Appendices
APPENDICES

Appendix I - Questionnaire for policyholders

<table>
<thead>
<tr>
<th>Name</th>
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<tbody>
<tr>
<td>Address</td>
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<tr>
<td>Age (years)</td>
</tr>
<tr>
<td>Education</td>
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<tr>
<td>Family Size</td>
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<tr>
<td>Profession</td>
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<tr>
<td>Landholding pattern</td>
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<td></td>
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<tr>
<td>Type of Irrigation</td>
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<td></td>
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<tr>
<td>Do you own</td>
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</tbody>
</table>

1. Do you read newspaper?
   - Yes
   - No  (If no, go to Qn.No.3)

2. If yes, please mention the newspaper(s) you read.

3. Are you aware of the types of insurance products available?
   - Yes
   - No

4. Are you aware of the add-on features of the insurance products like riders coming along with the parent policies?
   - Yes
   - No
5. How many policies do you have for your family?

<table>
<thead>
<tr>
<th>Person</th>
<th>No. of policies</th>
<th>Type</th>
<th>Premium payment (M/Q/HY/A)</th>
<th>Status (A/L)*</th>
<th>Company</th>
<th>Year</th>
<th>Lapsed year</th>
</tr>
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<tbody>
<tr>
<td>Self</td>
<td></td>
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<tr>
<td>Spouse</td>
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<tr>
<td>Elders</td>
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<tr>
<td>Children</td>
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</tr>
</tbody>
</table>

*(A/L) - Active / Lapsed

6. What are the causes for the lapse of policies if any?
   a. Financial problems
   b. Poor service from the agents
   c. Deducted through salaries in organization – now retired
   d. Others (please specify)

7. Would you go for the revival of the lapsed policies?
   Yes          No

8. Why did you prefer this type of policy/policies?

<table>
<thead>
<tr>
<th>Policy</th>
<th>Reasons for preference</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

9. Why did you prefer this company for the insurance products? Please rank.

With reference to the Company

   Attached with the Government
   Been in the business for a longer time
   Good services offered
   Most reliable
   Referred/Recommended by friends / relatives / agents
With reference to the Products

☐ Good and assured returns
☐ Tailored to suit our needs
☐ Variety of products to choose from

10. Why do you go for insurance? Please rank

- Bulk return on Investments
- Education of Wards
- Marriage of wards
- Security of income
- Security net to the Family
11. Where do you like to invest your surplus income? Please rank

**Short term Investments**

- Home Improvements
- Insurance
- Savings Bank A/c
- Durables

**Long term Investments**

- Gold ornaments
- Investment in business
- Stocks / MFs
- Property like Housing

**Agriculture related Investments**

- Agricultural lands
- Borewells / Drip
- Farm Implements / Equipments
- Tractor / Power tiller
12. What is the mode of premium payment do you prefer?
   Monthly   Quarterly   Half-yearly   Yearly
13. Why so?
14. What could be the maximum premium amount affordable to you per term?
   <Rs.1000  Rs.1001-2000  Rs.2001-3000  >Rs.3001
15. What could be the term plan preferred by you?
   10years   15years   20years   25years
16. How did you buy the present policy?
   Through the agents   Through the Company sources
17. Have you been thoroughly informed about the features of the product by the
   insurance agents?
   Yes   No
18. How do you rate the overall service of the agents?
   Excellent   Good   Can’t say   Poor   Very poor
19. How is the agent associated with you?
   Related
   Friend
   Not related
20. Were you provided rebates by the agents at the beginning?
   Yes   No
21. How did you come to know about the insurance company?
   Through the agents
   Through the company’s own promotions
   Through friends / relatives / neighbours
   Through eminent personalities in the village
   Company being in the business for a longer time
   Others (Please specify)
22. Are you aware of any private insurance companies in the country?
   Yes   No
   If yes, please mention the companies you are aware of.
23. How do you feel about the private insurers vis a vis LIC?
   LIC is more reliable
   Both are one and the same
   Private insurers are more reliable
   Indifferent

24. Do you intend to go for insurance for yourself or your family members in future?
   Most likely    Likely    Undecided    Unlikely    Most unlikely

25. If so, would you prefer the same organization?
   Yes    No

   If no, which organization do you prefer? Why?

26. Do you go for the same type of policy? For whom?
   Yes    No

   If no, which type do you go for? Why?

27. Do you refer people in your village before choosing a particular organization or type of policy?
   Yes    No

28. If yes, whom do you refer?
   Village Panchayat leader
   Village Administrative Officer
   Bank Officers
   Village youth
   Others (Please specify)

29. If insurance products are made available through the following organizations mentioned herein, would you buy the product?

   Co-operative banks    Yes    No
   National banks        Yes    No
   Post Offices          Yes    No
   Private sector banks  Yes    No
   Regional Rural Banks (RRBs) Yes    No
   Self Help Groups (SHGs) Yes    No
   Voluntary organization./ NGOs Yes    No

30. What could be the reasons for not preferring those organizations?
31. Are you aware of SHGs?
   Yes  No

32. Is anybody from your family a member of SHG?
   Yes  No

33. Do you think SHGs could be able to replace the agents in terms of service?
   Yes  No

34. Do you have cable network at home?
   Yes  No

35. Please mention the channels widely watched

36. Do you like celebrity endorsements in general?
   Yes  No  (If No, go to Qn. No. 38)

37. If yes, which celebrity appeals to you most? Please mention the name(s).
   Cine actors  Cine actresses
   Sports Personalities  Others (Please specify)

38. If a celebrity endorses an insurance product, would you buy the product?
   Most likely  Likely  Undecided  Unlikely  Most unlikely

39. Do you refer advertisements in the mass media when you look for insurance products?
   Yes  No

40. If a social development project were offered to your village as a part of the insurance, would you go for the product?
   Most likely  Likely  Undecided  Unlikely  Most unlikely

41. Would you go for a product if it offers an insurance coverage (with no premium strings attached) as a promotional offer?
   Most likely  Likely  Undecided  Unlikely  Most unlikely

42. Would you still go for that even if it warrants a brand switch?
   Yes  No

43. Do you recommend your friends and relatives to be insured?
   Yes  No
Appendix II - Questionnaire for policy non-holders

<table>
<thead>
<tr>
<th>Name  :</th>
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<table>
<thead>
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<th>Age (years) :</th>
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<th>21-30</th>
<th>31-40</th>
<th>41-50</th>
<th>&gt;50</th>
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<table>
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<th>HSE</th>
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<th>UG</th>
<th>PG</th>
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<table>
<thead>
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<th>Agriculture</th>
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<td>Govt.Service</td>
<td>Private Service</td>
<td>Others (Pl. specify)</td>
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<table>
<thead>
<tr>
<th>Landholding pattern :</th>
<th>Total acreage :</th>
<th>Wet</th>
<th>Dry</th>
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<tbody>
<tr>
<td></td>
<td>Cultivated acreage :</td>
<td>Wet</td>
<td>Dry</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Type of Irrigation :</th>
<th>Open well</th>
<th>Bore well</th>
<th>Rain-fed</th>
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<tbody>
<tr>
<td></td>
<td>Drip Irrigation</td>
<td>Command area</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Do you own :</th>
<th>Two wheeler</th>
<th>Four wheeler</th>
<th>Power Tiller</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tractor</td>
<td>B&amp;W TV</td>
<td>Colour TV</td>
</tr>
<tr>
<td></td>
<td>Cassette Player</td>
<td>VCR/VCD</td>
<td>Refrigerator</td>
</tr>
<tr>
<td></td>
<td>Washing Machine</td>
<td>PC</td>
<td>Telephone</td>
</tr>
</tbody>
</table>

1. Do you read newspaper?  
   Yes  No (If no, go to Qn.No.3)

2. If yes, please mention the newspaper(s) you read.

3. Are you aware of the concept of insurance?  
   Yes  No

4. Are you aware of the types of insurance products available?  
   Yes  No

5. Are you aware of the Insurance companies in India?  
   Yes  No (If No, go to Qn No.8)

6. If yes, can you spell out some of the companies’ names?
7. Can you spell out some of the private insurance companies?

8. Why haven’t you gone for insurance?
   - Lack of disposable income
   - Not aware of the products available
   - Not lucrative / attractive enough
   - Not in the priority list
   - Not approached by the agents
   - Not necessary
   - Any other issues (Please specify)

9. Where do you like to invest your surplus income? Please rank

**Short term Investments**

- Home Improvements
- Insurance
- Savings Bank A/c
- Durables

**Long term Investments**

- Gold ornaments
- Investment in business
- Stocks / MFs
- Property like Housing
Agriculture related Investments

Agricultural lands  Borewells / Drip  Farm Implements / Equipments  Tractor / Power tiller

10. Do you have any plans to go for insurance coverage in the near future?
   □ Yes   □ No  (If yes, go to Qn. No.12)

11. If No, Why so?

12. Which insurance company do you prefer and why?

13. Rank the following factors you consider while preferring an insurance company?

   With reference to the Company
   □ Attached with the Government
   □ Been in the business for a longer time
   □ Good services offered
   □ Most reliable
   □ Referred/Recommended by friends / relatives / agents

   With reference to the Products
   □ Good and assured returns
   □ Tailored to suit our needs
   □ Variety of products to choose from

14. What is the mode of premium payment do you prefer?
   □ Monthly  □ Quarterly  □ Half-yearly  □ Yearly

15. Why so?
16. What could be the maximum premium amount affordable to you per term?
   <Rs.1000  Rs.1001-2000  Rs.2001-3000  >Rs.3001

17. What could be the term plan preferred by you?
   10years  15years  20years  25years

18. How do you prefer to buy your insurance policies?
   Through agents  Through the company sources

19. If insurance products are made available through the following organizations mentioned herein, would you buy the product?
   Co-operative banks  Yes  No
   National banks  Yes  No
   Post Offices  Yes  No
   Private sector banks  Yes  No
   Regional Rural Banks (RRBs)  Yes  No
   Self Help Groups (SHGs)  Yes  No
   Voluntary organization./ NGOs  Yes  No

20. What could be the reasons for not preferring those organizations?

21. Are you aware of SHGs?
   Yes  No

22. Is anybody from your family a member of SHG?
   Yes  No

23. Do you think SHGs could be able to replace the agents in terms of service?
   Yes  No

24. Do you have cable network at home?
   Yes  No

25. Please mention the channels widely watched

26. Do you like celebrity endorsements in general?
   Yes  No  (If No, go to Qn. No. 28)
27. If yes, which celebrity appeals to you most? Please mention the name(s).

Cine actors
Cine actresses
Sports Personalities
Others (Please specify)

28. If a celebrity endorses an insurance product, would you buy the product?

Most likely  Likely  Undecided  Unlikely  Most unlikely

29. Do you refer advertisements in the mass media when you look for insurance products?

Yes  No

30. If a social development project is offered to your village as a part of the insurance, would you go for the product?

Most likely  Likely  Undecided  Unlikely  Most unlikely

31. Would you go for a product if it offers an insurance coverage (with no premium strings attached) as a promotional offer?

Most likely  Likely  Undecided  Unlikely  Most unlikely

32. Would you still go for that even if it warrants a brand switch?

Yes  No
Appendix III - Pilot study questionnaire for Policyholders

Name of the Head of the family :
Address :
Age : years
Education : <HSE HSE DIP UG PG Others
Family Size : Elders : Children :
Profession : Agriculture Agriculture pursuits Business
Govt.Service Private Service Others (Pl. specify)

Landholding pattern : Total acreage : Wet Dry
Cultivated acreage : Wet Dry
Type of Irrigation : Open well Bore well Rain-fed
Drip Irrigation Command area
Do you own : Two wheeler Four wheeler Power Tiller
Tractor B&W TV Colour TV
Cassette Player VCR/VCD Refrigerator
Washing Machine Personal Computer Phone

2. Do you have cable network at home?
   Yes No (If no, go to Qn.3)

3. If yes, please mention the channels widely watched

4. Where do you buy the groceries and toiletries from? (FMCGs)
   Local permanent village shops
   Nearby feeder towns
   Village shandies (weekly/fortnightly)
   Others (Please specify)

5. Would you buy only the branded products in FMCG?
   Yes No Both

6. Are you aware of the types of insurance products available?
   Yes No

7. Are you aware of the add-on features of the insurance products like riders?
   Yes No
8. How many policies do you have for your family?

<table>
<thead>
<tr>
<th>Person</th>
<th>Number of policies</th>
<th>Type of policy</th>
<th>Premium payment type</th>
<th>Status</th>
<th>Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
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<tr>
<td>Elders</td>
<td></td>
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<tr>
<td>Children</td>
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</tr>
</tbody>
</table>

9. Why did you prefer this type of policy?

10. Why did you prefer this company for the insurance products? Please rank.

   - Attached with the Government
   - Most reliable
   - Been in the business for a longer time
   - Referred by agents
   - Referred by friends and relatives
   - Good services offered
   - Good returns


   - Security of income
   - Bulk return in future
   - Education of wards
   - Marriage of wards
   - Return on savings
   - Security net to the family
   - Tax benefits (if applicable)

12. Rank the following investment propositions in terms of your preference

   - Savings Bank Account
   - Gold ornaments
   - Agricultural lands
   - Tractor/Power tiller
   - Farm implements & Equipments
13. What is the mode of premium payment do you prefer?
   Quarterly       Half-yearly       Yearly

14. What could be the maximum premium amount affordable to you per annum?
   <Rs.1000       Rs.1001-2000    Rs.2001-3000    >Rs.3001

15. What could be the term plan preferred by you?
   10years       15years       20years       25years

16. How did you buy the present policy?
   Through the agents       Through the Company sources

17. Were you thoroughly informed about the features of the product by the insurance agents?
   Yes             No

18. How did you come to know about the insurance company?
   Through the agents
   Through the company’s own promotions
   Through friends / relatives / neighbors
   Through eminent personalities in the village
   Came as a part of agricultural inputs
   Others (Please specify)

19. Are you aware of any private insurance organizations?
   Yes             No
   If yes, please mention the companies you are aware of.

20. How do you feel about the private insurers vis a vis state insurers?
   State insurers are more reliable
   Both are one and the same
   Private insurers are more reliable
   Indifferent

21. Do you intend to go for insurance for your family members?
   Most likely       Likely       Undecided       Unlikely       Most unlikely

22. If so, would you prefer the same organization?
   Yes             No
If no, which organization do you prefer? Why?

23. Do you go for the same type of policy?
   Yes     No
   If no, which type you go for? Why?

24. Do you refer personalities like panchayat leader/village administrative officer in your village before choosing a particular organization or type of policy?
   Yes     No

25. If insurance products are made available through the following organisations mentioned herein, would you buy the product?
   Regional Rural Banks (RRBs) Yes No
   Co-operative banks Yes No
   National banks Yes No
   Post Offices Yes No
   Private sector banks Yes No
   Voluntary organization./ NGOs Yes No
   Self-help groups (SHGs) Yes No

26. Do you like celebrity endorsements in general?
   Yes     No     (If No, go to Qn. No. 28)

27. If yes, which celebrity appeals to you most?
   Cine actors
   Cine actresses
   Sports Personalities
   Others (Please specify)

28. If a celebrity endorses an insurance product, would you buy the product?
   Most likely     Likely     Undecided     Unlikely     Most unlikely

29. Do you refer advertisements in the mass media when you look for insurance products?
   Yes     No

30. If a social development project is offered as a part of the insurance offering, would you go for the product?
   Most likely     Likely     Undecided     Unlikely     Most unlikely
31. Would you go for a product if it offers insurance coverage as a promotional offer?
   Most likely  Likely  Undecided  Unlikely  Most unlikely
32. Do you recommend your friends and relatives to be insured?
   Yes  No
Appendix IV - Pilot study questionnaire for Policy non-holders

Name of the Head of the family : 
Address : 
Age : years 
Education : <HSE  HSE  DIP  UG  PG  Others 
Family Size : Elders : Children : 
Profession : Agriculture Agriculture pursuits Business 
Govt.Service Private Service Others (Pl. specify) 
Landholding pattern : Total acreage : Wet Dry 
Cultivated acreage : Wet Dry 
Type of Irrigation : Open well Bore well Rain-fed 
Drip Irrigation Command area 
Do you own : Two wheeler Four wheeler Power Tiller 
Tractor B&W TV Colour TV 
Cassette Player VCR/VCD Refrigerator 
Washing Machine Personal Computer Phone 

1. Do you have cable network at home? 
   Yes  No (If no, go to Qn.3) 

2. If yes, please mention the channels widely watched 

3. Where do you buy the groceries and toiletries from? (FMCGs) 
   Local permanent village shops 
   Nearby feeder towns 
   Village shandies (weekly/fortnightly) 
   Others (Please specify) 

4. Are you aware of the concept of insurance? 
   Yes  No 

5. Are you aware of the types of insurance products available? 
   Yes  No
6. Are you aware of the Insurance companies in India?
   Yes   No

7. Can you spell out some of the companies’ names?

8. Can you spell out some of the private insurance companies?

9. Why haven’t you gone for insurance?
   - Lack of disposable income
   - Not aware of the products available
   - Not lucrative/attractive enough
   - Not in the priority list
   - Not approached by the agents
   - Any other issues

10. Rank the following investment propositions in terms of your preference
    - Savings Bank Account
    - Gold ornaments
    - Agricultural lands
    - Tractor/Power tiller
    - Farm implements & Equipments
    - Insurance
    - Mutual funds/Stocks

11. Do you have any plans to go for insurance coverage in the near future?
    Yes   No   (If yes, go to Qn.13)

12. If No, Why so?

13. Which insurance company do you prefer and why?

14. Rank the following factors you consider while preferring an insurance company?
    - Government owned
    - Be in the business for a longer time
    - Friends'/relatives’ reference
    - Reference by eminent persons in the village
    - Good service
    - Suggestion by insurance agents
15. What is the mode of premium payment do you prefer?

Quarterly  
Half-yearly  
Yearly

16. What could be the maximum premium amount affordable to you per annum?

<Rs.1000  
Rs.1001-2000  
Rs.2001-3000  
>Rs.3001

17. What could be the term plan preferred by you?

10years  
15years  
20years  
25years

18. How do you prefer to buy your insurance policies?

Through agents  
Through the company sources

19. If the policy is made available through the following channels, would you buy from them?

Nationalised banks  
Yes  
No

Regional Rural banks  
Yes  
No

Co-operative banks  
Yes  
No

Post Offices  
Yes  
No

Voluntary organization./ NGOs  
Yes  
No

Private sector banks  
Yes  
No

Self-help groups  
Yes  
No

20. Do you like celebrity endorsements in general?

Yes  
No  
(If No, go to Qn. No. 23)

21. If yes, which celebrity appeals to you most?

Cine actors

Cine actresses

Sports Personalities

Others (Please specify)

22. If a celebrity endorses an insurance product, would you buy the product?

Most likely  
Likely  
Undecided  
Unlikely  
Most unlikely

23. Do you refer advertisements in the mass media when you look for insurance products?

Yes  
No

24. If a social development project is offered as a part of the insurance offering, would you go for the product?

Most likely  
Likely  
Undecided  
Unlikely  
Most unlikely

25. Would you go for a product if it offers insurance coverage as a promotional offer?

Most likely  
Likely  
Undecided  
Unlikely  
Most unlikely