QUESTIONNAIRE

URBAN ☐          RURAL ☐

1. AGE:
   Below 30 years ☐  30-40 years ☐  40-50 years ☐
   Above 50 years ☐

2. Gender:
   Male ☐  Female ☐

3. Educational qualification:
   School ☐  Graduate ☐  Post-Graduate ☐
   Professional degree ☐

4. Occupation:
   Self employed ☐  Professional ☐  Government sector ☐
   Employed in private concern ☐  Others ☐  Agriculture ☐

5. Marital Status:
   Married ☐  Unmarried ☐
   If married,
   a) Whether your spouse is employed?
      Yes ☐  No ☐
   b) State number of children?
      1-2 ☐  3-4 ☐  above 4 ☐

6. Type of family
   Joint family ☐  Nuclear family ☐
7. No. of dependents (family members) / Family type
   1-2  2-3  3-4  above 4

8. Income (Monthly) in Rupees
   Upto 10000  10000 to 20000  20000 to 30000
   30000 to 50000  above 50000

9. Insurance type
   Individual  Family  Group

10. Please specify sum insured under your health policy.
    1,00,000-2,00,000  2,00,000-3,00,000  3,00,000-4,00,000
    4,00,000-5,00,000  above 5,00,000

11. How long do you avail health insurance policy?
    First year  Two to Three years
    Four to Five years  above Five years

12. What is the renewal status of your health insurance policy?
    Regular  Discontinued  Gap in renewal

13. How would you avail health insurance plan for your parents?
    Self alone  Spouse only  Spouse and children
    Spouse & Parents  Self & Parents

14. From which company did you buy this health insurance?
15. Why do you purchase Health Insurance Policy?

i) To meet out medical expenses

ii) Fear (disease)

iii) Medical expenses are high

iv) Agent

v) Employer

vi) For Foreign travel / Trip

vii) Due to age (old)

viii) Family history

ix) To avoid risk

x) Protection

xi) Prone (for disease)

xii) Bank

xiii) Tax Exemption

xiv) Student

xv) Fear due to past experience
16. Are you aware of the following Insurance companies

Please tick the following health Insurance companies

<table>
<thead>
<tr>
<th>GOVERNMENT COMPANIES</th>
<th>PRIVATE COMPANIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>NATIONAL</td>
<td>ROYAL SUNDARAMS</td>
</tr>
<tr>
<td>NEW INDIA</td>
<td>AVIVA</td>
</tr>
<tr>
<td>UNITED INDIA</td>
<td>BAJAJ</td>
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<tr>
<td>ORIENTAL</td>
<td>CHOLA MANDALAM</td>
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<td>RELIANCE</td>
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<td>TATA ASG</td>
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</tbody>
</table>

**STAND ALONE HEALTH INSURANCE COMPANIES**

<table>
<thead>
<tr>
<th>STAR</th>
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<tbody>
<tr>
<td>APPOLLO</td>
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<tr>
<td>MAX BUPA</td>
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</tbody>
</table>
17. While buying a Health Insurance Policy, what factors do you consider? Rate the given deficiencies at five point scale. (HI- Highly Important, I-Important, M-Neither important nor not, NI- Not Important, NAI- Not at all important)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>HI</th>
<th>I</th>
<th>M</th>
<th>NI</th>
<th>NAI</th>
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<tbody>
<tr>
<td>17.1</td>
<td>Cost</td>
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<tr>
<td>17.2</td>
<td>Premium</td>
<td></td>
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<td>17.3</td>
<td>Tax Benefits</td>
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<td>17.4</td>
<td>Approval process</td>
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<tr>
<td>17.5</td>
<td>Claim settlement</td>
<td></td>
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<tr>
<td>17.6</td>
<td>Customer service</td>
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<tr>
<td>17.7</td>
<td>Grievance handling</td>
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<td>17.8</td>
<td>Critical illness coverage</td>
<td></td>
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<tr>
<td>17.9</td>
<td>Out-of-pocket</td>
<td></td>
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<tr>
<td>17.10</td>
<td>Cashless service</td>
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<tr>
<td>17.11</td>
<td>Reimbursement</td>
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<tr>
<td>17.12</td>
<td>Pre-Existing Conditions Coverage</td>
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<tr>
<td>17.13</td>
<td>Risk</td>
<td></td>
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<tr>
<td>17.14</td>
<td>Services provided by the agents</td>
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<tr>
<td>17.15</td>
<td>Correctness of the information provided by insurance company</td>
<td></td>
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<tr>
<td>17.16</td>
<td>Individualised attention</td>
<td></td>
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<tr>
<td>17.17</td>
<td>Goodwill of the company</td>
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<tr>
<td>17.18</td>
<td>Facilities available</td>
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<tr>
<td>17.19</td>
<td>Discount</td>
<td></td>
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</tbody>
</table>
18. Source of awareness (How do you aware the knowledge about health Insurance policies and companies) through

<p>| | | | | | |</p>
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<tbody>
<tr>
<td>18.1</td>
<td>Advertisement</td>
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<td>18.2</td>
<td>Friends / relatives</td>
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<td>18.3</td>
<td>TV</td>
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<td>18.4</td>
<td>Employer</td>
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<td>18.5</td>
<td>Broachers, Pamphlets</td>
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<td>18.6</td>
<td>Insurance agent</td>
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<td>18.7</td>
<td>Hospital</td>
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<td>18.8</td>
<td>Education Institution</td>
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<td>18.9</td>
<td>NGO</td>
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<td>18.10</td>
<td>Other Organisations</td>
<td></td>
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</tbody>
</table>

19. Level of awareness on health insurance: (Tick any one given below)

<table>
<thead>
<tr>
<th>Just knowing</th>
<th>Knowing</th>
<th>Knowing better</th>
<th>Knowing the selected health policy</th>
<th>Knowing all aspects of Health insurance</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

289
20. Motivational variables to take policy in the Health Insurance company: Rate the given variables.

<table>
<thead>
<tr>
<th></th>
<th>HA</th>
<th>A</th>
<th>M</th>
<th>DA</th>
<th>HDA</th>
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<tbody>
<tr>
<td>20.1</td>
<td>Past experience</td>
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<tr>
<td>20.2</td>
<td>Advertisement</td>
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<td>20.3</td>
<td>Information Pamphlets</td>
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<td>20.4</td>
<td>Security</td>
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<td>20.5</td>
<td>Agent</td>
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<td>20.6</td>
<td>Company services</td>
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<td>20.7</td>
<td>Company officials</td>
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<td>20.8</td>
<td>Individualized attention</td>
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<td>20.9</td>
<td>Value of money</td>
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<td>20.10</td>
<td>Immediate reimbursement</td>
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<tr>
<td>20.11</td>
<td>Correctness of Information</td>
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<td>20.12</td>
<td>Pre existing conditions coverage</td>
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<td>20.13</td>
<td>Cashless service</td>
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<tr>
<td>20.14</td>
<td>Tax Benefits</td>
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<tr>
<td>20.15</td>
<td>Ease of claim settlement</td>
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<td>20.16</td>
<td>Additional facilities</td>
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<tr>
<td>20.17</td>
<td>Discounts provided</td>
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<td>20.18</td>
<td>Liquidity</td>
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<tr>
<td>20.19</td>
<td>Campaign</td>
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</tbody>
</table>
21. Overall Satisfaction towards health insurance

22. Rate the given aspects in Health Insurance Companies according to your expectation and perception at five point scale.

22.1 Insurance Company will have modern looking equipment

22.2 The physical facilities at insurance companies will be visually appealing

22.3 Employees at insurance companies will be neat in their appearance

22.4 Materials associated with the service (pamphlets or statements) will be visually appealing at an insurance companies

22.5 When insurance companies promise to do something by a certain time, they do

22.6 When a customer has a problem, insurance companies will show a sincere interest in solving it.

22.7 Insurance companies will perform the service right the first time

22.8 Insurance companies will provide the service at the time they promise to do so

22.9 Insurance companies will insist on error free records

22.10 Employees of insurance companies will tell customers exactly when services will be performed

22.11 Employees of insurance companies will give prompt service to customers
Employees of insurance companies will always be willing to help customers

Employees of insurance companies will never be too busy to respond to customers’ requests

The behaviour of employees in insurance companies will instill confidence in customers

Customers of insurance companies will feel safe in transactions

Employees in the insurance companies will be consistently courteous with customers

Employees of insurance companies will have the knowledge to answer customers’ questions

Insurance companies will give customers individual attention

Insurance companies will have operating hours convenient to all their customers

Insurance companies will have employees who give customers personal service

Insurance companies will have their customers’ best interest at heart

The employees of insurance companies will understand the specific needs of their customers

Communication facilities

Remunerative price

Personalized financial planning
23. Overall attitude towards Company’s service

24. Deficiencies in Health Insurance companies: Rate the given deficiencies at five point scale.

<table>
<thead>
<tr>
<th>24.1</th>
<th>Product knowledge</th>
</tr>
</thead>
<tbody>
<tr>
<td>24.2</td>
<td>Rigid procedures</td>
</tr>
<tr>
<td>24.3</td>
<td>Delay in operations</td>
</tr>
<tr>
<td>24.4</td>
<td>Lack of financial assistance in time</td>
</tr>
<tr>
<td>24.5</td>
<td>Delay in payment to Hospital</td>
</tr>
<tr>
<td>24.6</td>
<td>Documentation</td>
</tr>
<tr>
<td>24.7</td>
<td>Unnecessary queries</td>
</tr>
<tr>
<td>24.8</td>
<td>Under coverage</td>
</tr>
<tr>
<td>24.9</td>
<td>Delayed payments</td>
</tr>
<tr>
<td>24.10</td>
<td>Un-renterative price</td>
</tr>
<tr>
<td>24.11</td>
<td>Poor treatment of officials</td>
</tr>
<tr>
<td>24.12</td>
<td>Non co-operative officials</td>
</tr>
<tr>
<td>24.13</td>
<td>Officials with no faith in customs</td>
</tr>
<tr>
<td>24.14</td>
<td>Misselling by the Agent</td>
</tr>
<tr>
<td>24.15</td>
<td>More exclusion</td>
</tr>
<tr>
<td>24.16</td>
<td>Capping / limits in benefits</td>
</tr>
<tr>
<td>24.17</td>
<td>Complex terms</td>
</tr>
<tr>
<td>24.18</td>
<td>Lack of publicity</td>
</tr>
</tbody>
</table>
24.19 Improper responses
24.20 High commission charges
24.21 Poor accessibility
24.22 Poor in personal attention

25. **Portability**

Do you switch over (Portability) the policy from one company to another company?

Yes [ ] No [ ]

IF yes,

25.1 Poor follow-up
25.2 Poor servicing
25.3 Poor claim settlement
25.4 Delay
25.5 Deductions
25.6 Unnecessary queries
25.7 Too much of documentation
25.8 Not satisfied with agent
25.9 Better scheme
25.10 Attractive Premium
25.11 Competitive premium
25.12 Transparency
25.13 Better benefits
26. **Competition orientation**

26.1 Respond rapidly to competitors action

26.2 Sharing of competitors information

26.3 Target opportunities for competitive advantage

26.4 Discussion of competitors strategy with company

26.5 Differentiated service from competitor

26.6 Feedback to company on competitors

26.7 Inter functional coordination

26.8 Functional integration in strategy

26.9 Share resources with other agents

26.10 Information shared among functions

26.11 All functions constitute of customers value

26.12 Frequent revealing of strategy and its integration

27. **Relationship marketing in insurance companies**

27.1 Innovativeness

27.2 Innovativeness is essential in every field

27.3 Innovation leads to profit

27.4 Innovation is virtual in service sector

27.5 Innovation leads to customer satisfaction
Innovation will differentiate ones product for competition.

**28. Scientific orientation**

- **28.1** Scientific approach will lead to success in any field
- **28.2** Scientific orientation leads to higher profile
- **28.3** Customer appreciate scientific approach
- **28.4** Scientific approach can be applied to selling insurance policies
- **28.5** Companies with scientific approach are success full

**29. Economic motivational Orientation**

- **29.1** Money is a motivator for me
- **29.2** I always work hard to earn more money wealth gives status
- **29.3** I want to accurate wealth
- **29.4** I want to earn more money that ever go fore
- **29.5** Human orientation
- **29.6** Human relations is important in every profession
- **29.7** Human resources is critical success factor
- **29.8** I maintain good relationships with my customer
29.9 I make friends with everyone
29.10 I know my entire customer by name

30. Insurance orientation

30.1 Insurance is very vital for individuals and organizations
30.2 Insurance coverage is essential for an average man
30.3 I am aware of the latest trends in insurance industry
30.4 I have made sure that all members in my family have instance converge
30.5 Insurance minimums risk.

31. Customer satisfaction orientation

31.1 Company accept my suggestions
31.2 Company is open to my feedback
31.3 Company recognizes the customer needs
31.4 Company works towards archiving Sense of customer delight
31.5 Company always pay attention to customer swords
31.6 Company Understands the customer world
31.7 Company Listen to customer request
31.8 Company Acts properly
31.9 Company always takes conscious effort to obtain feedback
Company consider the complaints of customers

Company works solving towards customer problems

Measures to improve the efficiency of Health Insurance Companies

Rate the given measures at five point scale.

**Product:**

Better coverage

Lesser exclusion

Easy understanding

Portability

Flexibility/suitability

**Price:**

Affordable Premium

Installment facility

Tax exemption

Stability in pricing

No-claim Bonus

Low price

Discount
Promotion:

Visually appealing materials
Easy to get information
Print media
Mass Media like TV,
Personal selling

Officials / Agents:

Friendly approach
Good knowledge
Transparency
Dedicated service
Quick response
High energy level
Communication ability

Service:

Timely service
Proper responses
Round the clock call centre facility
Proper guidance
Under writing Transparency
Claim settlement:

- Time limits for claim settlements (Time Bound)
- Simplified procedure for claim
- Online-claim servicing
- Counseling
- Orientation for claiming procedure

TPA:

- Transparency
- Simplified procedure
- Proper interaction with customer
- Educate about documentation

Benefits:

- Daily cash allowance
- Critical illness coverage
- Cashless facility
- More network hospital
- Alternative method of Treatment (Ayurveda, allopathy)