APPENDIX - 1

QUESTIONNAIRE FOR DEVELOPMENT OFFICERS

1. PERSONAL DATA :

1.1 Name of the respondant : 

1.2 Name of Insurance Company : 

1.3 Age & Marital status : 

1.4 Educational Status : Upto H.S.C./Graduate/Post-Graduate 

1.5 Previous experience : a. Insurance Field 

                      b. Other Field 

1.6 Nature of Previous experience in other fields 

   a. Business 
   
   b. Profession 
   
   c. Incumbent in Private firm 
   
   d. Business intermediary 
   
   e. Incumbent in Govt. Service 
   
   f. Others 

1.7 Are you a member in Public clubs ? Yes No 

1.8 Whether the membership in Public Club contributes to your Insurance business potential ? Yes No 

1.9 Is any of your relatives & friends Working in any of the G.I.C ? Yes No 

1.10 What is the mode of your present appointment ? 

   a. Direct recruitment 
   
   b. Promoted from agent 
   
   c. Rural Representative/Marketing trainee
1.11 Years of experience acquired at D.O./Branch.

a. 1 to 2  

b. 3 to 5  

c. 5 to 8  

d. 9 & above

2. ACQUISITION OF KNOWLEDGE:

2.1 Did you have knowledge in General Insurance business before joining this profession?

a. Yes

b. No

2.2 How did you acquire knowledge on General Insurance business? (Please rank in order of importance).

a. Training Course Conducted by the G.I.C.  

b. Reading books published by the Federation of Insurance Institute  

c. Reading Manual on different insurance  

d. Orientation given by the executives of the company  

e. Field training given by the top executives  

f. Acquiring knowledge through businessmen  

g. Personal experience

2.3 Have you gone through books on salesmanship? Yes No

3. APPROACH TO THE PROSPECTIVES:

3.1 Rank the following sources through which you obtain information on the names of the prospective policyholders

a. Personal observation

b. Personal acquaintance

c. Existing policyholders

d. Centre of influence
3.2 What is your main mode of approach to canvass the insurance policies:
   a. Approach through friends & relatives
   b. Acquaintances with people introduced by the insurance persons
   c. Introduced by the Policyholders of the company
   d. Introduced by the financial institutions

3.3 Do you go for "Special Canvass" in selling general insurance policies?
   a. Yes
   b. No

3.4 Do you approach the Policyholders of other Insurance Policies?
   a. Yes
   b. No

3.5 If yes, TICK the kind of response you received for such approaches from the policyholders.
   a. Not willing to shift the business
   b. Assuring future business
   c. Shifting the business immediately
   d. Others (please specify) ______________________

3.6 Do you makeCourtesy Calls to the Policyholders of other Companies?
   Yes  No

3.7 What percentage of increase in business do you achieve in your business by such calls?
   a. 0 - 5
   b. 5 - 10
   c. 10 - 15
   d. 15 & above
3.8 Do you attend the social meetings / functions of the Policyholders.

Yes  No

4. ATTITUDE OF POLICYHOLDERS:

4.1 What type of response do the policyholders give when you explain to them the details of the Policy?

- a. Keen to know all the details by close listening
- b. Satisfied with necessary details of the policy
- c. Not interested in knowing the details of the policy

4.2 How would you rate the absorbing capacity of the Policyholders when you are explaining the details of the policies?

<table>
<thead>
<tr>
<th>Extremely Good</th>
<th>Good</th>
<th>Average</th>
<th>Poor</th>
<th>Very Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

4.3 How do you rate awareness of both the Present and prospective policyholders?

<table>
<thead>
<tr>
<th>Very High</th>
<th>High</th>
<th>Medium</th>
<th>Low</th>
<th>Very Low</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>
4.4 What percentage of Policyholders are renewing regularly?

<table>
<thead>
<tr>
<th>100% Renewed</th>
<th>Partly Renewed</th>
<th>No Renewal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>75%</td>
<td>50%</td>
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</tbody>
</table>

4.5 If no renewal, what are the reasons for the irregularity? (Please rank it)

a. Unsound financial position of Policyholder
b. Procured the policy only on the request of the Development Officer
c. Considering the Policy taking a waste
d. Ill advised by the fellowmen
e. Others (please specify)

5. COMPETITION:

5.1 Does competition exist in the insurance market?

Yes       No

5.2 If yes, what is the degree of competition

<table>
<thead>
<tr>
<th>Very High</th>
<th>High</th>
<th>Moderate</th>
<th>Low</th>
<th>Very Low</th>
</tr>
</thead>
</table>

5.3 As a part & parcel of the company are you satisfied with the present promotions policies of the Company to meet this competition
6. AGENTS:

6.1 How many agents are working under you?

a. below 10  

b. 10 to 15  
c. 16 to 20  
d. 21 to 25  
e. 26 & above

6.2 How many of your agents have taken insurance as a full time career?

6.3 How do you feel about the No. of agents working under you?

<table>
<thead>
<tr>
<th>More</th>
<th>Medium</th>
<th>Low</th>
</tr>
</thead>
</table>

6.4 Rate the knowledge of your agents on general insurance from the stage of seeking the Policies to the stage of claim settlement.

<table>
<thead>
<tr>
<th>Excellent</th>
<th>Good</th>
<th>Fair</th>
<th>Low</th>
<th>Very Low</th>
</tr>
</thead>
</table>

6.5 Are the Agents satisfied with the present rate of commission?

<table>
<thead>
<tr>
<th>Highly satisfied</th>
<th>Not satisfied</th>
</tr>
</thead>
</table>

7. AUTHORITIES:

7.1 Rank the kind of guidance you obtain from your superiors for selling the policies

a. Clearing technical doubts

b. Periodical review of performance
c. Helping in quick Settlement of claim

d. Moral support in general

7.2 What is the nature of response from the higher authorities, surveyors and clerical staff in case of claim lodged by your policyholders.

<table>
<thead>
<tr>
<th>Taking interest</th>
<th>Taking it as a routine matter</th>
<th>In difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Divisional Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Branch Manager</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Administrative Officers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Asst. Adm. Officers (Development &amp; Administrative)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Clerical staff</td>
<td></td>
<td></td>
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<tr>
<td>f. Surveyors</td>
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</tbody>
</table>

8. ADVERTISEMENT:

8.1 Does your company make advertisement in this area?

Yes

No

8.1.(a). Tick the media through which your company is advertising?

a. Cinema          e. Magazine
b. T.V.             f. Personal-selling
c. Hoarding         g. Anyother
d. Newspaper
8.2 How do you feel about the effectiveness of the present Advertisement?

<table>
<thead>
<tr>
<th>More effective</th>
<th>Less effective</th>
<th>Not effective</th>
</tr>
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<tbody>
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</table>

a. Cinema
b. T.V.
c. Hoarding
d. Newspaper
e. Magazine
f. Personal selling
g. Any other

9. PERFORMANCE ANALYSIS:

9.1 Have you achieved the target? Yes No

9.2 If No, what are the reasons for it?

10. AFTER SALES SERVICE:

10.1 What is the priority given by the policyholders (without claim) for the Post sales services?

a. Quick issue of Policies
b. Timely issue of renewal notice
c. Quick issue of renewed policies
d. Assisting in the alteration (or) changes of the policy
e. Giving proper answer to query raised by the policyholder
f. Others (please specify)
11. Have you ever lost business, because of the dissatisfaction of the policyholders in claim settlement?

Yes No

11.1 If yes, what are the reasons for the dissatisfaction?

a. Not getting exact amount of claim

b. Violation of Warranty because of Insufficient information of the Dev. Officer.

c. Under Insurance

d. Indifferent attitude of Insurance personal

e. Other (please specify)

12. SUGGESTIONS (PLEASE RANK THEM)

a. A separate marketing executive at the divisional level is necessary to develop the Market:

b. "Awareness" to Insurance can be created through advertisement at district level:

c. No claim bonus may be allowed on slab system for every completion of 12 months:

d. Current practice of Bonus Marks may be deleted:

e. Policy conditions may be given in the local language in the Policy document:

f. Giving the agents a minimum guaranteed remuneration will develop the business:

g. The LLOYDS policies in GIC are more Indian Oriented: