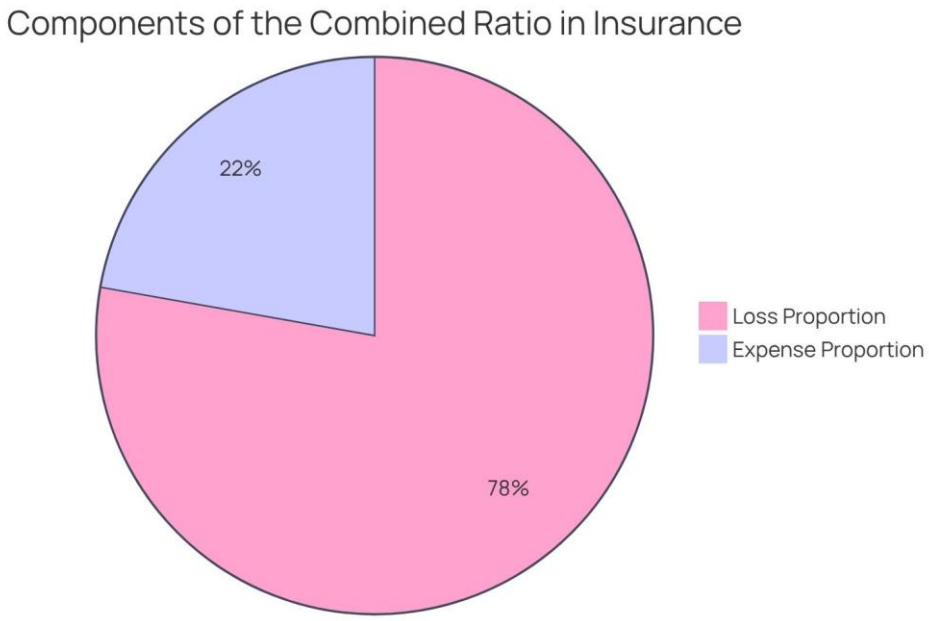
Interpretation:

The field visit helped in bridging the gap between theoretical knowledge and practical application.



Data Used For Pie Chart

Segment	Percentage
Motor Insurance	45%
Health Insurance	30%
Fire & Property Insurance	10%
Marine Insurance	5%
Other Insurance	10%



Data Used For Percentage Share Suing Pie Chart

Year	Revenue / Net Earned Premium (₹ Cr)
FY 2021	3661
FY 2022	5134
FY 2023	6022
FY 2024	6687
FY 2025	7125

5.4 Benefits of Field Visit

The visit to Indusland General Insurance Co. Ltd. provided several benefits:

1. Practical Exposure

It gave real-life experience of how insurance companies operate.

2. Skill Development

Improved communication and observation skills.

3. Better Understanding

Helped in understanding complex insurance concepts in a simple way.

4. Career Awareness

Provided insight into career opportunities in the insurance sector.

Interpretation:

Field visits are essential for students as they enhance overall knowledge and professional understanding.

5.5 Comparative Understanding

It was also understood that the branch was earlier functioning under Reliance General Insurance and now operates under Indusland General Insurance.

Interpretation:

This transition shows that even after organizational changes, the services remain continuous and customer-focused.

From the analysis of the collected data, it can be concluded that:

- General insurance is essential for business protection
- It helps in reducing financial risks and uncertainties
- Insurance companies play a crucial role in economic stability
- Digitalization has improved service efficiency
- Customer satisfaction is a key factor for success

Chapter – 6 Finding Suggestion and Conclusion

Chapter – 6
Finding Suggestion and Conclusion

6.1 Findings

During the field visit to Indusland General Insurance Co. Ltd. located at Ashok Stambh, Nashik, the following important findings were observed:

1. **Significant Role of General Insurance**
   General insurance plays a vital role in protecting businesses from financial risks such as fire, theft, accidents, and other uncertainties.
2. **Low Customer Awareness**
   It was observed that many customers do not have complete knowledge about insurance policies, especially commercial insurance.
3. **Growing Digitalization**
   The company uses digital systems for policy issuance, premium payment, and claim processing, which makes the process faster and more efficient.
4. **Importance of Customer Service**
   The staff members are cooperative and provide proper guidance to customers in selecting suitable policies.
5. **Structured Claim Settlement Process**
   The claim process is systematic and follows proper steps. However, in some cases, it may take time to complete.
6. **Organizational Transition**
   The branch was previously operating under Reliance General Insurance and is now functioning under Indusland General Insurance. Despite this change, service continuity has been maintained.
7. **Contribution to Business Protection**
   General insurance helps businesses maintain continuity and reduces financial uncertainty.

6.2 Suggestions

Based on the study and field visit, the following suggestions are recommended:

1. **Increase Awareness Programs**
   Insurance companies should conduct awareness campaigns in both rural and urban areas.
2. **Improve Digital Services**
   Online platforms and mobile applications should be made more user-friendly.
3. **Faster Claim Settlement**
   The company should introduce faster claim processing systems.
4. **Enhance Customer Education**
   Customers should be clearly informed about policy terms, conditions, and benefits.
5. **Focus on Small Businesses**
   Customized insurance products should be developed for small and medium enterprises (SMEs).
6. **Strengthen Follow-up System**
   Regular communication should be maintained with existing customers.

6.3 Conclusion

IndusInd General Insurance Company Limited is a growing and reliable player in the Indian general insurance sector. The company has shown consistent performance, supported by digital innovation, customer-centric services, and effective risk management. It plays an important role in providing financial protection to individuals and businesses. The field visit helped in understanding the practical working of the insurance industry and its importance in economic development.

Chapter -7
Appendices

4. Branch Network and Reach

- 130+ branches across India
- Thousands of intermediaries and agents
- Large network of:
    - Hospitals
    - Garages
    - Corporate clients

  This wide network helps in faster claim settlement and customer service.

5. Key Features of the Company

- Strong digital services (online policy purchase & renewal)
- Cashless claim facilities
- Large network hospitals and garages
- Customized insurance plans
- Quick claim settlement process

6. Field Visit Observation

During the field visit to the company:

- Observed customer service operations
- Learned about claim processing system
- Understood policy issuance process
- Interacted with employees about insurance products
- Gained practical knowledge of insurance business operations

7. Questions Asked During Field Visit

A. General Company Information

1. What is the history and background of IndusInd General Insurance Company Limited?
2. What changes occurred after the transition from Reliance General Insurance to IndusInd?
3. What is the company's mission and vision?
4. What are the main objectives of the company?
5. How does the company position itself in the Indian insurance market?

B. Products and Services

1. What types of insurance products are offered by the company?
2. Which insurance products are most popular among customers?
3. How are insurance policies customized based on customer needs?
4. What are the key features of motor insurance policies?
5. What benefits are provided under health insurance plans?

C. Customer Service and Operations

1. How does the company handle customer queries and complaints?
2. What is the process of purchasing an insurance policy?
3. How does the company ensure customer satisfaction?
4. What digital services are available for customers?

5. How are policies renewed and managed online?

D. Claims Management

1. What is the process of claim settlement?
2. How long does it usually take to settle a claim?
3. What documents are required for claim processing?
4. What is the difference between cashless and reimbursement claims?
5. How does the company handle fraudulent claims?

E. Marketing and Sales

1. What marketing strategies are used by the company?
2. What is the role of agents and brokers in selling insurance?
3. How does the company promote its products?
4. What are the major challenges in selling insurance products?
5. How is competition handled in the insurance industry?

F. Risk Management and Business Protection

1. How does general insurance help in business protection?
2. What types of risks are covered under general insurance?
3. How does the company assess risk before issuing a policy?
4. What role does underwriting play in insurance?
5. How important is insurance for small and medium businesses?

G. Organizational Structure and Work Culture

1. What is the organizational structure of the company?
2. What are the roles and responsibilities of employees?
3. What skills are required to work in the insurance sector?
4. What training programs are provided to employees?
5. How is the work environment in the company?

H. Personal Learning Questions

1. What advice would you give to students interested in the insurance sector?
2. What qualifications are required to enter this industry?
3. What career opportunities are available in general insurance?
4. What are the future growth prospects of the insurance industry in India?
5. What are the biggest challenges faced by the company today?

Chapter – 8
Bibliography

Chapter – 8
Bibliography

1. **Thomas Mathew**
   – Senior industry professional with extensive experience in financial services and governance.

2. **Rakesh Jain**
   – CEO & Executive Director, leading the company's strategy, growth, and operations.

3. **Aslesha Ashok Gowariker**
   – Director contributing to corporate governance and strategic decision-making.

4. **Sharadchandra Vithal Zaregaonkar**
   – Experienced director with strong background in finance and insurance sector.

5. **Arun Tiwari**
   – Director involved in policy decisions and organizational development.

6. **Aman Gudral**
   – Director supporting business expansion and management oversight.

Research Supervisor/ Guide

(Name and Signature)