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LAW AND REGULATIONS IN SPORTS

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Abstract

Now sports activities regulation has an exact role in prison machine and new sports activities regulation jurisprudence sportive is emerging. Increasing interplay among the sports activities and regulation has brought about the improvement of sports activities regulation. Sports touches various regions of regulation and the prison standards are tailored to the scenario in sports activities. Areas of regulation like settlement, tax, competition, discrimination proportion a boundary with sports activities while problems arise referring to overall performance of a settlement or choice of a participant on the premise of racial discrimination. There are large problems of match-fixing, doping and violence too. However, there's a haphazard improvement of sports activities regulation, purpose being maximum of the policies being ruled via way of means of diverse corporation and as Salmond said someone is concern to the policies of the sport handiest while he performs the sport. There are different regions like marketing and marketing rights, restraint clauses for gamers in contracts. The hassle receives nonetheless large with regards to global sports activities in which we already are below the porous roof of global regulation. The gift article strains the improvement of sports activities regulation and factors out key problems in sports activities regulation. The paper has 5 parts. First component offers with the creation of sports activities regulation which incorporates the improvement of sports activities regulation' from 'sports activities and regulation'; distinction among novice and expert sports activities, global sports activities regulation and international sports activities regulation. Fourth component discusses diverse problems worried in sports activities regulation and the paper ends with dialogue on fame of sports activities regulation in India.

Keywords: sports activities regulation

INTRODUCTION

The Indian Sports industry has advanced significantly. Sports have assumed a corporate structure with the involvement of commercial interests included. With expanding market development and the requirement for clear and comprehensive legal documentation, sport issues are gradually turning into a significant concentration. Agreements should have the option to explain parties' expectations and responsibilities, should ensure the competitor's and the brand's big-picture interests and should factor in regulatory, legal and various risks inherent in the industry. The nation has arrived at a phase where we need an enactment that manages sports law. To fulfil the expanding needs of the evolving situation, national as well as international, it is significant that a uniform code of sports be promoted. Like India, USA and UK don't have a national enactment legislation to control sports in the sports federations in the nation. Although the enactment of legislations in all the three classifications of sports law amateur, professional and international athletes of US offer security to the interest of the athlete sports federations in India have been one such cornerstone of regulation which stays disputed with unsettled position. It has in no way been a prevailing problem for the legislators or the coverage makers. It is ordinarily considered as a derivation of sports law in Indian social space. As per the Seventh Schedule of the Constitution of India. Entry 33 below the State List offers that the State has the jurisdiction to make legal guidelines on any matter pertaining to

sports. Though it falls beneath the ambit of State jurisdiction however is performed at country wide as nicely as global level. This is the motive that even although countrywide sports activities our bodies like Board of Control for Cricket in India and Athletic Federation of India are self-governing in nature, the Supreme Court of India and a number of High Courts have in their judgments proclaimed that regardless the country wide sports activities our bodies in India are now not blanketed inside the definition of State in Article 12 of the Indian Constitution however they come inside the writ jurisdiction of High Courts below Article 226 of the Constitution of India as they operate state like features like decision of countrywide groups and representing the USA in worldwide sports activities occasions and forums. So, the object in the back of the existing lookup is to discover and analyse a number troubles associated to the subject of sports activities in India in the mild of applicable judicial responses. It is necessary to locate out whether or not the sports activities legislations in India are tremendous to the extent for which they had been enacted.

In the current times we have viewed and examine about many inappropriate sports activities information which have shaken the nation. The IPL Match Fixing in which Chennai Super Kings and Rajasthan Royals have been suspended from enjoying the IPL for two years straight. Other than this allegation of sexual assaults, Olympic Games Scandal, Betting, Drugs, etc. are many matters that we come throughout the information each and every now and then.

The Indian authorities mounted the Ministry of Youth Affairs and Sports to promote strengthen and excel in the subject of sports activities in each country wide and global competitions. A few of the regulatory our bodies which govern sports activities regulation in India are National Sports Policy Sports Law and Welfare Association of India and Sports Authority of India. Each regulatory physique has a particular goal they want to fulfil for the welfare of the sports ac The Indian Sports industry has advanced significantly. Sports have assumed a corporate structure with the number of commercial interests included. With expanding market development and the requirement for clear and comprehensive legal documentation, sport issues are gradually turning into a significant concentration as agreements should have the option to explain parties' expectations and responsibilities should ensure the competitor's and the brand's big-picture interests and should factor in regulatory, legal and various risks inherent in the industry. The nation has arrived at a phase where we need an enactment that manages sports law. To fulfil the expanding needs of the evolving situation, national as well as international, it is significant that a uniform code for sports be promoted. Like India, USA and UK don't have a national enactment/legislation to control sports and the sports federations in the nation. Although, the enactment of legislations in all the three classifications of sports law amateur professional and international athletes of US offers security to the interest of the athletes active. The Indian Sports industry has advanced significantly. Sports have assumed a corporate structure with the number of commercial interests included. With expanding market development and the requirement for clear and comprehensive legal documentation sport issues are gradually turning into a significant concentration as agreements should have the option to explain parties expectations and responsibilities, should ensure the competitor's and the brand's big-picture interests and should factor in regulatory legal and various risks inherent in the industry. The nation has arrived at a phase where we need an enactment that manages sports law. To fulfil the expanding needs of the evolving situation, national as well as international, it is significant that a uniform code for sports be promoted. Like India, USA and UK don't have a national enactment/legislation to control sports and the sports federations in the nation. Although, the enactment of legislations in all the three classifications of sports law, i.e., amateur, professional and international athletes of US offer security to the interest of the athletes ties community.

Now sports activities regulation has an exact role in prison machine and new sports activities regulation jurisprudence sportive is emerging. Increasing interplay among the sports activities and regulation has brought about the im-

improvement of sports activities regulation. Sports touches various regions of regulation and the prison standards are tailored to the scenario in sports activities. Areas of regulation like settlement, tax, competition, discrimination proportion a boundary with sports activities while problems arise referring to overall performance of a settlement or choice of a participant on the premise of racial discrimination. There are large problems of match-fixing, doping and violence too.

National Education Policy

The records of countrywide sports activities coverage can be taken again to August 1984, when the coverage was once laid in the Parliamentary house. The sole intention of the coverage was once to enhance the very requirements of sports activities in the country. The goal of the country wide sports activities coverage used to be to strengthen the infrastructure, combine sports activities with education get entry to of applicable and terrific equipment's and education to sportsmen, improvement of country wide sports activities federation etc.

Sports Law and Welfare Association of India

A non-profit enterprise which professionally operates with the purpose to appreciate, advance, and ethically exercise sports activities regulation in India by way of teaming up with prison practitioners and sportsmen. This enterprise affords session with reference to problems pertaining to sports activities law, governing our bodies of special sports mental property depend in the sports activity's domain etc. The business enterprise helps in the trade of views and viewpoint between distinctive humans by using supplying a platform the place attorneys signify the athletes, the team, the leagues the institute etc.

Authority of India

This authority was once set up to behaviour a number of sports activities occasions in India and to beef up the sports activities area and indulge into a number activities like educational programs; bodily training awareness, enhancement of competencies of Indian Athletes, etc. In India, wearing activities and competitions have a massive have an effect on and hundreds of thousands see such competitions at once in stadiums as target audience or at their residences thru countrywide television. And hence these occasions have massive magnitude in India.

But these laws policies and regulatory our bodies are solely involved with the enchantment of sports activities or enchantment of sports activities facilities or sharing of views and perspectives. None of them have strict legal guidelines for violation of regulations and guidelines in the sports activity's events. There are many unjust approaches via which a sportsman can violate the regulations and rules of the sport. Not solely unjust skill of play, however unfair contract with the owners, broadcasting issues, suit fixing, etc. do exist in the sports activities subject and has to be taken into serious consideration and faster or later guidelines governing the equal must be laid down.

Usages of Drugs which are banned

The most frequent and serious trouble pertaining to sports activities is the use of pills in competitions. Many sportsmen use pills to enhance their overall performance which strengthens their core and lets them get a higher hand amongst the different contestants. These sportsmen when caught are simply penalized for the same. But this is a grave problem and the governing our bodies want to come up with serious legal guidelines to keep these sportsmen to blame for their motion and hold corruption in sports activities in check. Discouraging these things to do for the reason that the very opening would assist the different sportsmen no longer to take such course and enhance their abilities with their personal electricity which would be really helpful for the United States of America and the man or woman as well.

Betting and Match Fixing

Some Athletes or Teams restore there suits earlier than the begin of the in shape and voluntarily lose or win a fit in change of something greater valuable. This wishes to quit as it is a direct violation of truthful play. It

does now not count number if it is a small sport of chess or a massive global fit of cricket, Match Fixing need to be deemed as a crime and the such corruptible things to do must be a most important concern. Betting and Gambling are additionally taken beneath corruptible acts after a sure extent due to the fact this circuitously consequences in earnings and eliminate the proper essence of sports.

Sports Laws in India

Protection and Challenges

Sports Law is a collection of laws that govern players and the sports they play as a result. Contract, tort, agency, antitrust, constitutional labour, trademark, sex discrimination, criminal, and tax issues are just a few of the diverse topics that sports law touches with. Many laws have different requirements depending on the athletes' status, the sport they play, and other factors.

Many people believe that professional sports are good for the community's economy and crucial to its civic identity. The only two states with active sports laws at the moment are Rajasthan and Himachal Pradesh. The provincial sports organisations in India operate as non-profit corporations subject to corporate law. Statutory orders and other rules have only secondary legislative effects. Athletes and the sports they play are subject to a variety of laws collectively known as "sports law." The field of sports law covers a wide range of topics, including contract, tort, agency, antitrust, constitutional labour, trademark, sex discrimination, criminal, and tax difficulties. Laws can change for a variety of reasons, including the standing of the athletes, the sport they play, and other factors.

The local economy and civic identity of a community are two things that many people believe professional sports to be helpful for. The only two states that currently have a working sports law are Rajasthan and Himachal Pradesh. In India, local sports associations operate as non-profit corporations subject to corporate law. Statutory orders and other rules only function as secondary law.

Conclusion

Sports being well-known and additionally a necessary phase of the Indian subculture good points extra and the current insurance policies and regulatory bodies are no longer sufficient for the grave and serious difficulties and troubles confronted through the sportsmen in the game. The wrongdoers want to be held to blame and be punished for their movements for a honest possibility to the different contestants. Every game match needs to be honest and simply and the Indian Government wishes to formulate legal guidelines for the same. Being a united states with commonly youths, desirable implementation of sports activities regulation would entice extra intelligence in the sports activities area which would make India an even greater sturdy competitor in the international occasions which would be a large second of honour and respect.

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employed in the unorganised sector. A major reason for working in the unorganised sector is the socioeconomic factors existing since colonial rule till date.

In fact, even before the onset of liberalisation and globalisation in the early 1990s, there was a large unorganised labour force, which continued to grow. At present, the unorganised sector contributes much in the manufacturing sector. The working conditions of labourers such as rickshaw pullers, vegetable vendors, cart-drivers, masons, tailors, and those working in handicrafts and khadi & village industries, etc. are low. The conditions of women working in unorganised sector is worse and is a matter of grave concern. According to this PLFS 2017-18, 51.9 per cent of urban women workers are engaged in self-employment, 27 per cent are daily wage labourers, and only 21 per cent of women are employed in the organised sector, out of which some women have also faced mental and physical harassment at the workplace. To improve the above conditions, the Unorganised Workers Social Security Act, 2008 has been enacted to provide social security and welfare, but the unorganised workers are still surviving below the minimum acceptable standards without adequate facilities to meet their daily basic needs. It's unaffordable for them. The study aims to analyse the challenges faced by the unorganised workers in different regions of India.

Trends in Youth Employment and Unemployment in Maharashtra

Madhav Shinde, Associate Professor, BPHE Society's Ahmednagar College, Ahmednagar, Maharashtra

Jivan Bhanudasrao Solunke, Assistant Professor, Late B.R.D. Mahila Mahavidyalaya, Nashik, Maharashtra

Probability of higher demographic dividends is greater if there is higher proportion of youth population in the country. The youth population has significant impact on production and market activities, as people in this age group have large variations in their consumption and greater efficiency at work. The proportion of youth in total population determines the growth potential of the country. Though there is no universal definition of youth, the United Nations defines youth as persons between the age-group of 15 and 24 years while definition of youth in India is as the persons between the age-group of 15 and 29 years. According to these definitions, estimates of United Nations indicate that youth population between 15 and 24 age group is 1.21 billion which comprises 15.5 per cent of the world population. In India, proportion of youth population is about 27.2 per cent of total population in the country. Of these, male and female categories have 27.7 and 26.6 per cent share, respectively. From this, today India has great opportunities to achieve demographic dividend. However, demographic dividends are dependent upon the quality and health, and level of knowledge of youth population of the country. It is important to see what the youth population is doing. Some amongst the youth age-group are engaged in education, some of them have joined the workforce and are engaged in employment activities while most of them are unemployed. Maharashtra is one of the economically leading states in the country registers 11.6 per cent unemployment among the youth in the state. The male youth unemployment is 12.1 per cent and female unemployment is 10.4 per cent in the state. The labour force participation of youth in Maharashtra is almost equal to the national average. Labour force participation rate (LFPR)

for youth in Maharashtra is 41.3 per cent while worker population ratio (WPR) for the same is 36.5 per cent, which is slightly higher than the national average.

The present paper attempts to shed light on the issue of employment and unemployment among the youth in the state of Maharashtra. The employment and unemployment trends have been studied at rural-urban and gender level also. The paper also finds variation in the trends at rural-urban and gender levels. The LFPR among male youth in urban areas is higher than its counterpart in rural areas while LFPR for rural female youth is higher than the urban female youth. WPR for male and female youth in rural areas is significantly higher than the urban areas.

Labour Exodus from Rural Assam: Trends, Causes and its Impacts

Bikash Deka, Assistant Professor, Dibrugarh University, Assam

Bhairab Hazarika, Ph.D Student, Dibrugarh University, Assam

Migration is not a new process in Assam; it has been recorded since the dawn of the history. From the pre-colonial period to this time, migration of labourers into the state shows several streams of labourers in different contexts mostly after the annexure by British, which has brought changes in almost every sphere in the state. But in case of out-migration from Assam, it is observed in last two and half decades that the out flow of labourers from the state has been evident to other states of the country. In light of the labour out-migration, firstly the paper focuses on the socio-economic characters of the migrant labourers and their households from the rural parts of upper Assam to make an understanding of who are the migrant labourers. Secondly, it seeks to examine the causes or motivations of this long-distance migration stream from the research areas. Further the paper tries to analyse the post migration scenario of the migrants and the changes that take place in households and at the societal level. This paper is based on qualitative data collected through field study in three districts of Assam namely, Dhemaji, Majuli and Golaghat considering 90 respondents through snowball sampling. The exodus of labourers caused by various factors such as unavailability of diverse employment, low wages, poor livelihood, natural calamities, political disturbance, socio-psychological tensions, and so on. It has also impacted on the livelihood of migrants and their families left behind by providing remittances as well as creating a fear of losing among the family members and the role of the migrant they need to perform in their absence. In the societal setting too, it creates a shortage of labour force in farm and allied activities; in some cases, it also weakens the social relations of migrants with their co-villagers.

A Study of Push Factors of Unorganised Labour Migration to Arunachal Pradesh from Other States of the Indian Territory

Yab Rajiv Camder, Assistant Professor, Department of Commerce, Saint Claret College, Ziro,
Arunachal Pradesh

Unorganised labour is the main pillar of any developmental work in India as more than 98 per cent of the labour force in the country is engaged in the unorganised sector. The predominance of informal employment has been one of the central features of the labour market scenario in India. One main


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A Study of Retail Health Insurance with Special Reference to HDFC ERGO GIC Ltd., Nashik

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Abstract:

Health insurance is very well established in many countries. But in India it is a new concept except for the organized sector employees. Health insurance is very well established in many countries. But in India it is a new concept except for the organized sector employees. Health insurance is very well established in many countries. But in India it is a new concept except for the organized sector employees. The term 'Health Insurance' relates to a type of insurance that essentially covers your medical expenses. A health insurance policy like other policies is a contract between an insurer and an individual / group in which the insurer agrees to provide specified health insurance cover at a particular "premium" subject to terms and conditions specified in the policy. Insurance companies offer various other benefits as "Add-ons" or riders. There are also stand-alone policies that are designed to give benefits like "Hospital Cash", "Critical Illness Benefits", "Surgical Expense Benefits" etc. These policies can either be taken separately or in addition to the hospitalization policy. A few companies have come out with products in the nature of Top Up policies to meet the actual expenses over and above the limit available in the basic health policy. The present paper is an attempt to study various health insurance schemes and offers provided by HDFC ERGO GIC Ltd. and the satisfaction level of the customers.

1. Introduction:

Health is considered to be an important factor in the overall development of mankind. Promoting and protecting health is necessary for human welfare. A health injury increases the health expenditure and burden for the poor and also a minor health break can cause a major bad impact on poor persons' ability to work, leading to disturbing their earning capacity. There is a strong positive correlation between health and income. Lack of necessary funds is a major obstacle in the health care attainments of people in many emerging countries and India is no exception to it. Insurance is a way of pooling and spreading risks among a large number of persons exposed to same risk. It provides financial security and protection against financial loss suffered by an insured person only up to the specified insured limit.

1.1 Profile of HDFC ERGO Health Insurance GIC Ltd.

HDFC ERGO is a 51:49 joint venture between HDFC Ltd and ERGO, which is the primary insurance entity of the Munich Re Group of Germany. HDFC ERGO, the 3rd largest Private General Insurer with a 6.2% market share, offers products like Motor, Health, Travel, Home, Personal Accident, and Cyber Insurance in the retail space and customized products

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like Property, Marine, and Liability Insurance in the corporate space through its network of 203 branches spread across 170 cities and a wide distribution network. The company is also committed to delivering customised insurance solutions for the Property, Marine, and Liability insurance requirements of its corporate customers.

HDFC General Insurance was conferred with ICAI Award for Excellence in Financial Reporting in FY 2014-15 as well as in 2015-16. The insurer has been assigned an 'IAAA' rating by ICRA, indicating its highest claim paying ability. HDFC ERGO General Insurance won the 2016 Best Customer Experience Award of the Year in the financial sector by Kamikaze for its unparalleled customer service.

In the health insurance space, HDFC ERGO General Insurance features a wide array of products including customized policies made for Individuals, Families, Parents and Senior Citizens. The company also offers tailor-made solutions for Critical Illnesses and Personal Accidents.

1.2 Review of Literature

Very few researchers and institutions have tried to study Health Insurance companies in particular and the plans and schemes offered by them.

Nelda (1991), examined the effects of supplementary health insurance on utilization of health care services by the policyholders. The results showed that there was a substantial positive impact on policyholder's regarding use of service and their costs.

Sodani (2001) in his article investigated the preferences of people on various aspects of health insurance. The data was collected from 300 households in Jaipur, Rajasthan. The study revealed a low awareness level regarding various aspects of health insurance.

Bhat & Jain (2007) stated that health insurance policies are issued for one year, so policyholders had to renew their policies each year. The customer satisfaction was found to be an important factor influencing the renewal decision of policyholder.

Gautam & Kumar (2012) attempted to study the attitude of consumers towards the services of insurance in India. The main findings showed that basic socio, demographic and economic factors had significant impact on consumers' attitudes towards insurance services in Indian scenario.

The review of literature revealed that no research has been undertaken related to particular retail health insurance Company.

1.3 Objectives of the Study:

1. To study about importance of health insurance products to customers.
2. To understand customers perception towards the service environment of HDFC ERGO GIC Ltd. retail health insurance.
3. To analyze the satisfaction level of the customers regarding various facilities and schemes provided to them by HDFC ERGO GIC Ltd. retail health insurance.

1.4 Limitations of the Study:

The limitations of the study may be stated as follows:


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1. The present study deals only with health insurance. Other insurance like life, property, motor, vehicle, fire, liability, etc. are excluded from the study.
2. The present study restricted to Retail Health Insurance HDFC ERGO GIC Ltd., Nashik only. The study is based on annual data of "HDFC ERGO GIC Ltd " that covers a period of 2020-2021 and 2021- 2022 only.

1.5 Research Methodology:

The researcher has selected a random sample of 100. The researcher has prepared questionnaires to get feedback of the customers and clients of Retail Health Insurance of HDFC ERGO GIC Ltd., Nashik on various services and offers provided by the company.

1.5.1 Data Collection:

Primary data has been collected through a well- structured questionnaire. It was made available to customers and clients of Retail Health Insurance of HDFC ERGO GIC Ltd., Nashik and necessary information was collected. Secondary data has been collected from reference books, textbooks, journals and websites.

1.5.2 Hypothesis:

The hypothesis for the present study is as follows:

Hypothesis 1:

H_0 = People do not consider Health Insurance Policy to be important for them

H_1 = Health Insurance Policy is considered important by the people

Hypothesis 2:

H_0 = Customers are not satisfied with the various facilities and services provided to them by HDFC ERGO GIC Ltd.

H_1 = Customers are satisfied with the various facilities and services provided to them by HDFC ERGO GIC Ltd.

1.6 Data analysis and Interpretation:

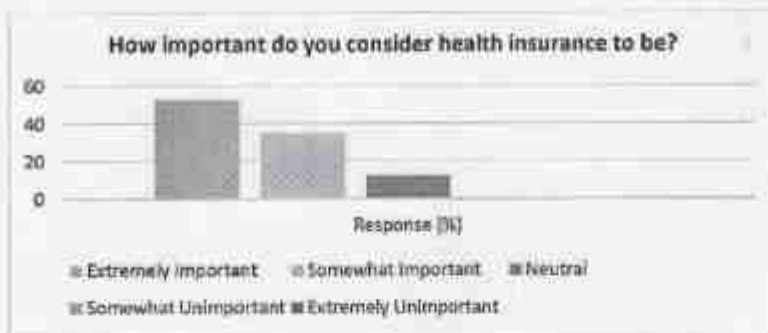
The collected data has been presented in tabular form followed by graphical representation and analysis as follows:

1.6.1 How important do you consider health insurance to be?

Level of Satisfaction	Response (%)
Extremely Important	53
Somewhat Important	35
Neutral	12
Somewhat Unimportant	0
Extremely Unimportant	0
Total	100


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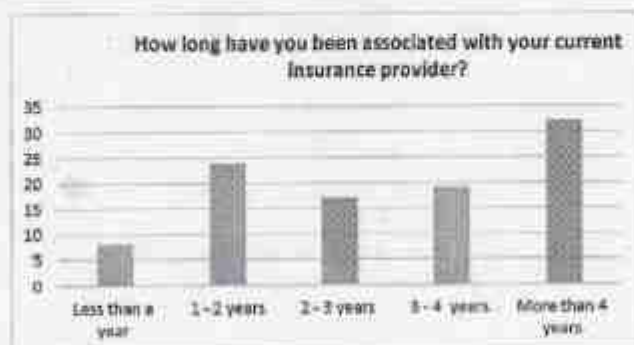


Graph 1.6.1

Out of the total 100 respondents, 53 feel that health insurance is extremely important, 35 feel that it is somewhat important, 12 are neutral in their opinion while 0 feel that it is somewhat unimportant or extremely unimportant.

1.6.2 How long have you been associated with your current insurance provider?

Period of Association	Response (%)
Less than a year	8
1 - 2 years	24
2 - 3 years	17
3 - 4 years	19
More than 4 years	32
Total	100



Graph 1.6.2

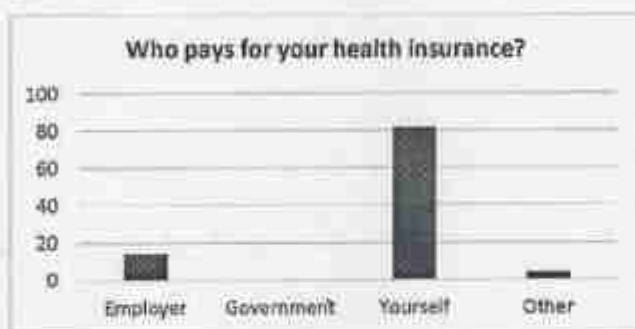
Out of the total 100 respondents, 8 are associated for less than 1 year, 24 for 1 - 2 years, 17 for 2 - 3 years, 19 for 3 - 4 years and 32 for more than 4 years.

1.6.3 Who pays for your health insurance?

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Source of Payment	Response (%)
Employer	14
Government	0
Yourself	82
Other	4
Total	100



Graph 1.6.3

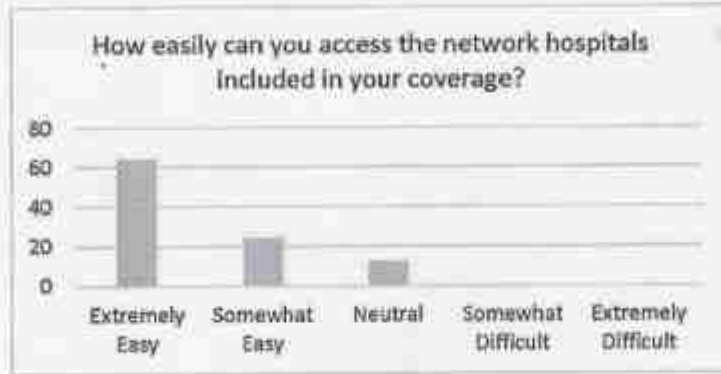
Out of the total 100 respondents, 14 are paid by their employers for health insurance, 82 pay for themselves while 4 receive payment from other sources.

1.6.4 How easily can you access the network hospitals included in your coverage?

Access to network hospitals	Response (%)
Extremely Easy	64
Somewhat Easy	24
Neutral	12
Somewhat Difficult	0
Extremely Difficult	0
Total	100

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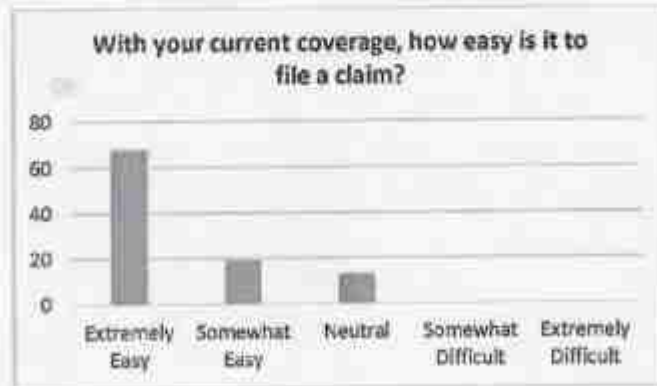


Graph 1.6.4

Out of the total 100 respondents, 64 feel it is extremely easy, 24 somewhat easy and 12 feel it is neutral respectively.

1.6.5 With your current coverage, how easy is it to file a claim?

File a Claim	Response (%)
Extremely Easy	68
Somewhat Easy	19
Neutral	13
Somewhat Difficult	0
Extremely Difficult	0
Total	100



Graph 1.6.5

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Out of the total 100 respondents, 68 feel it is extremely easy, 19 feel somewhat easy and 13 feel it is neutral respectively.

1.6.6 How satisfied are you with the premium of your policy?

Level of Satisfaction	Response (%)
Highly Satisfied	66
Satisfied	32
Neutral/ Undecided	2
Dissatisfied	0
Highly Dissatisfied	0
Total	100

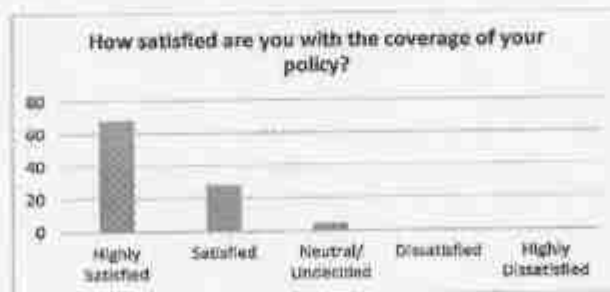


Graph 1.6.6

Out of the total 100 respondents, 66 feel that they are highly satisfied, 32 feel that they are satisfied and 2 are neutral in their opinion.

1.6.7 How satisfied are you with the coverage of your policy?

Level of Satisfaction	Response (%)
Highly Satisfied	68
Satisfied	28
Neutral/ Undecided	4
Dissatisfied	0
Highly Dissatisfied	0
Total	100



Graph 1.6.7

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Out of the total 100 respondents, 68 feel that they are highly satisfied, 28 feel that they are satisfied and 4 are neutral in their opinion.

1.6.8 How satisfied are you with the network hospitals of your insurance company?

Level of Satisfaction	Response (%)
Highly Satisfied	72
Satisfied	26
Neutral/ Undecided	2
Dissatisfied	0
Highly Dissatisfied	0
Total	100



Graph 1.6.8

Out of the total 100 respondents, 72 feel that they are highly satisfied with network hospitals of the insurance company, 26 feel that they are satisfied and 2 are neutral in their opinion.

1.6.9 How satisfied are you with the processing of claims of your insurance company?

Level of Satisfaction	Response (%)
Highly Satisfied	74
Satisfied	24
Neutral/ Undecided	2
Dissatisfied	0
Highly Dissatisfied	0
Total	100


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Graph 1.6.9

Out of the total 100 respondents, 74 feel that they are highly satisfied with network hospitals of the insurance company, 24 feel that they are satisfied and 2 are neutral in their opinion.

From the above analysis it may be concluded that customers are satisfied with the various facilities and services provided to them by HDFC ERGO GIC Ltd. is accepted.

1.7 Findings of the study:

The findings of the study are as follows:

1. The total percentage of the clients of HDFC ERGO GIC Ltd., Nashik retail health insurance respondents who feel that health insurance is extremely important is highest which is 53% and 35% as compared to the others.
2. The total percentage of the clients of HDFC ERGO GIC Ltd., Nashik retail health insurance percentage of the respondents who are associated with HDFC ERGO GIC Ltd., Nashik retail health insurance for more than 4 years is highest which 32% as compared to the others.
3. The total percentage of the respondents, the percentage of the respondents who pay for the health insurance themselves is highest which 82% as compared to the others.
4. The total percentage of the clients of HDFC ERGO GIC Ltd., Nashik retail health insurance respondents who feel it is extremely easy to access the network hospitals included in their coverage is highest as compared to the others which is 68%.
5. The total percentage of the clients of HDFC ERGO GIC Ltd., Nashik retail health insurance respondents who feel filing their claim under the current coverage as extremely easy is highest as compared to the others which is 69%.
6. The total percentage of the clients of HDFC ERGO GIC Ltd., Nashik retail health insurance respondents who are highly satisfied with the premium of their policy is highest as compared to the others which is 66%.
7. The total percentage of the clients of HDFC ERGO GIC Ltd., Nashik retail health insurance respondents who are highly satisfied with the coverage of their policy is highest as compared to the others which is 68%.
8. The total percentage of the clients of HDFC ERGO GIC Ltd., Nashik retail health insurance respondents who are highly satisfied with the network hospitals of the insurance company is highest as compared to the others which is 72%.
9. The total percentage of the clients of HDFC ERGO GIC Ltd., Nashik retail health insurance respondents who are highly satisfied with the processing of claims of the

insurance company is highest as compared to the others which is 74%.

1.8 Conclusions of the study:

1. Human beings today are facing serious health problems due to rising environmental pollution. But high cost of medical treatment and hospitalization encourage people to go for health insurance.
2. Government policies and regulations in the form of tax deduction like 80 D & other benefits have also helped in promoting health insurance.
3. The reputed companies has been now covering their workforce with health insurance schemes, thus boosting its demand in the market.
4. Rising income levels, stressful work environment and unhealthy food habits brings along with it various health issues and health insurance provides protection against unforeseen contingencies & events.
5. It is the need of present situation to develop health insurance sector which is an effective tool for financing healthcare payment.

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