APPENDIX II

INTERVIEW SCHEDULE FOR POLICY HOLDERS

I PERSONAL DATA

1.1 Name of the respondent :
1.2 Address :
1.3 Age :
1.4 Sex Male/Female
1.5 Community FC/BC/SC & ST :
1.6 Education Status : Illiterate / Primary / Secondary / Collegiate / Others (Specify)

II ECONOMIC DATA

2.1 Occupation : Main
Income/Year : Subsidiary

a. 5,000 b. 5001 to 10000
c. 10001 to 25000 d. 25001 to 50000 e. 50001 to 100000
f. above 100000

2.2 Wealth Composition

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Item No. area</th>
<th>Current year value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Land (in Acres)</td>
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<tr>
<td>a. Irrigated</td>
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<tr>
<td>b. Un-irrigated</td>
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</tbody>
</table>
2. **House**
   a. Residential
   b. Cattle Shed
   c. Motor Shed
   d. Shop
   e. Others

3. **Machinery / Equipment**

4. **Live stock** :
   a. Drought animals
   b. Sheep / Goat
   c. Poultry
   d. Milch animals
   e. Others

5. **Other Assets**

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### 3. PERCEPTION

3.1 How long have you been aware of General Insurance Policies ?

3.2 Is General Insurance Corporation Public Sector or Private Sector ?

3.3 What is the purpose for which GIC is incorporated ?

3.4 What are the types of major policies you are well aware of ?

3.5 Mention the names of the subsidiaries of GIC you know.
3.6 Name the officials who are involved in Marketing the Policy.

3.7 Name some urban/Rural Insurance Schemes known to you.

3.8 How are the claims registered?

4. DATA ABOUT BUYING BEHAVIOUR:

4.1 Through which source you come to know about insurance policies?
   a. Agents / Rural representatives
   b. Development officer.
   c. Brouchers supplied by Insurance company
   d. Books/journals dealing with insurance
   e. Higher officials of the insurance company
   f. Advertisement
   g. Previous experience

4.2 How long you have been buying Insurance Policy?

4.3 What are the types of Policy you have purchased?

4.4 From which Insurance company you have purchased?

4.5 Why do you like this particular company to purchase the Policy?
   a. Nearness to residence
   b. Easy accessibility
   c. Known officials
   d. prompt service
   e. Advertisement
   f. Friend's recommendation

4.6.1 How did you buy the policy?
   a. Voluntary
   b. compulsory
4.6.2 If voluntary, what are reasons?
   a. Awareness of Insurance as a need
   b. Motivated by the Insurance officials
   c. Advice given by friends/Relative/Well wishers
   d. Out of previous experience of Havoc
   e. Hazardous nature of properties
   f. Due to the threat of high risk in the day to day operation

4.6.3 If under compulsion, who compelled you?
   a. Financier
   b. Development officer
   c. Marketing representative

CO - INSURANCE:

4.7 Do you take the policy with Co-Insurance clause?
   Yes
   No

4.8 If Yes, What is the reason for it?
   a. To support all the insurance companies approaching for business
   b. To get quick settlement of claim by the combined effort of the participating companies
   c. To avail the good service rendered by the competitive spirit of the companies involved.

5. Satisfaction about the services: (Please tick the level of your satisfaction)
<table>
<thead>
<tr>
<th>Statements</th>
<th>Highly Satisfied</th>
<th>Satisfied</th>
<th>Undecided</th>
<th>Dissatisfied</th>
<th>Highly Dissatisfied</th>
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</thead>
<tbody>
<tr>
<td>1. Motivation given by the Officials to buy the Policy</td>
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<tr>
<td>2. Guidance/Help at the time of purchasing the policy</td>
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<tr>
<td>3. Promptness in Issuing the Policy</td>
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<tr>
<td>4. Contacts by the Development Officer/Agent after issuing the policy</td>
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<tr>
<td>5. Timely issue of Renewal notice</td>
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<td></td>
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<tr>
<td>6. Timely issue of Renewal policy</td>
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<tr>
<td>7. Development officer's attitude in helping the policy holder at the time of making claims</td>
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<tr>
<td>8. Agent's attitude in guiding the claim settlement</td>
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<tr>
<td>9. Company's attitude in settling claims</td>
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<tr>
<td>10. Amount settled by the company (Relative worth of the amount)</td>
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<tr>
<td>11. Adequacy of No-claim bonus</td>
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<td></td>
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<tr>
<td>12. Company's attitude after settlement of claim</td>
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</tbody>
</table>
6. RENEWAL:

6.1 Do you renew the policies regularly?
   Yes  No

6.2 If not renewed, what are the reasons? (Please mention)
   a. Financial constraints with current business position.
   b. Development officer / Insurance officials have inadvertently failed to inform, the expiry date.
   c. Dissatisfaction of the existing company
   d. Feeling it as a waste

6.3 If discontinued, do you intend to renew?
   Yes  No

6.4 If Yes, why would you like to renew?
   a. Feeling of insecurity
   b. Discerning insurance as a must
   c. Improved financial position
   d. Reminder from the company (efforts of the company)
   e. Financiers intervention

7. CLAIMS:

7.1 Have you lodged any claim so far? Yes ( ) No ( )

7.2 If Yes, how many claims have you lodged so far?
   a. Small (Amount of Rs. \( \tilde{N} = 10,000 \))
   b. Medium (Amount of Rs. \( \tilde{N} = 1,00,000 \))
   c. High (Amount of Rs. \( \tilde{N} = 1,00,000 \))

7.3 Whether your claim got accepted (or) rejected
7.3.1 If rejected, please state the reason for it.

1. Risk not covered ( )
2. Policy conditions & warranty ( )
3. Expiry of the policy ( )

7.4 After making the claim, how many claim you get rejected?

7.5 Did you face difficulties in getting the claim settled

Yes No

7.6 If Yes, specify the nature of difficulties encountered with

a. Belated settlement ( )
b. Settlement after a dispute ( )
c. Settlement after getting judgement in the court ( )
d. Bureaucratic harassment ( )

7.7. What are the reasons for the delay in settlement?

a. Procedural delay
b. Want of documents & certificates from authorities
c. Indifferent response
d. Redtapism

7.8 Have you received the settlement in part or in full?

7.8.1 What is the amount of your claim?

7.8.2 What is the amount settled?
8. AFTERSALES SERVICE

(POST PURCHASE SERVICE OFFERED BY THE COMPANY)

How do you feel about the aftersales service of the insurance company (Please tick).

<table>
<thead>
<tr>
<th></th>
<th>Highly satisfied</th>
<th>Un decided</th>
<th>dissatisfied</th>
<th>H. dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Guidance &amp; Counselling given by Agents &amp; Development officer</td>
<td></td>
<td></td>
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<tr>
<td>2.</td>
<td>Executives &amp; Administrative staff Response</td>
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<tr>
<td>3.</td>
<td>Clarification of General and Technical doubt</td>
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<tr>
<td>4.</td>
<td>Issuing Renewal Notice</td>
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<tr>
<td>5.</td>
<td>Issuing Renewal Policy</td>
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<tr>
<td>6.</td>
<td>Providing the Latest information</td>
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<tr>
<td>7.</td>
<td>Promptness in claim settlement</td>
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<tr>
<td>8.</td>
<td>Adequacy amount of claim settlement</td>
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</tr>
</tbody>
</table>

9 IMPACT OF ADVERTISEMENT:

9.1 Did you see any advertisement of General Insurance Policy? Yes No

9.2 In what medium you have seen it?

9.3 How many time did you see the advertisement?

viii
9.4 Which scheme was advertised?

9.5 Were you already aware of the scheme before the advertisement?

9.6 Did you buy the policy on the basis of advertisement?

9.7 Do you think the medium used for advertisement is attractive? Yes No

9.8 If not, why is it not attractive?

10 PERSONAL SELLING OF POLICIES:

10.1 How many visits were made by the Insurance officials?

10.2 What are the schemes canvassed by the Development officer/Agent/Rural representative?

10.3 Did the Development officer / Agent give full details about those schemes?

10.4 Have you had any idea to purchase such a policy before the Development Officer (or) Agent's approach?

10.5 Did the visit of the Development Officer / Agent make you buy the policy?

10.6 How many policies you bought through D.O./Agent's Canvassing?

10.7 Do you recommend others to buy the Policy?

10.8 Do you like to buy policy next time also through the DO/Agent?

11 PROBLEMS OF POLICY HOLDERS:

State the problems you face with your Insurance Company, Please Rank it.

a. Development officers are concerned mostly to achieve the target without considering the required services ( )

b. Lack of knowledge of officials dealing with the particular policy ( )

c. Too much dependence on superiors in clarifying doubts ( )
d. Undue favouritism to some policy holder ( )

e. Indifference at the time of claiming settlement ( )

f. Delay in settlement ( )


g. Relative worth of the claim is too low ( )

h. Negative attitude of Agents/Rural Representatives ( )

i. Development Officers/Agents do not contact after the issue of policy ( )

12 SUGGESTION:

Suggestion, if any for improving the Insurance business.