APPENDICES
QUESTIONNAIRE FOR DEVELOPMENT OFFICER

I. DOSSIER

1.1.1 Name of the Development Officer

1.1.2 Name of the Insurance Company

1.1.3 Age

(a) 20 Yrs. to 25 Yrs. [ ] (c) 30 Yrs. to 35 Yrs. [ ]
(b) 26 Yrs. to 30 Yrs. [ ] (d) 35 Yrs. and above [ ]

1.2.1 Educational qualification

(a) Graduate [ ] (b) Post Graduate [ ]

1.2.2 Class of Academic Faculty

(a) Commerce [ ] (c) Business Administration [ ]
(b) Science [ ]
(d) Arts [ ] (e) Others [ ]
(Please specify)

1.3.1 Previous experience

(a) Insurance field [ ] (b) Other fields [ ]

1.3.2 Nature of previous experience in other fields

(a) Business [ ] (d) Business intermediary [ ]
(b) Profession [ ]
(c) Incumbent in private firms [ ]
(e) Incumbent in government service [ ]
(f) Others [ ]
(Please specify) [ ]

1.4.1 Membership in public clubs

(a) Yes [ ] (b) No [ ]

1.4.2 Whether the membership in public club contributes to your fire business potential?

(a) Yes [ ] (b) No [ ]

1.5.1 Existence of genealogical background in the area of operation

(a) Yes [ ] (b) No [ ]
1.5.2 Number of relative families
(a) 1 to 5 [ ] (c) 11 to 15 [ ]
(b) 6 to 10 [ ] (d) 16 and above [ ]
1.6 Are your relatives and friends working in any of the general insurance company?
(a) Yes [ ] (b) No [ ]
1.7.1 What is the mode of your present appointment?
(a) Direct recruitment [ ]
(b) Appointment after serving as an agent in the same insurance company (or) Rural representative (or) Marketing trainee [ ]
1.7.2 Years of experience as development officer
(a) 1 to 2 [ ] (c) 5 to 6 [ ]
(b) 3 to 4 [ ] (d) 7 and above [ ]

II. QUESTIONNAIRE

2. ACQUISITION OF KNOWLEDGE
2.1 Do you have knowledge in fire insurance before joining this profession?
(a) Yes [ ] (b) No [ ]
2.2 How do you acquire knowledge on fire insurance? (Please rank them in order of importance)
(a) Training course conducted by the company [ ]
(b) Reading books published by the Federation of Insurance Institute [ ]
(c) Reading Manual on fire insurance [ ]
(d) Orientation given by the executives of the company [ ]
(e) Field training given by the executives when doing the agent career [ ]
(f) Acquiring knowledge through businessmen [ ]
(g) Personal experience [ ]
2.3 Have you gone through books on salesmanship?
(a) Yes [ ] (b) No [ ]
3. **APPROACH TO THE PROSPECTIVES**

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

(a) Personal observation [ ] (c) Existing policyholders [ ]
(b) Personal acquaintance [ ] (d) Centre of influence [ ]

3.2 What is your main mode of approach to canvass fire insurance policies?

(a) Approach through friends and relatives [ ]
(b) Acquaintance with people introduced by the insurance persons [ ]
(c) Introduced by the policyholders of the company [ ]
(d) Introduced by the financial institution [ ]

3.3 Do you go for 'Cold canvass' in selling fire insurance policies?

(a) Yes [ ] (b) No [ ]

3.4.1 Do you approach the fire policyholders of other insurance companies for securing business?

(a) Yes [ ] (b) No [ ]

3.4.2 If yes, rank 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) Other (Please specify) [ ]

3.5.1 Do you make courtesy calls to the fire policyholders of other companies?

(a) Yes [ ] (b) No [ ]

3.5.2 What percentage of increase in business do you achieve in your fire folio by such calls?

(a) 0 to 5 [ ] (c) 11 to 15 [ ]
(b) 6 to 10 [ ] (d) 16 and above [ ]

3.6 Do you attend the social functions of the fire policyholders?

(a) Yes [ ] (b) No [ ]
**ATTITUDE OF FIRE POLICYHOLDER**

4.1 What type of response do the policyholders give when you explain to them the technical 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 to know the details of the policy [ ]

4.2 How would you rate the absorbing capacity of the fire policyholders, when you are explaining the details of fire policy?
- (a) Extremely good [ ]
- (b) Good [ ]
- (c) Average [ ]

4.3 How do you rate the awareness of both the present and prospective policyholders on fire insurance?
- (a) High [ ]
- (b) Medium [ ]
- (c) Low [ ]

4.4.1 Do your parties hold fire policies in other insurance company?
- (a) Yes [ ]
- (b) No [ ]

4.4.2 If yes, what are the reasons for such holding?
- (a) Getting bank finance on the insured property with other companies [ ]
- (b) Genealogical relationship of the policyholders with the insurance persons of the other insurancy company [ ]
- (c) Availing of good service by creating competition among four companies [ ]
- (d) Impressed by the service rendered by the development officers of other company [ ]
- (e) Sentimental ground [ ]
- (f) Other (Please specify) [ ]

4.5.1 Do your voluntary fire policyholders renew their policies regularly?
- (a) Yes [ ]
- (b) No [ ]
4.5.2 If no, what are the reasons for the irregularity in renewal of policies? (Please rank them in the order of priority)
(a) Unsound trade position of policyholder [ ]
(b) Procured the policy only on the request of the development officer [ ]
(c) Considering fire policy taking a waste [ ]
(d) Ill advised by the fellow merchants [ ]
(e) Other (Please specify) [ ]

5. COMPETITION
5.1 Does competition exist in the fire insurance market?
(a) Yes [ ] (b) No [ ]

5.2 If yes, what is the degree of competition?
(a) Mild [ ] (b) Moderate [ ]
(c) Severe [ ]

6. AGENTS
6.1 How many agents are working under you?
(a) Less than 10 [ ] (d) 21 to 25 [ ]
(b) 10 to 15 [ ] (e) 26 and above [ ]
(c) 16 to 20 [ ]

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

6.3 How many of your agents have taken life insurance career also?

6.4 Rate the knowledge of your agents on fire insurance from the stage of seeking the policies to the stage of claim settlement
(a) High [ ] (b) Medium [ ]
(c) Low [ ]

6.5 How many of your agents have given you voluntarily taken fire business regularly?
(a) Nil [ ] (c) Two only [ ]
(b) One only [ ] (d) Three only [ ]
7. AUTHORITIES

7.1. Rank the kind of guidance you obtain from your superiors for fire policy selling?

(a) Clearing technical doubts
(b) Periodical review of performance
(c) Accompanying at the time of selling policies regarding complicated property
(d) Helping for quick settlement of claims
(e) Moral support in general

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

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<th>Taking Interest</th>
<th>Taking it as a routine matter</th>
<th>Indifferent</th>
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<tr>
<td>(a) Divisional Manager</td>
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<td>(b) Branch Manager</td>
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<td>(c) Assistant Administra-</td>
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<td>tive Officer (Development and administration)</td>
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<td>(d) Clerical staff</td>
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<td>(e) Surveyors</td>
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8. ADVERTISEMENT

8.1. How do you feel about the effectiveness of the advertising of your company regarding fire insurance?

(a) More effective [ ] (c) Not effective [ ]
(b) Effective [ ]

9. RESPONSE BY POLICYHOLDERS

9.1.1. Have you secured a fire policy from a prospective policyholder on a single approach?

(a) Yes [ ] (b) No [ ]
9.1.2 If yes, rank the reasons for acquiring such business in a single approach.
(a) Convinced by the salesmanship
(b) Hazardous nature of properties
(c) Imminent threat of risk
(d) Well advised by friends, relatives and others
(e) Goodwill of the insurance company

9.2 What was the reaction of the policyholder during your subsequent visits? (Please rank in the order of priority)
(a) Convinced and took a policy
(b) Assured future business
(c) Requested to approach sometime later
(d) Irritated and avoided
(e) Other (Please specify)

10. ACQUISITION OF FIRE POLICY
10.1.1 Have you secured any policy on the voluntary approach of the policyholder?
(a) Yes [ ] (b) No [ ]

10.1.2 If yes, what are the reasons for such business?
(a) Awareness of fire insurance [ ]
(b) Recent fire accidents sustained by the party [ ]
(c) Fire accidents occurred in the nearby places [ ]
(d) Advised by friends, fellow merchants and industrialists [ ]
(e) Other (Please specify) [ ]

10.2 If yes, what is the percentage of that growth in your fire folio?
(a) 0 to 5 [ ] (d) 16 to 20 [ ]
(b) 6 to 10 [ ] (e) 21 and above [ ]
(c) 11 to 15 [ ]
11. ACHIEVEMENT OF TARGET

11.1 Have you not achieved target in fire business, in any year?
(a) Yes [ ] (b) No [ ]

11.2 If yes, what are the reasons for it?
(a) Slack position in business [ ]
(b) Want of time to meet prospective fire policyholders [ ]
(c) Concentration on other type of general insurance [ ]
(d) Existing fire insurance business captured by other company [ ]
(e) Reluctant to renew the policy by the existing policyholders [ ]
(f) Other (Please specify) [ ]

12. UNDER INSURANCE

12.1 Do all your fire policyholders take policy to the full value of the properties to be insured?
(a) Yes [ ] (b) No [ ]

12.2 If no, do they know the effects of taking under insurance?
(a) Yes [ ] (b) No [ ]

13. AFTERSALES SERVICE

13.1 What is the priority given by the policyholders (without claim) for the post sales services?
(a) Timely issue of renewal notice
(b) Quick issue of renewed policies
(c) Providing the latest information on fire insurance
(d) Assisting in the alteration or modification of the policy
(e) Giving proper answer to the query raised by the policyholder
(f) Other (Please specify)
14. DISSATISFACTION

14.1 Have you ever lost fire business, because of the dissatisfaction of the policyholders in claim settlement?
   (a) Yes [ ] (b) No [ ]

14.2 If yes, what are the reasons for the dissatisfaction?
   (a) Not getting the exact amount of claim [ ]
   (b) Violation of a warranty because of the insufficient information of the development officer [ ]
   (c) Under insurance [ ]
   (d) Indifferent attitude of insurance personnel [ ]
   (e) Other (Please specify) [ ]

15. SUGGESTION

15.1 A separate marketing executive at the division level is necessary to develop fire market

15.2 'Awareness' to fire insurance can be created through advertisement campaign organised at district level

15.3 Special incentive scheme are to be introduced for development officers to improve the fire business without bank clause
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<tr>
<td>15.4</td>
<td>Giving the agents a minimum guaranteed remuneration will develop the fire market for voluntarily taken policies</td>
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<td>15.5</td>
<td>'No claim bonus' may be allowed on slab system for every completion of 12 months, segregating risk involved</td>
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<td>15.6</td>
<td>Introduction of 'savings linked fire policy' by the general insurance company will encourage the middle class people to take fire policy</td>
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<td>15.7</td>
<td>Fire policy conditions may be given in the local vernacular in the policy document</td>
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SCHEDULE ADMINISTERED TO SAMPLE FIRE POLICY HOLDERS

1. Name and address

2. Nature of commercial venture undertaken
   (a) Industrial [ ] (b) Trading [ ] (c) Servicing [ ]

3. Form of business
   (a) Sole proprietor [ ] (c) Joint stock company [ ]
   (b) Partnership [ ] (d) Hindu undivided family [ ]

4. Value of insurable properties
   (a) Less than Rs.1 lakh [ ] (e) Rs.60 lakhs to 80 lakhs [ ]
   (b) Rs.1 lakh to 20 lakhs [ ] (f) Rs.80 lakhs to 1 crore [ ]
   (c) Rs.20 lakhs to 40 lakhs [ ] (g) Rs.1 crore and above [ ]
   (d) Rs.40 lakhs to 60 lakhs [ ]

5. Details of properties

<table>
<thead>
<tr>
<th>Less 26 to 51 to 76 to</th>
<th>50%</th>
<th>75%</th>
<th>99%</th>
<th>100%</th>
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</table>
   (a) Machinery: Hazardous |     | 50% | 75% | 99% | 100% |
   | Non hazardous          |     |     |     |      |
   (b) Stock: Hazardous    |     | 50% | 75% | 99% | 100% |
   | Non hazardous          |     |     |     |      |
   (c) Premises: Hazardous |     | 50% | 75% | 99% | 100% |
   | Non hazardous          |     |     |     |      |

6. Nature of insurable interest
   (a) Absolute ownership interest ... ... ... ... ...
   (b) Interest other than absolute ownership (Please specify) ... ... ... ...

7. Do you have SSI registration?
   (a) Yes [ ] (b) No [ ]

8. Type of policies taken
   (a) Policy A [ ] (b) Policy B [ ]
   (c) Policy C [ ]
9. Nature of procurement interest on policies
   (a) Institutional finance backed policy with bank clause [ ]
   (b) Voluntarily taken policy without institutional finance [ ]

10. Periodicity of the policies taken
    (a) Annual Policy [ ] (b) Short period policy [ ]
    (c) Both [ ]

1. DETAILS OF FIRE POLICY
1.1 Do you require the full details of the fire policy?
   (a) Required [ ] (b) Not required [ ]

1.2 If not required, what are the reasons for it?
   (a) Policies taken on the requirement of the financial
       institution [ ]
   (b) No claim experience [ ]
   (c) Considering working knowledge in fire policies enough [ ]

1.3 Rank the sources through which you obtain the details of fire
    policies:-
   (a) Development officer and agent [ ]
   (b) Studying literature and policy documents [ ]
   (c) Books dealing with fire insurance [ ]
   (d) Higher officials of the insurance company [ ]

1.4 Do you consider 'advertisement as a source of information on
    fire insurance'.
   (a) Yes [ ] (b) No [ ]

2. TAKING FIRE POLICIES ON VOLUNTARY INTEREST
What are the reasons for taking fire policies out of voluntary
interest?
   (a) Awareness of insurance as a need [ ]
   (b) Need created by the approaches of the insurance persons [ ]
   (c) Menace of losing capital [ ]
   (d) Advice given by friends/auditors [ ]
   (e) Out of previous experience of fire havoc [ ]
   (f) Hazardous nature of properties [ ]
3. PATTERN OF TAKING FIRE POLICIES

3.1 Where from do you take fire policy?
(a) United India [ ] (c) Oriental [ ]
(b) New India [ ] (d) National [ ]

3.2 If you take policy from only one insurance company, what are the reasons for it?
(a) Compulsion by the financing institution [ ]
(b) Genealogical relationship with the insurance persons of a particular company [ ]
(c) Satisfied with the service of the insurance company concerned [ ]
(d) Quick settlement of claim [ ]
(e) Sentimental ground [ ]

3.3 If you take policies from more than one company, what are the reasons for it?
(a) Compulsion of the financing institution [ ]
(b) To get best service by creating competition among the insurance persons of different companies [ ]
(c) Genealogical commitment with insurance persons of more than one company [ ]

3.4.1 Do you take fire policy with co-insurance clause?
(a) Yes [ ] (b) No [ ]

3.4.2 If yes, what are the reasons for it?
(a) To support all the insurance companies approaching for fire business [ ]
(b) To get quick settlement of claim by the combined effort of the participating companies [ ]
(c) To avail of good service by the competitive spirit of the companies involved [ ]
4. RENEWAL

4.1 Do you renew the voluntarily taken policies regularly?
   (a) Yes [ ]  (b) No [ ]

4.2 If no, what are the reasons for it?
   (a) Feeling it as a financial burden at the current business position [ ]
   (b) Taken the policy to satisfy the Development Officer or agent making tireless approach [ ]
   (c) Taken to satisfy the high level insurance persons [ ]
   (d) Menace created by the fire and other havoc occurred in the nearby place [ ]
   (e) Feeling it as a waste [ ]

5. DEVELOPMENT OFFICER/AGENT

5.1.1 Do you feel satisfied over the approaches of the development officer/agent in selling fire insurance?
   (a) Yes [ ]  (b) No [ ]

5.1.2 If no, what are the reasons for the dissatisfaction?
   (a) Development Officer gives details only about the type of policies and premium rate [ ]
   (b) No thorough knowledge in fire insurance [ ]
   (c) Too much dependence on superiors in clarifying doubts [ ]
   (d) Omission of warranties [ ]
   (e) Indifferent at the time of claim settlement [ ]

6. AFTERSALES SERVICE

6.1 How do you feel about the aftersales service of the services of the insurance people in the following matters?

<table>
<thead>
<tr>
<th>Agent</th>
<th>D.O.</th>
<th>Executives &amp; Administrative staff</th>
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<tbody>
<tr>
<td>S</td>
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(a) Clarification of general and technical doubts ... ... ... ... ... ...
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<th>Agent</th>
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(b) Issuing renewal notice
(c) Issuing renewal policy
(d) Providing latest information

S - Satisfied; N.S. - Not satisfied

7. VISIT BY OTHER COMPANY STAFF

7.1 Do you like the visits of D.O./Agent of other insurance companies?
(a) Yes [ ] (b) No [ ]

7.2 If yes, what are the reasons for liking of such visits?
(a) To get more general information on the fire policies [ ]
(b) To verify the services of existing D.O. and agent [ ]
(c) To obtain help in claim settlement [ ]
(d) To identify avenues of new services [ ]

7.3 If no, what are the reasons for it?
(a) Want of single patronage [ ]
(b) Consider them a waste of time [ ]
(c) Well satisfied with the present service [ ]
(d) Fixed tariff rate [ ]

8. CLAIMS

8.1.1 Have you lodged a fire claim so far?
(a) Yes [ ] (b) No [ ]

8.1.2 If yes, how many number of claims have you lodged so far?
(a) Small (less than Rs.10,000) ..... 
(b) Medium (less than Rs.1,00,000) ..... 
(c) High (less than Rs.10,00,000) .....
8.1.3 If yes, how many claims you get rejected? 

8.2.1 Did you face difficulties in getting the claims settled? 
   (a) Yes [ ] (b) No [ ]

8.2.2 If yes, specify the nature of difficulties encountered with 
   (a) Belated settlement [ ] (c) Settlement after getting judgement in the 
       after a dispute [ ] court [ ] 
   (b) Under settlement [ ] 

8.2.3 What are the reasons for belated settlement? 
   (a) Procedural delay [ ] (b) Want of documents and certificates from authorities [ ]

9. LONG TERM POLICY

9.1.1 Do you like the general insurance companies to introduce long term fire policies? 
   (a) Yes [ ] (b) No [ ]

9.1.2 If yes, specify the range of long period you like? 
   (a) Upto 5 years [ ] (b) 5 years [ ] (c) More than 5 years [ ]

10. NO CLAIM BONUS

10.1 Do you think that no claim bonus on a slab system as an incentive to give more fire business to the insurance companies? 
   (a) Yes [ ] (b) No [ ]

11. LONG TERM REFUND POLICY

11.1 Do you like the long term money refund policy to be linked with savings?  
   (a) Yes [ ] (b) No [ ]

12. FIRE POLICIES WITH SPECIAL CLAUSE

12.1 Do you aware of the following type of policies? 
   (a) Reinstatement value policy [ ] (b) Floating policy [ ] 
   (c) Declaration policy [ ] (d) Loss of profit policy [ ]

12.2 If yes, do you take them regularly?  
   (a) Yes [ ] (b) No [ ]
SCHEDULE ADMINISTERED TO COMMERCIAL BANKERS

I. DOSSIER

1. Name of the bank/financial institution
2. Nature of bank/financial institution
   (a) Nationalised bank [ ] (b) Private bank [ ]
3. Name of the place
4. Total amount of premium remitted
   (a) Less than Rs.10,000 [ ] (d) Rs.30,000 to Rs.40,000 [ ]
   (b) Rs.10,000 to Rs.20,000 [ ] (e) Rs.40,000 to Rs.50,000 [ ]
   (c) Rs.20,000 to Rs.30,000 [ ] (f) Rs.50,000 and above [ ]

II. QUESTIONNAIRE

1. Do you waive the insurance for properties financed by you, other than advance to priority sector?
   (a) Yes [ ] (b) No [ ]
2. Is holding of Current Account by the insurance companies in your bank a criterion for giving fire policy to them?
   (a) Yes [ ] (b) No [ ]
3. Do you like the visits of the higher officials of the general insurance company?
   (a) Yes [ ] (b) No [ ]
4. Do you consider the proximity of the Branch Office/Divisional Office/Head Office as a factor for giving fire business to a particular insurance company?
   (a) Yes [ ] (b) No [ ]
5. Do you give fire business to only one general insurance company?
   (a) Yes [ ] (b) No [ ]
5.1 If no, how many general insurance companies get fire business from you?
   (a) United Insurance Company [ ]
   (b) New India Assurance Company [ ]
   (c) Oriental Insurance Company [ ]
   (d) National Insurance Company [ ]
5.2 What are the reasons for such diffused patronage?
(a) Satisfied with the service of different insurance companies [ ]
(b) Fire business given according to the direction of the party obtaining finance [ ]
(c) Policy of high level management [ ]

6. Have you shifted the fire business from one insurance company to another?
(a) Yes [ ] (b) No [ ]

6.1 If yes, what are the reasons for it?
(a) Claim not settled in time [ ]
(b) Genealogical commitment to other insurance company persons [ ]
(c) Dissatisfaction over the service in the previous working place [ ]
(d) No proper issue of renewal notice and renewed policy [ ]
(e) Others (Please specify) [ ]

7. Do you know all the conditions mentioned in the policy?
(a) Yes [ ] (b) No [ ]

7.1 If no, what are the reasons for it?
(a) Considering the knowledge on vital conditions of the policy enough [ ]
(b) Insurance people will look after the current operations of the policy [ ]
(c) Difficult to understand the conditions of the policy in the right perspective [ ]

7.2 Do you know the provisions of the following special categories of policies?
(a) Floating policy [ ]
(b) Declaration policy [ ]
(c) Reinstatement value policy [ ]
(d) Loss of profit policy [ ]
7.3 Rank the source through which you acquire knowledge on fire insurance policies.

(a) Information given by D.O./agent
(b) Policy documents
(c) Higher officials of the insurance company
(d) Training imparted by insurance officials
(e) Readings books dealing in fire insurance

7.4 Would you take any effort to inform customer-policyholders the full details of the fire insurance policies?

(a) Yes [ ] (b) No [ ]

8. Rate the 'after sales' service of the Development Officer/Agent in the fire insurance business.

(a) Good [ ] (c) Poor [ ]
(b) Average [ ]

8.1 Have you ever been dissatisfied with the service of the Development Officer in after sales service?

(a) Yes [ ] (b) No [ ]

8.2 Have you lodged a fire claim so far?

(a) Yes [ ] (b) No [ ]

8.3 If yes, was it settled in time?

(a) Yes [ ] (b) No [ ]