APPENDIX

QUESTIONNAIRE
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Respected respondent, I, Alla Venkaiah, pursuing Ph.D. under esteemed guidance of Prof. B. Sudhir from S.V. University, Tirupati, request you for the information about the Life Insurance Company in which you have the insurance policy. I shall be thankful for your valuable information and active cooperation. This information will be used only for academic purpose.

1. Product

1) Do you have any life insurance policy?
   a) Yes       b) No

2) If yes
   What is the name of policy? ____________________________
   What is the name of Life Insurance Company? _______________

3) What is your policy’s sum assured amount?
   a) Less than Rs.1,00,000  b) Rs.1,00,000 to 2,00,000  c) Rs.2,00,000 to 3,00,000
   d) Rs.3,00,000 to 4,00,000  e) above Rs.4,00,000

4) What is the annual premium amount you are paying to the insurance company?
   a) Less than Rs.5,000  b) Rs.5,000 to 10,000  c) Rs.10,000 to 15,000
   d) Rs.15,000 to 20,000  e) Above Rs. 20,000

5) What is your policy’s tenure period?
   a) Less than 5 years  b) 5 to 10 years  c) 10 to 15 years
   d) 15 to 20 years  e) Above 20 years

6) Why did you take the insurance policy?
   a) Risk coverage  b) Protection for family  c) Long term savings
   d) Tax savings  e) Provision for old age
   f) Other reasons (please specify) ____________________________
7) What is your awareness level about various policies of the life insurance company?

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<tr>
<th>Life Insurance Policy</th>
<th>Very High</th>
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8) What is your opinion about various policies of the life insurance company?

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<th>Life Insurance Policy</th>
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9) What is your preference in selecting a new policy?  
(Please assign the ranks in the order of preference from 1 to 7) 

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<tr>
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<tr>
<td>Unit linked policy</td>
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10) What is your perception on the range of various products/policies of the life insurance company?  
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad  

11) Do you think the life insurance company should increase the number of policies?  
   a) Yes  b) No  

12) What is your preferred policy value (sum assured) that you are willing to take?  
   a) Less than Rs.1,00,000  b) Rs.1,00,000 to 2,00,000  c) Rs.2,00,000 to 3,00,000  
   d) Rs. 3,00,000 to 4,00,000  e) Above Rs.4,00,000  

13) What is your preferred annual premium amount that you are willing to pay?  
   a) Less than Rs.5,000  b) Rs.5,000 to 10,000  c) Rs.10,000 to 15,000  
   d) Rs.15,000 to 20,000  e) Above Rs.20,000  

14) What is your preferred policy tenure that you are willing to take?  
   a) Less than 5 years  b) 5 to 10 years  c) 10 to 15 years  
   d) 15 to 20 years  e) Above 20 years  

15) Whether your insurance company is providing loans against policy document?  
   a) Yes  b) No  

16) If yes, what is your opinion on loan facilities of the life insurance company?  
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
2. PRICE

17) What is your opinion on premium rates of the life insurance company?
   a) Very Low    b) Low    c) Neither low nor high    d) High    e) Very High
18) What is your opinion on service charges being collected by the life insurance company?
   a) Very Low    b) Low    c) Neither low nor high    d) High    e) Very High
19) What is your opinion on fines being imposed by the life insurance company on delayed premium payments?
   a) Very Low    b) Low    c) Neither low nor high    d) High    e) Very High
20) What is your opinion on interest rates on loans of the life insurance company?
   a) Very Low    b) Low    c) Neither low nor high    d) High    e) Very High
21) What is your preferred mode of premium payment to the life insurance company?
   a) Monthly    b) Quarterly    c) Half yearly    d) Yearly

3. PLACE

22) Do you think the insurance company branch office is located in a convenient location?
   a) Yes    b) No
23) Do you think convenient transportation facilities are available to reach the life insurance company branch office?
   a) Yes    b) No
24) Do you think the insurance company branch office should be located at a convenient location to improve the business?
   a) Yes    b) No
25) Do you think well transportation connectivity to life insurance company branch office is required for improving the business?
   a) Yes    b) No
26) What is your awareness level about various distribution channels of the life insurance company?

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<th>Channel Name</th>
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<td>Brokers</td>
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<td>Bancassurance</td>
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27) What is your opinion on various distribution channels of the life insurance company?

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4. PROMOTION

28) From which source did you come to know about life insurance?
   a) News papers   b) Radio   c) Televisions   d) Internet   e) Agents
   f) Company marketing executive   g) Direct mail   h) Others

29) Have you been exposed to advertisements given by the life insurance company?
   a) Yes   b) No
30) What is the main message that you received from advertisements of the life insurance company?
   a) Risk coverage   b) Protection for family   c) Long term savings
   d) Tax savings   e) Provision for old age
   f) Other reasons (please specify)

31) How far the advertisements influenced you to take life insurance policy?
   a) Very High   b) High   c) Neither high Nor low   d) Low   e) Very Low

32) What is your perception on T.V. commercials (advertisements) of the life insurance company?
   a) Very Good   b) Good   c) Neither good Nor bad   d) Bad   e) Very Bad

33) What is your perception on the advertisements in print media?
   a) Very Good   b) Good   c) Neither good Nor bad   d) Bad   e) Very Bad

34) What type of advertisement media is suitable for a life insurance company?
   a) News papers   b) Magazines   c) Radio   d) Television   e) Internet
   f) Wall paints & Sign boards

35) Do you feel big brand ambassadors are necessary for a life insurance company?
   a) Yes   b) No

36) Will you take insurance policy of the particular company if your favorite person is an advertisement model?
   a) Yes   b) No

37) Whether the insurance agent/consultant/manager educated you about the products by demonstration?
   a) Yes   b) No

38) If yes, whether the demo is oral or power point presentation on laptop?
   a) Oral   b) Power point presentation on laptop

39) If yes, what is your opinion on demo?
   a) Very Good   b) Good   c) Neither good Nor bad   d) Bad   e) Very Bad

40) Whether the life insurance company offered any gifts & benefits to you for taking insurance policy?
   a) Yes   b) No
41) If yes, are you satisfied with those gifts & benefits given by the life insurance company?
   a) Yes       b) No

42) How far you have been influenced by the following promotional polices of the life insurance company?

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43) Express your opinion on the following promotional activities of the life insurance company?

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5. PEOPLE

44) Whether any marketing executive/ officer/ manager of the life insurance company approached you to explain about life insurance?
   a) Yes       b) No
45) If yes, what is your opinion on his/her explanation about various schemes of life insurance company?
   a) Very Good   b) Good   c) Neither good Nor bad   d) Bad   e) Very Bad
46) If yes, what is your opinion on executive/officer/manager’s cooperation while filling the application form?
   a) Very Good   b) Good   c) Neither good Nor bad   d) Bad   e) Very Bad
47) Whether the marketing executive/ officer/ manager of the life insurance company reminding you for the payment of renewal premium amount at the right time or not?
   a) Yes   b) No
48) Do you think marketing executive/ officer/ manager of the life insurance company required some training for providing better services to customers?
   a) Yes   b) No
49) To what extent you are satisfied with the services of marketing executive/ officer/ manager of the life insurance company?
   a) Highly Satisfied   b) Satisfied   c) Neither Satisfied Nor Dissatisfied   d) Dissatisfied   e) Highly Dissatisfied
50) Whenever you went to life insurance company office, how did the office personnel receive you?
   a) Very Good   b) Good   c) Neither good Nor bad   d) Bad   e) Very Bad
51) How did the office personnel provided the necessary information to you?
   a) Very Good   b) Good   c) Neither good Nor bad   d) Bad   e) Very Bad
52) How did the office personnel cooperated in filling the application form?
   a) Very Good   b) Good   c) Neither good Nor bad   d) Bad   e) Very Bad
53) Whether the office personnel reminding you for the payment of renewal premium amount at the right time or not?
   a) Yes   b) No
54) Do you think office personnel required some training for providing better services to customers?
   a) Yes   b) No
55) To what extent you satisfied with the services of office personnel of the life insurance company?
   a) Highly Satisfied   b) Satisfied   c) Neither Satisfied Nor Dissatisfied
   d) Dissatisfied       e) Highly Dissatisfied

6. PROCESS

56) Whether the life insurance company personnel clearly explained you about various schemes?
   a) Yes                b) No

57) If yes, What is your opinion on their explanation about various schemes of life insurance company?
   a) Very Good         b) Good      c) Neither good Nor bad d) Bad       e) Very Bad

58) Whether the life insurance company personnel clearly explained you about how to fill the application form?
   a) Yes                b) No

59) What is the cooperation level of the life insurance company personnel while filling the application form?
   a) Very Good         b) Good      c) Neither good Nor bad d) Bad       e) Very Bad

60) How much time the insurance company personnel are taking to receive the amount from you and to deliver cash receipt while you are paying the premium amount?
   a) Very Short        b) Short     c) Neither short Nor long d) Long     e) Very Long

61) How is the cooperation of the life insurance company personnel at the time of payment of premium amount?
   a) Very Good         b) Good      c) Neither good Nor bad d) Bad       e) Very Bad

62) How much time was taken by the insurance company while issuing the ‘Insurance bond certificate’?
   a) Very Short        b) Short     c) Neither short Nor long d) Long     e) Very Long

63) What is the cooperation of life insurance company personnel while applying for the loan?
   a) Very Good         b) Good      c) Neither good Nor bad d) Bad       e) Very Bad
64) How much time the insurance company is taking to grant the loan?
   a) Very Short  b) Short  c) Neither short Nor long  d) Long  e) Very Long
65) What is your opinion on insurance company while paying the policy maturity amount on maturity date?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad

7. PHYSICAL EVIDENCE
66) What is your opinion on the interior appearance of the life insurance company’s office?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
67) What is your opinion on office furnishing of the life insurance company’s office?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
68) What is your opinion on lighting & ventilation in the life insurance company office?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
69) What is your opinion on the dress code of the life insurance company personnel?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
70) What is your opinion on the appearance of the application forms of the life insurance company?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
71) What is your opinion on the appearance of brochures & catalogues of the life insurance company?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
72) What is your opinion on various displays (like boards, holdings, postures, paintings...etc) providing product information in the life insurance company office?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
73) What is your opinion on the sitting facilities in the life insurance company office?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
74) What is your opinion on the drinking water facility in the life insurance company office?
   a) Very Good  b) Good  c) Neither good Nor bad  d) Bad  e) Very Bad
75) What is your opinion on other ancillary facilities like provision for tea, coffee etc. in the life insurance company office?
   a) Very Good   b) Good   c) Neither good nor bad   d) Bad   e) Very Bad

PERSONAL INFORMATION

A) Your name: __________________________

B) Place: __________________________

C) Age:
   a) Below 25 years   b) 26-35 years   c) 36-45 years
   d) 46-55 years   e) Above 55 years

D) Gender:
   a) Male   b) Female

E) Education:
   a) SSC or Below SSC   b) Intermediate/Diploma   c) Graduation
   d) Post Graduation   e) Above Post Graduation

F) Annual income:
   a) Below Rs 1 lakh   b) Between Rs 1 to 2 lakhs   c) Between Rs 2 to 3 lakhs
   d) Between Rs 3 to 4 lakhs   e) Above Rs 4 lakhs

G) Occupation:
   a) Private employee   b) Govt. Employee   c) Business   d) Agriculture
   e) Others (Please specify) __________________________

-------THANK YOU-------