APPENDIX - I
QUESTIONNAIRE TO LIC AGENTS
Part 1 - SOCIO ECONOMIC ASPECTS

1. Area of Residence of the Agent: Chennai
   a. North ☐   b. South ☐   c. Central ☐

2. Age of the agent
   a. 25-35 ☐   b. 35-45 ☐   c. 45-55 ☐
   d. 55 and above ☐

3. Sex
   a. Male ☐   b. Female ☐

4. Educational Qualification:
   a. Primary Level ☐   b. Secondary Level ☐
   c. Graduate ☐   d. Post Graduate / Any other ☐

5. Additional Occupation if any
   a. Private Employee ☐   b. Business ☐
   c. Auditor ☐   d. Others ☐

6. Marital Status:
   a. Married ☐   b. Unmarried ☐   c. Others ☐

7. Number of members in the family
   a. 2 ☐   b. 3 ☐   c. 4 ☐   d. 6 and above ☐

8. Nature of Family
   a. Joint ☐   b. Nucleus ☐
9. Number of earning members in the family
   a. One □  b. Two □  c. Three □  d. More than three □

10. Annual income of the agent:
    a. Below Rs. 50,000 □  b. Rs. 50000 – 70000 □
    c. Rs. 70000 – 90000 □  d. Rs. 90000 & above □

Part II

Data Relating to Marketing Aspects

11. Type of policy normally recommended

<table>
<thead>
<tr>
<th>Type of Policy</th>
<th>Age above 45</th>
<th>Age below 45</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Endowment</td>
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<tr>
<td>Whole life</td>
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<tr>
<td>Children endowment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited Payment</td>
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<td></td>
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<tr>
<td>Joint Life</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Convertible whole life</td>
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<td></td>
<td></td>
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<tr>
<td>Anticipated Policy</td>
<td></td>
<td></td>
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<tr>
<td>Annuity Policy</td>
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<tr>
<td>Sinking fund policy</td>
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<td></td>
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<tr>
<td>Others</td>
<td></td>
<td></td>
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</tbody>
</table>

12. Experience details

<table>
<thead>
<tr>
<th>Category</th>
<th>No. of years</th>
<th>Achievement if any</th>
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</thead>
<tbody>
<tr>
<td>LIC Agent</td>
<td></td>
<td></td>
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<tr>
<td>Small Savings Agent</td>
<td></td>
<td></td>
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<tr>
<td>Accident Insurance</td>
<td></td>
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<tr>
<td>Other agencies</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

13. Have you undergone training for insurance activities:

   Yes □  No □
If yes:

Type of training undergone:

<table>
<thead>
<tr>
<th>Type of Training</th>
<th>Number of Times</th>
<th>Skill Acquired</th>
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</thead>
<tbody>
<tr>
<td>Marketing training</td>
<td></td>
<td></td>
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<tr>
<td>Policy Knowledge training</td>
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<tr>
<td>Consumer Approach training</td>
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<tr>
<td>Premium Collection training</td>
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<tr>
<td>Periodical training</td>
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<tr>
<td>Special training</td>
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<tr>
<td>Others if any</td>
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</tr>
</tbody>
</table>

14. Type of Marketing Mix followed by you:
   - Policy Mix □
   - Premium Mix □
   - Risk Mix □

15. Do you elaborate the pros and cons of Policies?
   - Always □
   - Usually □
   - Normally □
   - Often □
   - Rarely □

16. Do you state the following to the clients in the initial stage?

<table>
<thead>
<tr>
<th>Details of policy</th>
<th>Elaborate</th>
<th>General</th>
<th>Rarely</th>
<th>Only if Asked</th>
<th>Never</th>
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</thead>
<tbody>
<tr>
<td>Strengths</td>
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<tr>
<td>Weaknesses</td>
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<td>Opportunities</td>
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<tr>
<td>Future threats</td>
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</tbody>
</table>

17. Do you explain the following to the clients in the initial stage?

<table>
<thead>
<tr>
<th>Policy Details</th>
<th>Always</th>
<th>Usually</th>
<th>Normally</th>
<th>To some extent</th>
<th>Only if asked</th>
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</thead>
<tbody>
<tr>
<td>Risk coverage</td>
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<td>Premium payment</td>
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<td>Maturity details</td>
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<td>Penal provisions</td>
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<tr>
<td>Loan aspects</td>
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<tr>
<td>Bonus details</td>
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<tr>
<td>Others</td>
<td></td>
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</tbody>
</table>
18. How many times will you approach a prospective client?
   Once □  Twice □  Thrice □  More than thrice □

19. How many of your clients take policy, if met; (in percentage)
   Once □  Twice □  Thrice □  More than thrice □

20. What is your rate of success in getting a client?
    Less than 20% □
    20% to 40% □
    40% to 60% □
    60% to 80% □
    More than 80% □

21. Which type of market – leader strategies you follow? (Please rank)
    Position defence □  Flanking Defence □
    Pre-emptive Defence □  Counter offensive Defence □
    Mobile Defence □  Construction Defence □

22. Which type of market – challenger’s strategies you follow
    (Please rank)
    Front Attack □  Flank Attack □  A Bypass Attack □
    Guerilla Attack □

23. Which type of Market – Follower Strategy you follow? (Please Rank)
    Following closely □  Following at a distance □
    Following selectively □
24. Type of marketing strategies followed:

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Always</th>
<th>Usually</th>
<th>Normally</th>
<th>Rarely</th>
<th>Never</th>
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<td>Rivarly Strategy</td>
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<td>Functional Strategies</td>
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<td>Product (Mix)</td>
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<td>Branding (Govt)</td>
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<td>Positioning (Life)</td>
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<td>Pricing (Cost)</td>
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<td>Media (Advt)</td>
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<td>Sales promotion</td>
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25. State the psychological variables that affect the choice of policies:
(Please Rank)

Motivation ☐ Perception ☐ Knowledge ☐

Attitude ☐ Personality ☐ Self-concept ☐

26. Purpose of insuring life: (Please Rank)

a. Future Savings ☐

b. Growth ☐

c. Life Risk cover ☐

d. Future of children ☐

e. Income tax benefit ☐

f. Others if any ☐
27. Do you insist for giving nominations in the initial stage?
   a. Yes ☐   b. No ☐
   If yes: Whom do you recommend to others
   a) Wife / Husband ☐
   b) Father ☐
   c) Mother ☐
   d) Son ☐
   e) Daughter ☐
   f) Brother / sister ☐
   g) Others ☐

28. Who influenced you to prefer a career in Insurance Corporation?
   a. Agent ☐
   b. Advertisement ☐
   c. Relatives ☐
   d. Friends ☐
   e. Development officers ☐
   f. Employer ☐
   g. Others ☐

29. Do you know about the functioning of LIC earlier?
   a. Yes ☐   b. No ☐
   If yes:
   How do you know about the agency?
   a. Agents ☐
   b. Advertisement ☐
   c. Relatives ☐
   d. Friends ☐
   e. Development officers ☐
   f. Employer ☐
   g. Others ☐
30. Do you know the various types of insurance policies?
   a. Very well known □   b. Known □   c. No opinion □
   d. Not known □   e. Not at all known □

31. Who has provided you the information relating to the advantages and disadvantages of each and every type of policy?
   a. Agents □
   b. Advertisement □
   c. Relatives □
   d. Friends □
   e. Development offices □
   f. Employer □
   g. Others □

32. Method of payment of premium recommended by you:
   a. Salary savings □   b. Annual premium □
   c. Quarterly premium □   d. Half-yearly premium □

33. Premium paid for insurance policies (per year)
   a. Less than Rs. 1 lakh □   b. Rs. 1 to 2 lakhs □
   c. Rs. 2 to 3 lakhs □   d. Rs. 3 lakhs & above □

34. Do you tell about the Bonus added every year to your clients?
   Always □   Usually □   Normally □   Often □   Rarely □

35. Are you satisfied with the policy period options in LIC?
   a. Highly satisfied □   b. Satisfied □
   c. No opinion □   d. Not satisfied □
   e. Highly dissatisfied □
36. Are you satisfied with the requirements of the application form?
   a. Highly satisfied □  b. Satisfied □
   c. No Opinion □  d. Not satisfied □
   e. Highly dissatisfied □

37. Are you satisfied with the insistence of documents in the initial stage?
   a. Highly satisfied □  b. Satisfied □
   c. No Opinion □  d. Not satisfied □
   e. Highly dissatisfied □

38. Are you satisfied with the help provided by officials at the time of filling application?
   a. Highly satisfied □  b. Satisfied □
   c. No Opinion □  d. Not satisfied □
   e. Highly dissatisfied □

39. Are you satisfied with the method of acknowledgements given for payments made to LIC?
   a. Highly satisfied □  b. Satisfied □
   c. No Opinion □  d. Not satisfied □
   e. Highly dissatisfied □

40. Have you given any assurance to clients for providing additional services if any
    Yes □  No □
    (State the services)
41. Do you know about the risk coverage aspect at the time of filing application?
   a. Well known □  b. Known □  c. No opinion □
   d. Not known □  e. Not at all known □

42. Do you know about the tax benefits in the initial stage?
   a. Well known □  b. Known □  c. No opinion □
   d. Not known □  e. Not at all known □

43. Time taken for sending the policy
   a. Less than 15 days □  b. 15-30 days □  c. 30-45 days □
   d. 45-60 days □  e. Above 60 days □

44. Are you satisfied with the time taken for processing application?
   a. Highly satisfied □  b. Satisfied □
   c. No Opinion □  d. Not satisfied □
   e. Highly dissatisfied □

45. Are you satisfied with the method of processing done by the agency?
   a. Highly satisfied □  b. Satisfied □
   c. No Opinion □  d. Not satisfied □
   e. Highly dissatisfied □

46. Are you satisfied with the help of officials in processing?
   a. Highly satisfied □  b. Satisfied □
   c. No Opinion □  d. Not satisfied □
   e. Highly dissatisfied □
47. Are you satisfied with the response of officials at the time of processing?
   a. Highly satisfied □  b. Satisfied □
   c. No opinion □  d. Not satisfied □
   e. Highly dissatisfied □

48. Opinion about the insurance ceiling fixed by the agency
   a. Highly satisfied □  b. Satisfied □
   c. No Opinion □  d. Not satisfied □
   e. Highly dissatisfied □

49. Have you assisted your clients for loan, using the life policy?
   Yes □  No □
   If yes: How many times have you assisted?
   Once □  Twice □  Thrice □  More than thrice □

50. Problems faced at the time of getting loan clients (Please Rank)
   a. Refusing to give application □
   b. Asking you to come on another day □
   c. Fixing lesser time in the forenoon session for application □
   d. Quantity of loan sanctioning □
   e. Insisting for identification □
   f. Insisting for identification □
   g. Other problems if any □
General Opinion About Insurance

51. Opinion about premium charged
   a. Highly satisfied ☐  b. Satisfied ☐
   c. No Opinion ☐  d. Not satisfied ☐
   e. Highly dissatisfied ☐

42. Opinion about bonus amount added:
   a. Highly satisfied ☐  b. Satisfied ☐
   c. No Opinion ☐  d. Not satisfied ☐
   e. Highly dissatisfied ☐

53. Opinion about the risk coverage aspects
   a. Highly satisfied ☐  b. Satisfied ☐
   c. No Opinion ☐  d. Not satisfied ☐
   e. Highly dissatisfied ☐

54. Opinion about informing all items in the policy
   a. Highly satisfied ☐  b. Satisfied ☐
   c. No Opinion ☐  d. Not satisfied ☐
   e. Highly dissatisfied ☐

55. Opinion about the font size used in the policy
   a. Highly satisfied ☐  b. Satisfied ☐
   c. No Opinion ☐  d. Not satisfied ☐
   e. Highly dissatisfied ☐

56. Is there any hidden charges while getting loan?
   Yes ☐  No ☐
57. Have you given any incentive to the client for policy?
   Yes □       No □

58. Opinion about information provided about money back policies
   a. Highly satisfied □    b. Satisfied □
   c. No opinion □      d. Not satisfied □
   e. Highly dissatisfied □

59. Opinion about physical provisions in the company:
   a. Highly satisfied □    b. Satisfied □
   c. No opinion □      d. Not satisfied □
   e. Highly dissatisfied □

60. Opinion about method of accepting complaints:
   a. Highly satisfied □    b. Satisfied □
   c. No opinion □      d. Not satisfied □
   e. Highly dissatisfied □

61. Opinion about method of redressal of complaints:
   a. Highly satisfied □    b. Satisfied □
   c. No opinion □      d. Not satisfied □
   e. Highly dissatisfied □

62. Opinion about informal assistance provided by officials
   a. Highly satisfied □    b. Satisfied □
   c. No opinion □      d. Not satisfied □
   e. Highly dissatisfied □
63. Opinion about informing modified provisions by company
   a. Highly satisfied □   b. Satisfied □
   c. No opinion □   d. Not satisfied □
   e. Highly dissatisfied □

64. Opinion about tax certificates provided by the agency
   a. Highly satisfied □   b. Satisfied □
   c. No opinion □   d. Not satisfied □
   e. Highly dissatisfied □

65. Problem faced in various stages (intensity) : Please Rank:
   a. Application stage □   b. Premium stage □
   c. Loan getting □   d. Money back stage □
   e. Others if any □

66. Opinion about redressal of grievances by the company
   a. Highly satisfied □   b. Satisfied □
   c. No opinion □   d. Not satisfied □
   e. Highly dissatisfied □

67. Opinion about penal amount levied:
   a. Highly satisfied □   b. Satisfied □
   c. No opinion □   d. Not satisfied □
   e. Highly dissatisfied □

68. Are you satisfied with the tax concessions:
   a. Highly satisfied □   b. Satisfied □
   c. No opinion □   d. Not satisfied □
   e. Highly dissatisfied □
69. If yes are given a chance, will you switch over to other co.?
   a. Always □  b. Usually □  c. No opinion □
   d. Rarely □  e. Never □
   Reason for the above decision:

70. Will you recommend the same company to others for taking policy?
   a. Always □  b. Usually □  c. No opinion □
   d. Rarely □  e. Never □

71. Opinion about environmental factors existing at present:

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Very good</th>
<th>Good</th>
<th>No opinion</th>
<th>Poor</th>
<th>Very Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic Environment</td>
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<td>Demographic Environment</td>
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<td>Political Environment</td>
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<td>Legal Environment</td>
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<td>Others</td>
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72. Level of awareness about private insurance companies:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Private Company</th>
<th>Fully aware</th>
<th>Aware</th>
<th>Not aware</th>
<th>Not at all aware</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Bajaj Life</td>
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<tr>
<td>2.</td>
<td>SMP sanmar</td>
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<tr>
<td>3.</td>
<td>Birla Sun</td>
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<td>4.</td>
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<td>5.</td>
<td>HDFC standard</td>
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<td>6.</td>
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<td>8.</td>
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<td>10.</td>
<td>Others</td>
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73. Do you work for any private insurance company?

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Private Company</th>
<th>Always</th>
<th>Usually</th>
<th>Occasional</th>
<th>Never</th>
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<tbody>
<tr>
<td>1.</td>
<td>Bajaj Life</td>
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<td>2.</td>
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<td>Others</td>
<td></td>
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</tbody>
</table>

74. If given a chance, will you move to some other private company?

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Private Company</th>
<th>Definitely</th>
<th>Normally</th>
<th>No</th>
<th>Never</th>
</tr>
</thead>
<tbody>
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<td>1.</td>
<td>Bajaj Life</td>
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</table>

75. If you have the intention of switching over to other companies, reason for such switchover: (Please rank)

<table>
<thead>
<tr>
<th>Reason</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Higher Commission</td>
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<tr>
<td>More number of clients</td>
<td></td>
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<tr>
<td>Scope for development</td>
<td></td>
<td></td>
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<tr>
<td>Various types of policies</td>
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<tr>
<td>Higher advertisements</td>
<td></td>
<td></td>
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<tr>
<td>Others if any</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

76. Others if any:

***
APPENDIX - II
QUESTIONNAIRE TO LIC POLICYHOLDERS
Part I - SOCIO ECONOMIC ASPECTS

1. Area of Residence of the Policy Holder: Chennai
   a. North □   b. South □   c. Central □

2. Age of the policy holder
   a. 25-35 □   b. 35-45 □   c. 45-55 □
   d. 55 and above □

3. Sex
   a. Male □   b. Female □

4. Educational Qualification:
   a. Primary Level □   b. Secondary Level □
   c. Graduate □   d. Post Graduate/Any other □

5. Occupational Status:
   a. Govt. Employee □   b. Private Employee □
   c. Business □   d. Teacher □   e. Others □

6. Marital Status:
   a. Married □   b. Unmarried □   c. Others □

7. Number of members in the family
   a. 2 □   b. 3 □   c. 4 □   d. 5 □
   e. 6 and above □
8. Nature of family
   a. Joint ☐   b. Nucleus ☐

9. Number of earning members in the family
   a. One ☐   b. Two ☐   c. Three ☐
   d. More than three ☐

10. Annual income of the family
    a. Below Rs. 50,000 ☐   b. Rs. 50,000-70,000 ☐
    c. Rs. 70,000-90,000 ☐   d. Rs. 90,000&above ☐

Part II
Data Rating To Life Polices

11. Type of policy held:

<table>
<thead>
<tr>
<th>Type of policy</th>
<th>Sum assured Rs.</th>
<th>Annual Premium Rs.</th>
<th>Mode of Payment monthly / quarterly / annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Endowment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Whole life</td>
<td></td>
<td>700/-</td>
<td>SSS</td>
</tr>
<tr>
<td>Children endowment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited Payment</td>
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<tr>
<td>Joint Life</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Convertible whole life</td>
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<td></td>
<td></td>
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<tr>
<td>Anticipated policy</td>
<td></td>
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<tr>
<td>Annuity policy</td>
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<tr>
<td>Sinking fund policy</td>
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<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
12. Purpose of insuring life: (Please Rank)
   a. Future Savings
   b. Growth
   c. Life Risk Cover
   d. Future of children
   e. Income Tax benefit
   f. Others if any

13. Name of the others organisation where you have insured:
   a. SBI □  b. Sanmar □  c. Others □

14. Have you provided any nomination?
   a. Yes □  b. No □
   If yes: Who is your nominee:
   a) Wife / Husband □  b) Father □
   c) Mother □  d) Son □
   e) Daughter □  f) Brother / sister □
   g) Others □

15. Who influenced you to prefer life Insurance Corporation?
   a. Agent □
   b. Advertisement □
   c. Relatives □
   d. Friends □
   e. Development officers □
   f. Employer □
   g. Others □
16. Do you know about the functioning of LIC earlier?
   a. Yes □       b. No □
   If yes,
   How do you know about the agency?
   a. Agents □
   b. Advertisement □
   c. Relatives □
   d. Friends □
   e. Development officers □
   f. Employer □
   g. Others □

17. Do you know the various types of insurance policies?
   a. Very well known □
   b. Known □
   c. No opinion □
   d. Not known □
   e. Not at all known □

18. Who has provided you the information relating to the advantages and disadvantages of each and every type of policy?
   a. Agents □
   b. Advertisement □
   c. Relatives □
   d. Friends □
   e. Development officers □
   f. Employer □
   g. Others □

19. Have you earlier approached LIC for any policies?
   a. Yes □
   b. No □
20. Method of payment of premium opted by you:
   a. Salary savings □  b. Annual premium □
   c. Quarterly premium □  d. Half-yearly premium □

21. Premium paid for insurance policies (per year)
   a. Less than Rs. 5000 □  b. Rs. 5000 - Rs. 10000 □
   c. Rs. 10000 - Rs. 15000 □  d. Rs. 15000 & above □

22. Do you know that Bonus is added per year to your policy?
   Yes □  No □

   If yes: State the approximate amount of bonus added per year to your policies: (as percentage of sum assured)
   a. Less than 4% □  b. 4 to 5% □  c. 5-6% □  d. 6% and above □

23. Policy period opted:
   a. Less than 10 years □  b. 10-15 years □
   c. 15-20 years □  d. Above 20 years □

24. Are you satisfied with the policy period opted by you?
   a. Highly satisfied □  b. Satisfied □
   c. No opinion □  d. Highly dissatisfied □

25. Are you satisfied with the requirements in the application form
   a. Highly satisfied □  b. Satisfied □
   c. No Opinion □  d. Not satisfied □
   e. Highly dissatisfied □
26. Are you satisfied with the insistence of documents in the initial stage?
   a. Highly satisfied  
   b. Satisfied  
   c. No Opinion  
   d. Not satisfied  
   e. Highly dissatisfied

27. Are you satisfied with the help provided by agents at the time of filling application?
   a. Highly satisfied  
   b. Satisfied  
   c. No Opinion  
   d. Not satisfied  
   e. Highly dissatisfied

28. Are you satisfied with the method of acknowledgements given for payment made to agents?
   a. Highly satisfied  
   b. Satisfied  
   c. No Opinion  
   d. Not satisfied  
   e. Highly dissatisfied

29. Are you given any assurance by agents for providing additional services if any
   Yes  
   No
   If yes
   Type of assurance given for additional services (State the services)

30. Do you know about the risk coverage aspect at the time of filling application?
   a. Well known  
   b. Known  
   c. No opinion  
   d. Not known  
   e. Not at all known
31. Do you know about the tax benefits in the initial stage?
   a. Well known □   b. Known □   c. No opinion □
   d. Not known □   e. Not at all known □

32. Time taken for sending the policy
   a. Less than 15 days □   b. 15-30 days □   c. 30-45 days □
   d. 45-60 days □   e. Above 60 days □

33. Are you satisfied with the time taken for processing application?
   a. Highly satisfied □   b. Satisfied □
   c. No Opinion □   d. Not satisfied □
   e. Highly dissatisfied □

34. Are you satisfied with the method of processing done by the agency?
   a. Highly satisfied □   b. Satisfied □
   c. No Opinion □   d. Not satisfied □
   e. Highly dissatisfied □

35. Are you satisfied with the help of agents in processing?
   a. Highly satisfied □   b. Satisfied □
   c. No Opinion □   d. Not satisfied □
   e. Highly dissatisfied □

36. Are you satisfied with the response of officials at the time of processing?
   a. Highly satisfied □   b. Satisfied □
   c. No Opinion □   d. Not satisfied □
   e. Highly dissatisfied □
37. Mode of premium payment
   a. Salary deduction □   b. Cash payment □
   c. Demand Draft □   d. Cheques □

38. Opinion about the insurance ceiling fixed by the agency:
   a. Highly satisfied □   b. Satisfied □
   c. No Opinion □   d. Not satisfied □
   e. Highly dissatisfied □

39. Have you taken any loan using your life policy?
   Yes □   No □

   If yes: How many times have you taken loan?
   Once □   Twice □   Thrice □   More than thrice □

40. Problems faced at the time of getting loan pledging policy (Please Rank)
   a. Refusing to give application □
   b. Asking you to come on another day □
   c. Fixing lesser time in the forenoon session for application □
   d. Quantity of loan sanctioning □
   e. Insisting for identification □
   f. Insisting for surety etc. □
   g. Other problems if any □

**General Opinion About Insurance**

41. Opinion about premium charged
   a. Highly satisfied □   b. Satisfied □
   c. No opinion □   d. Not satisfied □
   e. Highly dissatisfied □
42. Opinion about bonus amount added:
   a. Highly satisfied □ b. Satisfied □
   c. No opinion □ d. Not satisfied □
   e. Highly dissatisfied □

43. Opinion about the risk coverage aspects
   a. Highly satisfied □ b. Satisfied □
   c. No opinion □ d. Not satisfied □
   e. Highly dissatisfied □

44. Opinion about informing all items in the policy
   a. Highly satisfied □ b. Satisfied □
   c. No opinion □ d. Not satisfied □
   e. Highly dissatisfied □

45. Opinion about the font size used in the policy
   a. Highly satisfied □ b. Satisfied □
   c. No opinion □ d. Not satisfied □
   e. Highly dissatisfied □

46. Is there any hidden charges while getting loan?
   Yes □ No □

47. Are you given any incentive by the agent for policy?
   Yes □ No □
48. Opinion about information provided about money back policies
   a. Highly satisfied 
   b. Satisfied  
   c. No opinion 
   d. Not satisfied  
   e. Highly dissatisfied  

49. Opinion about physical provisions in the agency : 
   a. Highly satisfied 
   b. Satisfied  
   c. No opinion 
   d. Not satisfied  
   e. Highly dissatisfied  

50. Opinion about method of accepting complaints : 
   a. Highly satisfied 
   b. Satisfied  
   c. No opinion 
   d. Not satisfied  
   e. Highly dissatisfied  

51. Opinion about method of redressal of complaints : 
   a. Highly satisfied 
   b. Satisfied  
   c. No opinion 
   d. Not satisfied  
   e. Highly dissatisfied  

52. Opinion about informal assistance provided by agents : 
   a. Highly satisfied 
   b. Satisfied  
   c. No opinion 
   d. Not satisfied  
   e. Highly dissatisfied  

53. Opinion about informing modified provisions etc. made to customers : 
   a. Highly satisfied 
   b. Satisfied  
   c. No opinion 
   d. Not satisfied  
   e. Highly dissatisfied  

54. Opinion about tax certificates provided by the agency
   a. Highly satisfied ☐  b. Satisfied ☐
   c. No opinion ☐  d. Not satisfied ☐
   e. Highly dissatisfied ☐

55. Problem faced in various stages (intensity): Please Rank:
   a. Application stage ☐  b. Premium stage ☐
   c. Loan getting ☐  d. Money back stage ☐
   e. Others if any ☐

56. Opinion about redressal of grievances by the agency
   a. Highly satisfied ☐  b. Satisfied ☐
   c. No opinion ☐  d. Not satisfied ☐
   e. Highly dissatisfied ☐

57. Have you defaulted in paying premium?
   a. Yes ☐  b. No ☐
   If Yes
   a. Once ☐  b. Twice ☐  c. Thrice ☐  d. More than thrice ☐

58. Have you ever paid penal amount for default payment of premium?
   a. Yes ☐  b. No ☐
   If Yes
   a. Once ☐  b. Twice ☐  c. Thrice ☐
   b. d. More than thrice ☐
59. Opinion about penal amount levied:
a. Highly satisfied  
   b. Satisfied  
   c. No opinion  
   d. Not satisfied  
   e. Highly dissatisfied  

60. Do you avail any tax benefit because of paying premium?
a. Yes  
   b. No  
   If yes: Are you satisfied with the tax concessions:
a. Highly satisfied  
   b. Satisfied  
   c. No opinion  
   d. Not satisfied  
   e. Highly dissatisfied  

61. If you are given a chance, will you take policy from the same agency or from other agency?
a. From the same agency  
   b. From other agency  
   Reason for the above decision:
If you are given a chance, will you prefer your same agent or change the agent?
Yes  
No  
If yes: Reason for the decision:

62. Will you recommend the same agency to others for taking policy?
a. Always  
   b. Usually  
   c. No opinion  
   d. Rarely  
   e. Never 
63. If given a chance will you take life insurance policies in private companies in future. For switch over to some other investment option?

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Private Company</th>
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64. If you have the intention of switching over to other companies reason for such switchover (Please rank)

<table>
<thead>
<tr>
<th>Reason</th>
<th></th>
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<tbody>
<tr>
<td>Low premium</td>
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<tr>
<td>High risk coverage</td>
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<tr>
<td>Higher Return</td>
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<tr>
<td>Chance for growth</td>
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<tr>
<td>Higher advertisements</td>
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<tr>
<td>Others if any</td>
<td></td>
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</table>

65. Others if any: