SUMMARY

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5.1. INTRODUCTION

The business of insurance is related to the protection of the economic value of assets. Every asset has a value. The asset is created through the efforts of the individuals with the expectation that either through the income generated there from or some other output, some of his/her needs would be met.

The insurance industry provides protection against financial losses resulting from a variety of perils. By purchasing insurance policies, who affected the individuals can receive reimbursement for losses due to car accidents, theft of property, fire and storm damage, medical expenses and loss of income due to disability or death etc. The insurance industry involves insurance carriers, insurers, and insurance agents and brokers. In general, insurance carriers are large companies that provide insurance and assume the risks covered by the policy. Agents and brokers sell insurance policies to the carriers and work either for themselves or for relatively small firms.

5.2. LIFE INSURANCE CORPORATION AND ITS IMPORTANCE

The concept of Life Insurance is about a century old in India.

While LIC deals with life insurance, there is another insurance firm called General Insurance Company (GIC) that deals with rest of them.
The per capita insurance premium in India is also far below the level when compared with advanced countries. The global life insurance market stands at $1231.8 billion whereas the non-life insurance market is placed at $896.6 billion. India takes the 23rd position with $7 Billion annual premium collections and a meagre 0.34 per cent share of global insurance market. All these indicate that there is a huge untapped potential in the Indian insurance market.

Satisfaction of economic needs requires generation of income from some source. If the property, which is the source of such income is lost fully or partially, permanently or temporarily, the income too would stop. The purpose of insurance is to safeguard against such misfortunes by making good the losses of the unfortunate few, through the help of the fortunate many, who were exposed to the same risk but saved from the misfortune. Thus the essence of insurance is to share losses and substitute certainty by uncertainty.

5.3. CHARACTERISTICS OF LIC AGENTS

An insurance agent has been defined by the Insurance Act, 1938, as one who is licensed under that Act an is paid in consideration of his soliciting or procuring insurance business, including business relating to the continuance, renewal or revival of policies of insurance.

Section 182 of the Indian Contract Act defines the words ‘Agent’ and ‘Principal’. An agent is a person employed to do any act for another or to represent another in dealing with a third person. The person for whom such act is done or who is so represented is called the ‘Principal’.
In Insurance industry the term ‘Agent’ is ordinarily applied to a person engaged by the insurer to procure new business.

Agents may have personal goals, like willing to rise in the hierarchy of the company. Some companies do provide opportunities for agents to accept higher responsibilities. One might like to become a senior agent, making the effort to pass on one’s experience to newcomers in the field. Some senior agents make it a point to attend seminars, workshops and conferences. They meet others in the profession. The benefit is mutual. They received as well as give, as experiences differ and are unique.

As the LIC agents act as a link between the Corporation (LIC) and the clients (Policy Holders), they need to possess certain competencies to play their role effectively. Those competencies are not only helpful for their professional growth but also useful for the business promotion of the LIC.

Therefore it is essential that an LIC agent should possess the competencies (Skills) like: public relation skills, customer orientation skills, maintaining long term relationship with public, trustworthiness, effective communication skills, persuasive skills, analytical ability, customer service oriented skills, liason skills (between corporation and customers), etc., to realize their role performance.

Apart from the competencies and clear perception of their profession they need to have motivation to achieve great things in the profession of LIC agent.
5.4. REVIEW OF RELATED LITERATURE

To gain an overall idea on the professional perception, competency and achievement motivation related to the present study, the investigator surveyed the earlier studies conducted on these aspects. Accordingly the researcher tried to classify the related literature on the following areas.

(i) Studies related to professional competency with a focus on
   a) Performance and Ability
   b) Academic and Non-Academic
   c) Strategies
   d) Competency

(ii) Studies related to Motivation with a thrust on
    a) Achievement Motivation
    b) Motives
    c) Drives
    d) Other variables

Further the synthesis of related literature has been made to gain a birds eye view on the major conclusions derived by those investigator as a result of their studies.

5.5. METHODOLOGY

This section describes the various strategies / methods and procedures adopted by the investigator to carryout the research as given below.
5.5.1. DEFINITION OF KEY TERMS

a. Effect

According to Webster’s Dictionary, “Effect” means ‘the power to bring about a result’.

b. Intervention

According to Oxford Dictionary, ‘intervention’ means ‘interference’.

c. Strategy

The art of planning skill in managing any affair.

d. Competence

Competence is the demonstration of knowledge, skills and attitudes required to perform a given task or act. Competence is transformation of inborn / innate qualities and concealed / hidden-strength of the individual into an application (utility).

Motivation

Motivation is an internal force or energy or need which initiates, sustains, directs and regulates the behaviour of the learner.

5.5.2. VARIABLE UNDER STUDY

The present investigation is an attempt to determine the “Effect of Motivational Intervention Strategies on Optimising Professional Competency among the LIC Agents” and to estimate the extent of relationship between selected variables.

A. Motivation is the independent variable.

B. Competency is the dependent variable.
1. **Gender**

   Study is conducted with both male and female LIC agents.

2. **Maturation**

   Investigation is carried out within the duration of 3 months.

3. **Age**

   LIC agents of the different age group have been chosen. (25-52)

4. **Qualification**

   Study is conducted with LIC agents who have completed their SSLC, HSC / Diploma, Graduation and Post graduation are taken as the sample of the study.

### 5.5.3. RESEARCH QUESTIONS

The research poses the following questions which elicit definite direction to undertake the research process.

1. What is meant by professional competence of LIC agents?
2. How can it be evaluated?
3. Would this evaluation be useful to the agents of LIC?
4. How far would it be useful for LIC agents?
5. Does competence enhance efficiency of LIC agents?
6. What are Motivational Intervention Strategies?
7. Does motivation enhance competence of LIC agents?
8. Do motivation Intervention Strategies affect the professional competence of LIC agents?
9. If so, to what extent the efficiency is operational?
5.5.4. **OBJECTIVES OF THE STUDY**

The current research is undertaken with the following objectives

1. To identify and explain the educational, economic, professional and demographic profile of the LIC agents.
2. To identify the various aspects of professional competence of LIC agents.
3. To identify the level of professional perception of the LIC agents towards attaining professional competence.
4. To identify the level of professional competence of the LIC agents.
5. To identify the level of achievement motivation of LIC agents.
6. To design and implement motivational strategies to the LIC agents to optimize the professional competence.
7. To identify the effect of the application of motivational intervention strategies on professional competence.

5.5.5. **HYPOTHESES**

The investigator framed the following hypotheses relating to the present study.

1. There will be significant mean difference between the pre-assessment and post assessment scores on professional perception of LIC agents.
2. There will be significant mean difference between the pre and post assessment scores on Professional Competence of LIC agents.

3. There will be significant mean difference between the pre and post assessment scores on achievement motivation of LIC agents based on enhancement in the sum assured.

5.5.6. DELIMITATIONS OF THE STUDY

The present study was subjected to the following limitations

1. This investigation was limited only to the Development Office of LIC, Karaikudi Branch, Tamil Nadu.

2. Only 20 LIC agents were selected for the investigation.

3. This study was limited to only the LIC agents of Karaikudi Branch (Tamil Nadu).

5.5.7. RESEARCH DESIGN

The present investigation is a single group experimental study consists of seven phases as explained below, conducted to 20 (LIC agents) samples.

a) PHASES:

Phase - I

Sample:

As it will be useful and effective to enhance competency of the LIC agents with their readiness to accept the training strategies, 20 agents working in Karaikudi were selected for Karaikudi Branch of LIC in Tamil Nadu randomly.
Phase - II

Identified the various aspects of Professional Competency of LIC agents.

Phase - III

Identified Motivational intervention strategies.

Phase - IV

Constructed a tool to assess Professional Competency of LIC Agents.

Phase - V

a) Conducted a pre-assessment test to assess the level of motivation.

b) Assessed the competency of LIC Agents by administering the tool developed by the investigator.

Phase - VI

Implemented the motivational strategies designed by the investigator among the LIC agents for a period of 3 months.

Phase - VII

a) Conducted post-tests on motivation and professional perception and competency of the LIC agents.
5.5.8. TOOLS / STRATEGIES USED

a) LIC agents' Portfolio:

To know the professional perception of the LIC agents, a portfolio was prepared and administered.

b) Professional perception and competency of LIC agents

To identify the professional competencies required for the LIC agents, the researcher reviewed related literature, consulted experts in the LIC, subject experts, etc. As a result of it about 40 components were identified and out of which only 38 items were selected for the construction of the tool to identify the presence or absence of the needed behaviour among the LIC agents.

5.5.9. VALIDATION OF THE TOOLS

Validity

The tool consists of 38 items each represents an important dimension of professional competence, was subjected to expert’s opinion. Thus the tool was prepared on the basis of review of related studies and interview with the successful LIC agents, it is said to possess the content validity. Thus the important characteristics of a successful LIC agents are incorporated in the tool.

Reliability

The reliability of the tool is arrived by KR 20 and the reliability co-efficient is found to be 0.6.
The tool to measure professional competency of LIC agents is used to assess the professional competency at the pre and the post-level of the experiment.

SCORING PROCEDURE

The scale to assess the Professional Competence of LIC agents consists of two parts, 1) Perception of LIC agents on Professional Competence, 2) Professional Competence of LIC agents. The first part consists of 14 questions with two-point scale of ‘Yes’ or ‘No’ options. In positive statement for the response yes ‘1’ score is awarded and for the responses of ‘No’ 0 score is awarded and for negative statements, negative scoring is awarded. The part II consists of 24 questions on 4 point Scale, Never, Sometimes, Great Extent and Always. The scores are awarded according 1,2,3 and 4.

ACHIEVEMENT MOTIVATION SCALE

To measure the level of Achievement Motivation, the investigator used the Achievement Motivation Scale (AMS) constructed and validated by Beena Shah (1986). This scale consists of 4 dimensions; viz., need for academic success, need for vocational achievement, need for social achievement, need for skill achievement. Each dimension has 10 items. Each item has three alternatives (a,b,c) to be choosen.

RELIABILITY AND VALIDITY OF THE TOOL

The coefficients of reliability are varying with time intervals between 0.77 to 0.87. The validity of the scale was ascertained in a three
fold fashion (i.e) content validity, item validity and congruent validity. The investigator also established it by KR 20 method and it was found to be 0.73.

**SCORING**

The Achievement Motivation Scale is a three-point scale, consists of 40 items. Each statement is followed by three alternative responses. Weightage 1,2 and 3 are respectively awarded for alternatives (a), (b), (c) irrespective of any statement the scale value lies between 40 and 120 (33-100 in percentage).

**5.6. SAMPLE OF THE STUDY**

i) Location

The present investigation was carried out in LIC of India, Karaikudi Branch, Sivagangai District to Madurai Division.

ii) Selection of the sample

20 LIC agents of the LIC Karaikudi Branch were selected for the study.

**5.7. ADMINISTRATION**

The professional perception and professional competency tool constructed and validated by the researcher was administered to the sample of 20 LIC agents, who were considered for the (experiment) study. No time limit was given to the subjects to complete the questionnaire.
5.8. DATA ANALYSIS AND INTERPRETATION

The collected data were arranged and quantified through various statistical treatments with necessary interpretation.

a) Statistical Techniques used

The arranged data were analysed by using the following statistical techniques to test the hypotheses framed by the investigator.

i) Descriptive Analysis (Mean, SD)

ii) Differential Analysis (t-test, F-ratio)

iii) Relational Analysis (Spearman method)

5.9. FINDINGS

1. Mean and Standard Deviation scores on pre assessment of Agents’ professional perception were 7.45 and 2.05 respectively. Mean and Standard Deviation of post assessment scores on professional perception were 11.85 and 2.90 respectively. The obtained ‘t’-value between pre and post assessment mean score was 5.64 which was significant at 0.05 level. Hence there was significant mean difference between pre and post assessment mean score on professional perception.

2. Mean and Standard Deviation scores on pre assessment of Agents professional competency are 48.40 and 7.45 respectively. Mean and Standard Deviation scores of post assessment of professional competency were 78.85 and 10.18 respectively. The obtained ‘t’ value between pre and post assessment mean scores is 10.95 significant at 0.05 level.
Hence there was significant mean difference between pre and post assessment means score on professional competency.

3. Mean and Standard Deviation scores on pre-assessment of agents, achievement motivation were 49.00 and 8.45 respectively. Mean and Standard Deviation of post assessment scores on achievement motivation were 89.00 and 11.21 respectively. The obtained ‘t’ value between pre and post assessment mean scores was 12.90 significant at 0.05 level. Hence there was significant mean difference between pre and post assessment on mean score on achievement motivation.

4. The sum assured before the application of interventional strategies was Rs.11,38,00,000/-. After the treatment the sum assured increased to Rs.13,83,00,000/-. Hence there was an increase of 12% in the sum assured. Therefore it was concluded that the motivation interventional strategies was effective in enhancing the sum assured.

5. The overall professional perception mean score was 11.85 and standard deviation 2.907. Further it was noted that the LIC Agents with SSLC qualifications had highest mean score (13.00) and those acquired HSC / Diploma got the lowest mean score (10.20) in their professional perception. It was concluded that there did not exist significant difference in the professional perception of the LIC Agents with respect to qualifications.

6. It is found that the male LIC Agents got the higher mean score (11.93) than their counterparts (11.60). It was concluded that
there did not exist significant difference in the professional perception of the LIC agents with respect to ‘Gender’.

7. Professional perception mean score was higher (12.00) than the unmarried LIC agents (11.40). It was concluded that there did not exist significant difference in the professional perception of the LIC agents with respect to their marital status.

8. The LIC Agents working with the government got higher mean scores (12.00) than those working in the private organizations (11.83). It was noted that there did not exist significant difference in professional perception with respect to the nature of employment.

9. The overall professional perception mean scores as 11.85 and standard deviation as 2.90. The LIC agents who earned commission above Rs.10,000/- per month got the highest mean score of 12.50 and those who earned upto Rs.5000/- got the mean score as 10.50.

10. The LIC agents who took the agency out of self-interest got higher mean scores of 13.00 than those got into this profession to earn obtained the less mean score of 11.08 in their professional perception. There did not exist significant difference in the professional perception of LIC agents with respect to the reasons for selecting the profession.

11. The LIC Agents who had above 6 to 10 years of service got highest mean score of 13.20 and those had upto 5 years of service got the lowest mean score of 11.28 in their professional
perception. It was concluded that there did not exist any significant difference between the professional perception of LIC Agents and the number of years of their service.

12. The mean score (13.50) was higher in the case of ‘decrease in the business’ trend than the less mean score (11.66) towards ‘increase in business’ there did not exist significant difference in the professional perception of LIC Agents with respect to business trend.

13. Higher mean score of 11.85 is found in the case of hard work, the reason for business growth that the reason for more prospects (11.75). It was concluded that there did not exist significant difference in professional perception of LIC agents with respect to reasons for the business growth.

14. It was noted that the co-agents’ success in business due to hard work got higher mean score (11.90) than more prospects (11.50) on professional perception. Therefore it was concluded that there did not exist significant difference in professional perception with respect to the cause for success of co-agents in the business.

15. It was found that “hard work was the cause for achievement in profession” got higher score of 11.87 than “more prospects” (11.75). It was concluded that there did not exist significant difference in the professional perception of LIC agents with respect to causes for achievement in their profession.
16. It was observed that the future strategies-'hard work'-to improve the profession got higher mean scores of 11.87 than the strategies--inter personal relations (11.70). It was concluded that there did not exist significant difference in the professional perception of LIC agents with respect to their future strategies.

17. The overall mean score on professional perception of LIC Agents as 11.89 and S.D. as 2.90. Further it was noted that the LIC Agents who made the business (Sum assured) of 50-100 lakhs got highest mean score (12.42) and who made the business upto Rs. 50 lakhs got the lowest mean score (11.50).

18. It was observed that the overall mean score in 11.85 and standard deviation being 2.90. Further it was noted that the LIC Agents who made the business (Sum assured) of upto Rs.50 lakhs during the financial year 2004-2005 got highest means score (12.33) and those made the business of 50 to 100 lakhs got the lowest mean score (11.14). The obtained ‘F’ ratio was not significant at 0.05 level.

19. It was noted that the overall mean score on professional competency of LIC agents as 78.85 and SD as 10.18. It was concluded that there did not exist significant difference in the professional competency with respect to the educational qualification of LIC agents.

20. The higher mean score of 79.40 in professional competency was obtained by the female LIC agents than their counterpart (78.67). It was concluded that there did not exist significant
difference in the professional competency with respect to the gender of LIC agents.

21. It was obtained that the married LIC agents got the higher mean score of 80.06 than the unmarried agents mean score of 78.20 on professional competency. There did not exist significant difference in the professional competency of LIC agents with respect to their marital status

22. It was noted that the government employees working for LIC got higher mean score of 82.00 than those working in private concern (78.50) on professional competency. It was concluded that there did not exist significant difference in the professional competency of LIC agents with respect to the nature of employment

23. It was noted that the overall mean score of LIC agents on Professional Competency as 78.85 and SD as 10.18. The LIC agents who earned above Rs.10,000 as commission got the highest mean score of 82.25 and those who earned upto Rs.5000 got the lowest mean score of 75.00 on professional competency. It was concluded that there did not exist significant difference in professional competency with respect to the money earned on commission

24. It was noted that the LIC agents, who opted the profession out of self interest got the higher mean score (84.25) than those who opted the profession for earning. It was concluded that there
exists significant difference in the professional competency with respect to the reason for opting the profession of LIC agency

25. It was observed that the LIC agents professional competency overall mean score was 78.85 and SD 10.18. It was concluded that there was no significant difference in professional competency with respect to the number of years of service in the profession.

26. The LIC agents professional competency mean score was higher (89.00) in the case of "decreasing trend" in business and the mean score in their increasing trend in business is (77.72). It was concluded that the LIC agents' professional competency did not significantly differ with respect to the trend of business

27. The higher mean score of 83.50 in the case of more prospects in professional competency than "hard work" (77.68). It was concluded that professional competency of the LIC agents did not significantly differ with respect to the causes for growth of business.

28. It is revealed that LIC agents professional competency mean score of 78.87 is with respect to hard work as the reason for co-agents success was little higher than the reason for "more prospects". It was concluded that the professional competency did not differ significantly with respect to the co-agents’ success in business

29. It could be noted that the LIC agents professional competency mean score was higher (83.75) in the case of “more prospects”
group than “hard work” group (77.68) as the cause for their success in profession. It could be concluded that there did not exist significant difference in professional competency with respect to the causes for their success in the profession.

30. It could be observed that the LIC agents who expressed “more prospects” as their future strategies to improve the business got the higher mean score of 83.50 than those expressed “hard work” as strategy (77.68). The obtained value was not significant at 0.05 level. It was concluded that there did not exist significant difference in the professional competency of the LIC agent with respect to their future strategies to improve the business.

31. The overall mean score of the LIC agents professional competency score was (78.85) and S.D. 10.18. It was concluded that there did not exist significant difference in the professional competency of LIC agents with respect to their sum assured during 2003-04.

32. It was observed from table, the overall mean score of professional competency of LIC agents was 78.85 and S.D. 10.18. It could be concluded that there did not exist significant difference in the professional competency of LIC agents with respect to the sum assured by them during the year 2004-2005.

33. It was noted that the overall mean score of 89 and S.D. 11.21 on achievement motivation of LIC agents, further the LIC agents who acquired graduation got the highest mean score of 94 on
the achievement motivation and the post graduates got the lowest mean score of 85. It could be stated that there did not exist significant difference in the achievement motivation of LIC agents with respect to their education background.

34. It was noted that the male LIC agents got the higher mean score (89.13) on the achievement motivation than their counter parts (88.60) it could be stated there does not exist significant difference in the achievement motivation of the LIC agents with respect to gender, as the obtained ‘t’-value was not significant at 0.05 level.

35. The higher mean score (90.46) on achievement motivation of the married LIC agents is greater than the unmarried LIC agents (84.60). It could be stated that there did not exist significant difference in the achievement motivation of LIC agents with respect to their marital status as the obtained ‘t’-value was not significant 0.05 level.

36. LIC agents who were working with the government obtained higher mean score (93.0) on achievement motivation than those LIC agents working in private concern (88.55). It could be observed that there did not exist significant difference in achievement motivation of their LIC agents with respect to their status of profession as the obtained ‘t’-value was not significant at 0.05 level.

37. It was noted the overall mean score of achievement motivation of LIC agents worked out to be 89.0 and their S.D. 11.21. It
could be stated that there did not exist significant difference between the achievement motivation of LIC agents and their commission earned.

38. The statistical data revealed that the highest mean score (93.75) towards self-interest as the reason for opting the LIC agents than those who opted the reason earning (85.83). Further it could be read from the table that there did not exist significant difference in the achievement motivation of LIC agents with respect to the reasons for opting the profession.

39. It is noted that the overall mean score of achievement motivation arrived to be (89.0) and S.D. (11.12). It was concluded that there did not exist significant difference between the achievement motivation of the LIC agents and the number of years of service in LIC as the obtained ‘F’-ratio was not significant at 0.05 level.

40. It was noted that the LIC agents whose trend of business decreases have higher mean score (101.50) than whose trend of business in increase (87.60). It was concluded that those did not exist significant difference in the achievement motivation of the LIC agents with respect to their trend of business as the obtained ‘t’-value was not significant at 0.05 level.

41. It was found that the higher mean score of achievement motivation was 97.75 for those who are towards “more prospects” as the reason for the success in business than hard work (87.81). It could be stated that there did not exist
significant difference in the achievement motivation of LIC agents and the causes for success in business, as the obtained ‘t’-value was not significant at 0.05 level.

42. It could be observed from the collected data that the higher mean score of 95.0 on achievement motivation of LIC agents with respect to more prospects as the cause for success of co-agents than those who referred to hard work (87.75) as the cause for the success of co-agents. Further it was concluded that there did not exist significant difference in the achievement motivation of the LIC agents with respect to the causes for success of co-agents, as the obtained ‘t’-value was not significant at 0.05 level.

43. It was noted that the higher mean score of 97.75 on achievement motivation of LIC agents towards "more prospects" as the reason for success in business than "hard work" (86.81). It was noted that there did not exist significant difference between the achievement motivation of LIC agents and the reasons for success in their business as the obtained ‘t’-value was not significant at 0.05 level.

44. It was observed that the higher mean score value (97.75) of achievement motivation towards "more prospects" as new strategy for improving the business than hard work (86.81). It could be concluded that there did not exist significant difference in the achievement motivation of LIC agents with respect to the
application of new strategies as the obtained ‘t’-value was not significant at 0.05 level.

45. It was observed that the highest mean score (95.28) on achievement motivation got by the LIC agents those who made “sum assured between 50 to 100 lakhs” and who made “sum assured above 1 crore” got the lowest mean score of (83.0). The overall mean score on achievement motivation arrived as 89.0 and SD 11.21. It could be stated that there did not exist significant difference in the achievement motivation of LIC agents with respect to sum assured as the ‘F’-ratio was not significant at 0.05 level.

46. It was noted that the overall mean score on achievement motivation arrived to be 89.0 and S.D 11.21. It was concluded that there does not exist significant difference in the achievement motivation of LIC agents with respect to the sum assured, as the obtained ‘F’-ratio was not significant at 0.05 level.

47. It was noted that there was significant correlation between professional perception and professional competency as the obtained value was significant at 0.05 level.

Since it is the first of its kind of Research, with the sample of LIC Agents, Research findings were not corroborated with earlier researches.
5.10. SUGGESTIONS FOR FURTHER RESEARCH

1. The study was conducted only in Karaikudi LIC. The study could be conducted in other areas also so that the difference in Professional perception, Competence and performance of the LIC agents could be observed.

2. Motivational intervention could be adopted among LIC agents of different companies and organizations and their impact on each group would be a fruitful study.

3. The perception of the LIC Policy holders and their awareness about insurance can be studied. This study will help the agents to frame suitable strategies.

4. Pre-globalization and post globalization scenario in LIC will form a useful study to analyze the impact of globalization on insurance sector.

5. The problems of the low achievers in LIC business can be studied in detail so that they can be motivated to improve their performance.

6. A study of the performance of the LIC agents working in rural areas and those in urban areas would reveal whether different strategies are required to motivate each group.

7. A study of the problems of the discontinued LIC policy holders would help the agents to frame suitable strategies to retain the customers.
8. A study of the high achievers (agents) of LIC and their strategies would be helpful to improve the business of the low achievers.

9. A study of the impact of advertisement (by LIC agents) on the customers will be helpful to adopt audiovisual techniques to improve LIC business.

10. A study of the year-wise LIC business done by the agents would be helpful to analyze the reason for fluctuations in business.

5.11. CONCLUSION

The study reveals that the professional perception of the LIC agents does not depend on the agents' qualification, gender, marital status, and nature of employment. Besides, the agents' professional competence depends neither on qualification nor on factors such as gender, nature of employment, commission, service etc. The statistical data establishes that the agents' hard work and self-interest serve as the basis for their professional perception and competence. The motivational interventional strategies, if adopted suitably, improve the professional perception, competence and performance of the LIC agents. Hence the researcher concludes that those companies / organizations which are involved in life insurance business should organize motivational camps to achieve their target.