

Project Report

on

**“A STUDY ON GENERAL INSURANCE SERVICES WITH
RESPECT TO SBI”**

Submitted to

G.S. College of Commerce & Economics

Nagpur

In partial fulfillment for the award of the degree of

Bachelor of Business Administration

Submitted by

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Under the Guidance of

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Academic Year 2023 – 24

G.S. College Of Commerce & Economics, Nagpur



Academic Year 2023 –24

CERTIFICATE

This is to certify that “Vachan Vasant Mahule” has submitted the project report titled “A Study on General Insurance Services with respect to SBI”, towards partial fulfillment of **BACHELOR OF BUSINESS ADMINISTRATION** degree examination. This has not been submitted for any other examination and does not form part of any other course undergone by the candidate.

It is further certified that he has ingeniously completed his project as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur.

DR. MAHESH CHOPDE
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Place: NAGPUR

Date:

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Academic Year 2023 – 24

DECLARATION

I here-by declare that the project with title “A STUDY ON GENERAL INSURANCE SERVICES WITH RESPECT TO SBI” has been completed by me in partial fulfillment of BACHELOR OF BUSINESS ADMINISTRATION degree examination as prescribed by Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur and this has not been submitted for any other examination and does not form the part of any other course undertaken by me.

Vachan Vasant Mahule

Place: NAGPUR.

Date:

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Academic Year 2023 – 24

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With immense pride and sense of gratitude, I take this golden opportunity to express my sincere regards to Dr.Praveen Mustoor, Principal, G.S.College of Commerce & Economics, Nagpur.

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I will fail in my duty if I do not thank the Non-Teaching staff of the college for their Co-operation.

I would like to thank all those who helped me in making this project complete and successful.

Vachan Vasant Mahule

Place: NAGPUR

.Date:

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CHAPTER-1

INTRODUCTION

WHAT IS INSURANCE?

Insurance is means of protection from financial loss. It is a form of risk management and also risk of an uncertain loss in future. Insurance is a contract represented by a policy, in which an individual or entity received financial protection against losses from an insurance company.



WHAT HAPPENS IN INSURANCE?

You pay a monthly or annual fee to the insurance company to insure your life, health, vehicle, property, and so on for a set period of time. In exchange, if the insured person or object is damaged, the insurer pays for the financial loss.

FUNCTIONS OF INSURANCE:

- They provide certainty to the insured.
- They ensure the protection of the family.
- They are risk-sharing policies.
- They prevent the damages that can come from loss.
- It provides capital.
- It's known for improving efficiency.
- It helps in boosting the economy.

Nature of Insurance:

1. Sharing of risks:

Insurance is a cooperative device to share the burden of risk which may fall on happening of some unforeseen events, such as the death of the head of the family, or happening of marine perils or loss by fire.

2. Cooperative device:

It is a cooperative form of distributing a certain risk over group of persons who are exposed to it. A large number of persons share the losses arising from a particular risk.

3. Evaluation of risk:

For the purpose of evaluated, which forms the basis of insurancecontract.

4. Payment on happening of specified event:

The indemnity insurance depends on the nature of losses occurred, subject to a maximum of the sum insured. In Life Insurance, However a fixed amount is paid on the happening of someuncertain event or on the maturity of the policy.

5. Transfer of risk:

It is a plan in which the insured transfers his risk on the insurer, It is a device to transfer some economic losses to the insurer, otherwise such losses would have been borne by the insured themselves.

6. Insurance not a charity:

Charity pays without consideration but in the case of insurance,premium is paid by the insured to the insurer in consideration of future payment.

7. Social device:

It is a plan of social welfare & for the protection of the interestsof the people. Regal & miller observed that “insurance is of social nature “.

GENERAL INSURANCE

Insurance contracts that do not come under the ambit of life insurance are called general insurance. The different forms of general insurance are fire, marine, motor, accident and other miscellaneous non-life insurance.

TYPES OF GENERAL INSURANCE

- **Health insurance:** A health insurance policy protects the insured against any unforeseen health complications. Hospitalization charges are borne by the insurance company.
- **Motor insurance:** A motor insurance policy protects the insured against motor accidents. Both, third-party and comprehensive motor insurance policies are available in the market.
- **Property insurance:** A property insurance policy protects your home or factor against theft, terrorism, acts of nature, etc.
- **Marine insurance:** Marine insurance protects a trader's cargo or vessel against risks of the sea.
- **Travel insurance:** Travel insurance protects the insured against the costs of hospitalizations abroad.
- **Accident insurance:** An accident insurance policy insures the policyholder against damages caused due to an accident.

ROLE OF GENERAL INSURANCE

1. **Risk Transfer:** General insurance helps transfer the financial risk associated with unexpected events, such as accidents, natural disasters, or liabilities, from the insured individual or entity to the insurance company. This transfer of risk provides peace of mind and financial security.
2. **Protection of Assets:** General insurance policies protect assets such as homes, vehicles, businesses, and valuable possessions against various perils like fire, theft, vandalism, and natural disasters. By having insurance coverage, individuals and businesses can avoid significant financial losses in case of an unfortunate event.
3. **Legal Compliance:** In many cases, having certain types of general insurance is legally required. For example, auto insurance is mandatory in most jurisdictions to drive legally on public roads. Similarly, businesses may need insurance to comply with regulations or contractual requirements.
4. **Risk Management Tool:** General insurance serves as a tool for risk management. By identifying potential risks and purchasing appropriate insurance coverage, individuals and businesses can mitigate the financial impact of those risks and better plan for the future.

NEED OF GENERAL INSURANCE

1. **Risk Mitigation:** General insurance policies provide protection against various risks that individuals and businesses face. This could include protection against natural disasters, accidents, theft, liability, and other unforeseen events.
2. **Financial Security:** Insurance provides financial security by compensating for the losses incurred due to covered events. For individuals, this can mean protection for their homes, vehicles, health, and personal belongings. For businesses, it can safeguard their assets, employees, and operations.
3. **Health Security:** A health insurance policy falls under general insurance. It provides coverage for medical expenses, hospitalization costs, and even maternity expenses. In today's sedentary lifestyle, having health insurance is indispensable.
4. **Family Safety:** General insurance safeguards your family's well-being. It ensures that your loved ones are financially protected in case of unforeseen events.
5. **Mental Peace:** Knowing that you have insurance coverage brings peace of mind. It alleviates the stress of dealing with unexpected losses or emergencies.

PRINCIPLE OF GENERAL INSURANCE

1.Principle of Utmost Good Faith (Uberrima Fidei): Both the insurer and the insured are bound by the principle of utmost good faith. This means that both parties must disclose all material facts related to the insurance contract honestly and accurately. Failure to do so may void the contract or result in the denial of claims.

2.Principle of Indemnity: The principle of indemnity states that the insured should not profit from an insurance claim but should be restored to the same financial position they were in before the loss occurred. Insurance policies aim to compensate the insured for their actual financial loss, up to the policy limit.

3.Principle of Subrogation: Subrogation allows the insurer, after settling a claim, to take over the rights of the insured to recover the loss from any third party responsible for the loss. This principle helps prevent the insured from being compensated twice for the same loss and allows insurers to mitigate their losses.

4. Principle of Proximate Cause: This principle determines which cause or event is the primary cause of the loss and whether it is covered by the insurance policy. Insurers assess the proximate cause of the loss to determine coverage eligibility.

ADVANTAGE OF GENERAL INSURANCE

1. **Covers unexpected losses** – General insurance helps you deal with sudden mishaps by paying for damages or losses, like a car accident or home fire.
2. **Affordable risk management** – It acts as a financial safety net that doesn't cost too much, making it easier to handle life's uncertainties.

DISADVANTAGE OF GENERAL INSURANCE

1. **High premiums for some** – Paying for insurance can be costly, especially if the risk of needing to claim is high or if you require comprehensive coverage.
2. **Claim settlement delays** – Getting money from your insurance can sometimes take a while, which might be inconvenient when you need urgent financial help.

CHAPTER-2

COMPANY PROFILE



SURAKSHA AUR BHAROSA DONO

NAME: SBI General Insurance Company Limited

Formation: SBI General Insurance was incorporated as a joint venture between State Bank of India (SBI), India's largest bank, and Insurance Australia Group (IAG), a leading international general insurance organization. The company commenced its operations in 2010.

Ownership: SBI holds a majority stake in SBI General Insurance, with the remainder owned by IAG.

Headquarters: The company's headquarters is located in Mumbai, Maharashtra, India.

Product Portfolio: SBI General Insurance offers a wide range of general insurance products to individuals, families, and businesses. Its product portfolio includes:

- **Health Insurance:** Comprehensive health insurance plans covering hospitalization expenses, pre and post-hospitalization expenses, critical illness cover, and more.
- **Motor Insurance:** Car insurance and two-wheeler insurance policies providing coverage against damages due to accidents, theft, natural calamities, third-party liabilities, and more.
- **Travel Insurance:** Travel insurance plans offering coverage for medical emergencies, trip cancellations, loss of baggage, flight delays, and other travel-related risks.
- **Home Insurance:** Comprehensive home insurance policies protecting homes and belongings against fire, burglary, natural disasters, and other perils.
- **Personal Accident Insurance:** Personal accident insurance plans providing coverage for accidental death, disability, and medical expenses arising from accidents.
- **Commercial Insurance:** Insurance solutions tailored for businesses, including fire insurance, marine insurance, liability insurance, and other commercial lines of insurance.

Distribution Network: SBI General Insurance distributes its products through multiple channels, including:

- **Bancassurance:** Leveraging the extensive branch network of State Bank of India (SBI) to distribute insurance products.
- **Agency Network:** Recruiting and training insurance agents to sell policies directly to customers.
- **Brokers:** Partnering with insurance brokers to reach a wider customer base.
- **Digital Platforms:** Offering online sales and service through its website and mobile app.
- **Corporate Agents:** Collaborating with corporate agents to distribute insurance products to corporate clients.

Technology and Innovation: SBI General Insurance focuses on leveraging technology and innovation to enhance customer experience, streamline operations, and introduce new products and services. The company invests in digital platforms, data analytics, and automation to stay competitive in the rapidly evolving insurance industry.

Financial Strength: SBI General Insurance has demonstrated strong financial performance since its inception, with steady growth in premium income, profitability, and market share. The company maintains robust solvency ratios and adheres to prudent risk management practices.

Corporate Social Responsibility (CSR): SBI General Insurance actively engages in CSR activities focused on education, healthcare, environment conservation, and community development. The company partners with NGOs and other organizations to implement various social welfare initiatives.

KEY HIGHLIGHTS OF GENERAL INSURANCE

No. Of Customers	More than 6.8 Crore
Branches	Over 22000 across India
Hospitals Network	6000 plus
Claims Approved	Over Rs.11,000 crore
No. Of Employees	21000+ employees
Gross Direct Premium	Rs.8,312 crore in FY 2020-21

SBI General Insurance Awards and Achievements

In its journey of years to become the best insurance provider and in its mission to become a one-step solution for all the insurance needs of individuals and corporate, SBI General Insurance has achieved various awards and accolades. Some of them are highlighted as follows:

- SBI General Insurance bags ET Best BSFI Brands Award in the year 2016 and 2018.
- SBI General Insurance also bags Bancassurance Leader in the 7th Edition of Insurance award.
- In the month of March 2014, SBI General Insurance was certified with ISO 27001:2013 for the best Information Security Practices.
- Great Place to Work Institute, India certified SBI General Insurance as a Great place to Work in 2017.

Exclusions under SBI General health insurance plans

There are some instances wherein your SBI General health insurance policy does not pay the claim. These instances are called policy exclusions. The exact exclusions depend on the policy that you buy. However, some of the common coverage exclusions applicable under most plans are as follows –

- Pre-existing conditions and their medical complications are not covered during the specified pre-existing waiting period
- Specific illnesses and treatments are not covered during their specified waiting period
- Illnesses that occur within the first 30 days of buying the policy are not covered
- If you undergo cosmetic treatments or medically unnecessary treatments, the cost of such treatments would not be paid
- Sexually transmitted and other venereal diseases are excluded from coverage
- Treatments taken through unproven or unscientific processes are not covered
- Rest, cure and rehabilitation related expenses are not covered
- Self-inflicted injuries, criminal activities, adventure sports, hazardous activities, etc. are not covered
- Claims due to alcohol or drug addiction are not paid by the plan

SBI general insurance plan list

1. Health Insurance:

- Health Insurance Policy
- Arogya Premier Policy
- Arogya Plus Policy
- Retail Health Insurance Policy
- Critical Illness Insurance Policy

2. Motor Insurance:

- Private Car Insurance
- Two wheeler Insurance
- Long Term Two wheeler Insurance
- Commercial Vehicle Insurance

3. Travel Insurance:

- Individual Travel Insurance
- Family Travel Insurance
- Senior Citizen Travel Insurance
- Student Travel Insurance

4. Home Insurance:

- Long Term Home Insurance
- Individual Personal Accident Insurance
- Group Personal Accident Insurance

5. Miscellaneous Insurance:

- Commercial Business Insurance
- Aviation Insurance
- Marine Insurance
- Fire Insurance

BENEFITS OF SBI GENERAL INSURANCE

1. **Wide Range of Insurance Products:** SBI General Insurance provides a comprehensive range of insurance products covering health, motor, travel, home, personal accident, and more, catering to diverse needs.
2. **Financial Security:** By opting for SBI General Insurance, customers can attain financial security against unforeseen events such as accidents, illnesses, natural disasters, and theft.
3. **Quick Claim Settlement:** The company emphasizes efficient and quick claim settlement processes, ensuring that customers receive timely assistance during emergencies.
4. **Value-added Benefits:** Depending on the specific insurance product, SBI General Insurance may offer additional benefits such as discounts on premiums, access to wellness programs, and tie-ups with service providers for added conveniences.

CHAPTER-3

RELEVANCE OF STUDY

RELEVANCE OF STUDY :-

- SBI General Insurance contributes to a broader understanding of the insurance landscape, corporate strategies.
- And the role of insurance in financial planning and risk management.
- It can be particularly beneficial for individuals in the finance, insurance, and business sectors.
- Understanding SBI General Insurance provides insights into the broader financial services industry, including insurance markets and trends.

CHAPTER-4

RESEARCH METHODOLOGY

NEED OF STUDY: -

- Understand SBI General insurance strategies for market positioning, product development, and customer engagement.
- Analyze how SBI general insurance adapts to technological advancements and market changes.
- Learn the role of general insurance in financial planning, risk mitigation, and wealth management.
- Gain insights into the general insurance sector's dynamics, challenges, and opportunities.

OBJECTIVE OF STUDY :-

- To analyze different types of general insurance products, their features, pricing, and market demand.
- To study the claims process, including claim filing, investigation, and settlement procedures of SBI General Insurance company limited.
- To Explore the role of technology in transforming the general insurance industry, such as AI, blockchain, and data analytics in SBI General Insurance company limited.
- To investigate consumer behavior and preferences in purchasing and utilizing general insurance products of SBI General Insurance company limited.

HYPOTHESIS :-

- H0: Implementing a digital insurance ecosystem will not significantly improve the customer experience.
- H1: Implementing a digital insurance ecosystem will significantly improve the customer experience.

CHAPTER-5
DATA ANALYSIS
& INTERPITATION

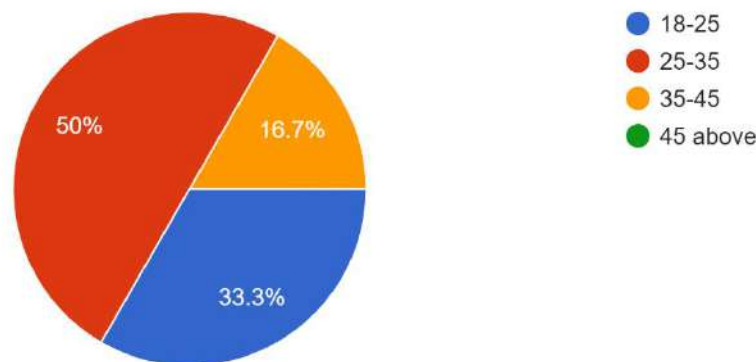
DATA ANALYSIS & INTERPRITION

1.AGE OF RESPONDENTS?

	NUMBER OF RESPONDENTS	% OF RESPONDENTS
18-25	10	33.3%
25-35	15	50%
35-45	5	16.7%
45 ABOVE	0	0

age

30 responses



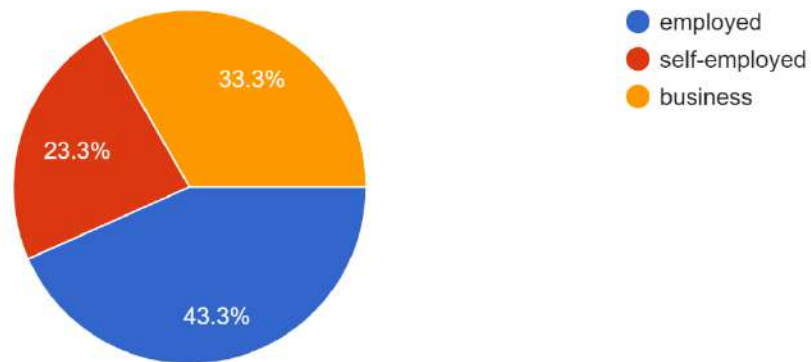
INTERPRITION

The above diagram consists four classes of different age group. Here 33.3% of respondents are of age group between 18-25, 50% of respondents are of 25-35 and 16.7% of respondents are of age group between 35-45.

2.OCCUPATION OF RESPONDENTS?

	NO. OF RESPONENTS	% OF RESPONDENTS
EMPLOYED	13	43.3%
SELF-EMPLOYED	7	23.3%
BUSINESS	10	33.3%

occupation
30 responses

**INTERPRITION**

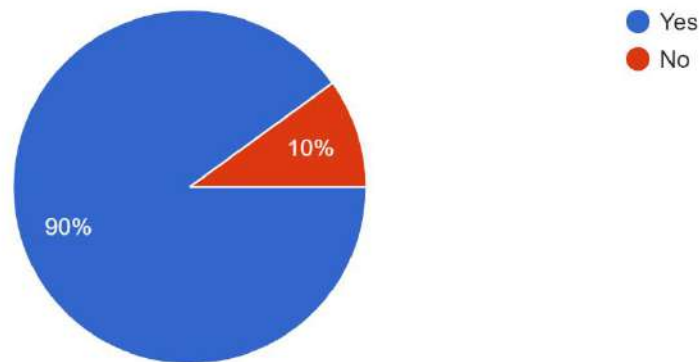
From the above diagram, 43.3% of respondents are employed, 23.3% of respondents are self-employed and 33.3% of respondents have their own business.

3. NUMBER OF RESPONDENTS HAVE GENERAL INSURANCE ?

	NO. OF RESPONDENTS	% OF RESPONDENTS
YES	27	90%
NO	03	10%

do u have general insurance

30 responses

**INTERPRITION**

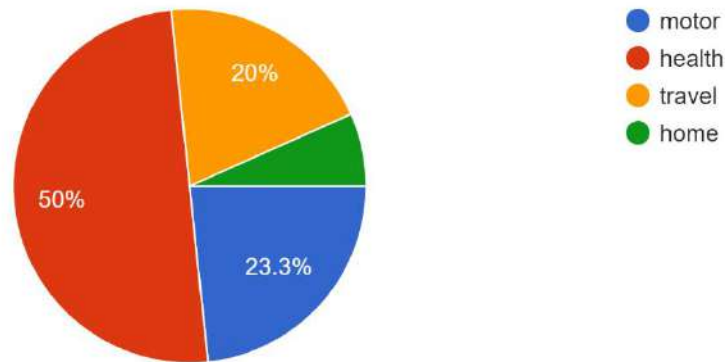
From the above diagram, 90% of respondents have general insurance and only 10% respondent doesn't have general insurance.

4. WHAT TYPES OF POLICY/POLICIES RESPONDENTS HAVE WITH SBI GENERAL INSURANCE

TYPES	NO. OF RESPONDENTS	% OF RESPONDENTS
MOTOR INSURANCE	7	23.3%
HEALTH INSURANCE	15	50%
TRAVEL INSURANCE	7	20%
HOME INSURANCE	2	6.7%

what types of policy do u have with SBI

30 responses



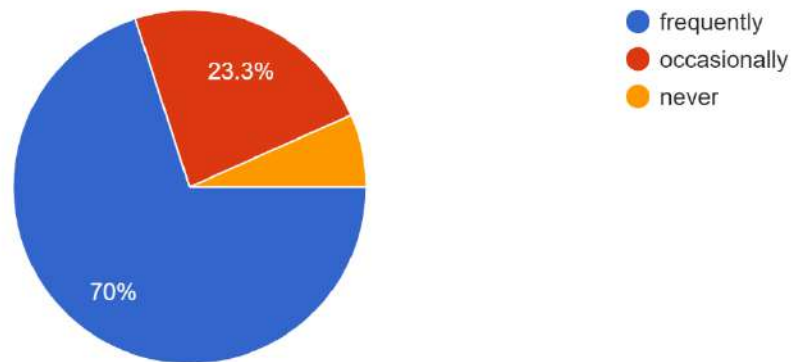
INTERPRITION

From the above the diagram, 23.3% of the respondent have motor insurance ,50% of respondents have health insurance and 6.7% of the respondents have home insurance. 20% of the respondents have travel insurance.

5. HOW OFTEN DOES SBI GENERAL INSURANCE COMMUNICATE WITH RESPONDENTS REGARDING POLICY UPADTES, OFFER AND NEWS?

	NO. OF RESPONDENT	% OF REPONDENTS
FREQUENTLY	21	70%
OCCASIONALLY	7	23.3%
NEVER	2	6.7%

how often does sbi general insurance communicate with u regarding policy update, offer and news
30 responses



INTERPRITION

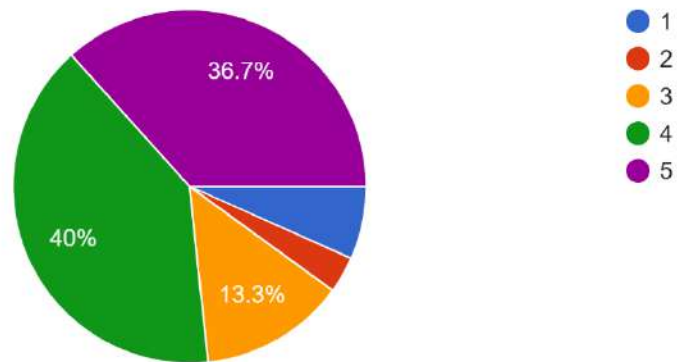
From the above diagram, 70% of the respondents frequently get policy updates, offer and news. 23.3% of the respondent gets occasionally & only 6.7% of the respondents never get policy updates, offer and news.

6. RESPONDENTS RATE THE CLAIM SETTLEMENT PROCESS?

	NO. OF RESPONDENT	% OF RESPONDENT
1	2	6.7%
2	1	3.3%
3	4	13.3%
4	12	40%
5	11	36.7%

how would u rate claim settlement process

30 responses



INTERPRITION

From the above diagram, 40% of respondents have rated 4 for SBI general insurance claim settlement process.

36.7% of respondents have rated for 5, 13.3% for 3 and 6.7% for 1 and 3.3% for 2.

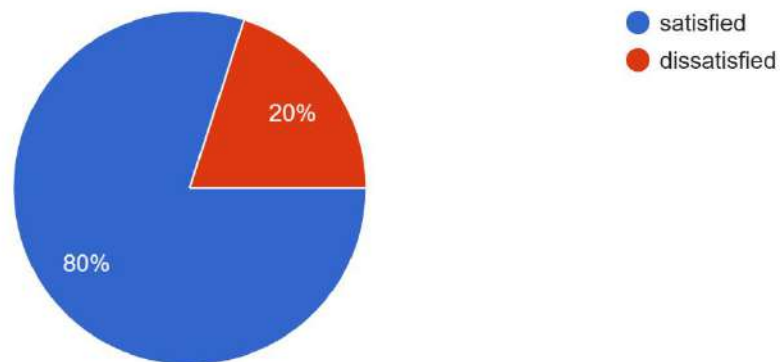
7. TAKING EVERYTHING INTO ACCOUNT HOW SATISFIED ARE RESPONDENT WITH SBI

GENERAL INSURANCE

	NO. OF RESPONDENT	% OF RESPONDENT
SATISFIED	24	80%
DISSATISFIED	6	20%

taking everything into your account how satisfied are u with sbi general insurance

30 responses

**INTERPRITION**

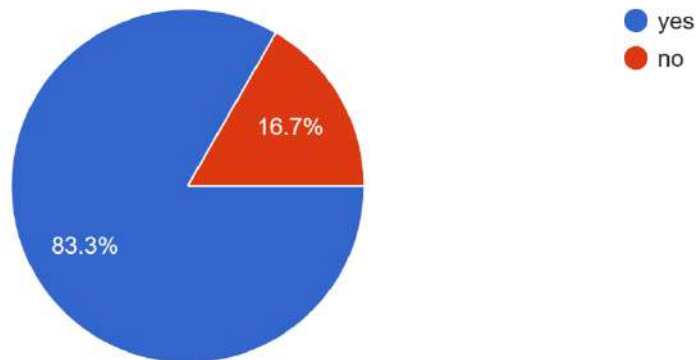
80% of the respondents are satisfied with the SBI general insurance and 20% of respondents are dissatisfied. .

8. RESPONDENTS HAVE EXPERIENCED SBI GENERAL INSURANCE DIGITAL SERVICES?

	No. of respondents	% of respondents
Yes	25	83.3%
No	5	16.7%

have u ever experienced sbi digital services

30 responses



INTERPRITION

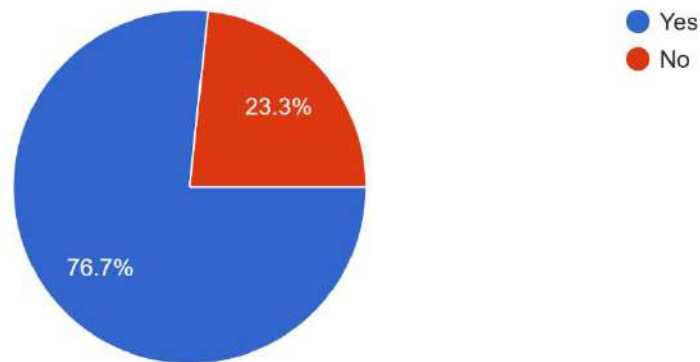
83.3% of the respondents have experienced SBI general insurance digital services and only 16.7% of them have not experienced SBI general insurance digital

9. HAVE SBI DIGITAL GENERAL INSURANCE HAVE IMPACTED RESPONDENTS EXPERIENCED?

	NO. OF RESPONDENTS	% OF RESPONDENTS
YES	23	76.6%
NO	7	23.3%

have sbi digital general insurance have impacted your experience

30 responses



INTERPRITION

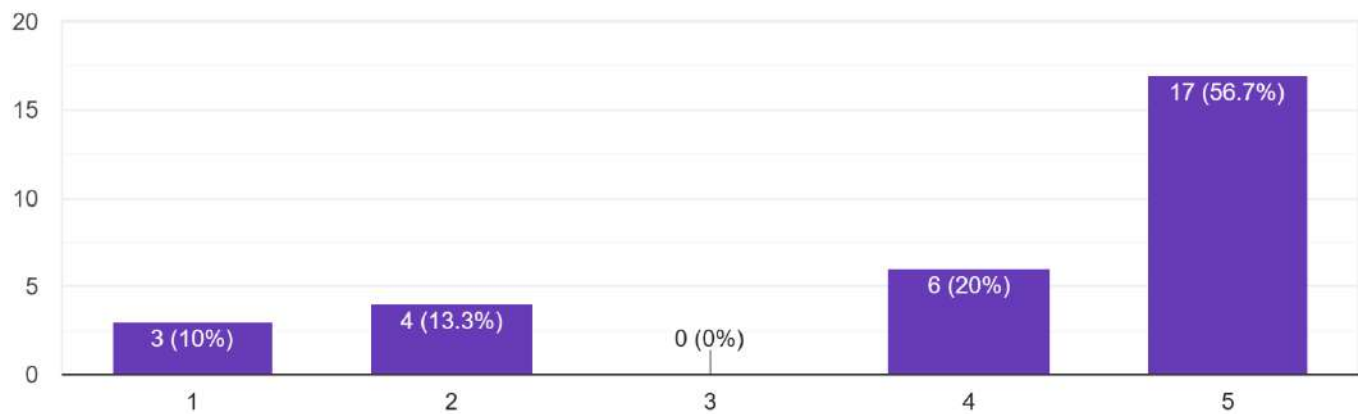
76.6% of the respondents are impacted from the SBI digital general insurance and only 23.3% of respondents are not impacted from the SBI digital general insurance.

10. HOW MUCH WILL YOU RATE THE SBI DIGITAL GENERAL INSURANCE SERVICES?

	NO. OF RESPONDENTS	% OF RESPONDENTS
1	3	10%
2	4	13.3%
3	0	0%
4	6	20%
5	17	56.7%

how much will you rate the sbi digital general insurance services

30 responses



INTERPRITION

56.7% of the highest respondents have rated 5 for SBI digital general insurance. 20% have rated for 4, 13.3% have rated for 2, 10% for 1. 0% of the respondents have rated for 3.

CHAPTER-6

FINDINGS AND SUGGESTIONS

FINDINGS AND SUGGESTIONS

- It is found that majority of general insurance users in the survey belong to the age group of 25-35.
- It is found that majority of general insurance users in the survey are employed.
- From the survey conducted shows that 90% of people have a general insurance.
- Among the people who own general insurance, Most of them have bought health and motor insurance.
- The survey shows that SBI general insurance frequently communicates with the respondents
- From the survey it shows that highest % of respondents have rated 4 for claim settlement process of SBI general insurance.
- As per the survey, 80% of the respondents are satisfied after taking everything into account with SBI general insurance.
- From the survey it shows that 83.3% of the respondents have experienced SBI digital general insurance.
- From the survey it shows that 76.7% of the respondents are impacted from the SBI digital general insurance and rest 23.3% respondents are not impacted or may not sure.
- According to survey it shows that 56.7% of the respondents have rated 5 out of 5 to SBI digital general insurance. Other respondents have rated 1,2,3,4 out of 5.

SUGGESTION

SBI should communicate with their customers about the policies and new updates.

CHAPTER-7

CONCLUSION

CONCLUSION

In conclusion, the study of general insurance, particularly within the framework of the State Bank of India (SBI) and its digital general insurance services, reveals a dynamic landscape shaped by technological advancements and changing consumer preferences. SBI's foray into digital general insurance reflects a strategic adaptation to the evolving market, leveraging digital platforms to offer convenience, accessibility, and tailored solutions to customers.

Through our examination, we've observed that SBI's digital general insurance services cater to a wide range of needs, from traditional offerings like motor and health insurance to emerging areas such as cyber insurance. The integration of digital platforms enables SBI to streamline processes, enhance customer experience, and reach a broader audience efficiently.

Furthermore, the study highlights the importance of innovation and agility in the insurance sector, particularly in response to evolving risks and customer expectations. SBI's commitment to innovation, evidenced by its digital initiatives, positions it competitively in the market and underscores its dedication to meeting the evolving needs of its customers.

As technology continues to reshape the insurance landscape, SBI's digital general insurance services serve as a testament to the transformative power of digitalization in enhancing accessibility, efficiency, and customer-centricity within the insurance industry. Moving forward, continued investment in technology and innovation will be critical for SBI and other insurers to remain competitive and relevant in an increasingly digital world.

CHAPTER-8

BIBOLOGY

BIBOLOGY

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CHAPTER-9

QUESTIONNAIRE

QUESTIONNAIRE

1. Age of respondents?

- a. 18-25
- b. 25-35
- c. 35-45
- d. 45 above

2. Occupation of the respondents?

- a. Students
- b. Employed
- c. Unemployed
- d. Self-employed

3. Number of respondents have general insurance?

- a. Yes
- b. No

4. What types of policy/policies respondents have with SBI general insurance?

- a. Motor insurance
- b. Health insurance
- c. Travel insurance
- d. Home insurance

5. How often does SBI general insurance communicate with respondents regarding policy updates, Offer and news?

- a. Frequently
- b. Occasionally
- c. Rarely
- d. Never

6. Respondents rate the claim process?

- a. Satisfied
- b. Neutral
- c. Dissatisfied

7. Taking everything into account how satisfied are respondents with SBI general insurance?

- a. Satisfied
- b. Neutral
- c. Dissatisfied

8. Respondents have experienced SBI general insurance digital service?

- a. Yes
- b. No
- c. Maybe

9. Does SBI digital general insurance have impacted respondents experience?

- a. Yes
- b. No
- c. Maybe

10. How much will respondents rate the SBI digital general insurance service?

- a.1
- b.2
- c.3
- d.4
- e.5