APPENDIX
Appendix-I

Interview Schedule - Agents

1. Area of Residence of the Agent:
   a) Urban ☐  b) Semi-urban ☐  c) Rural ☐

2. Age of the agent:
   a) 25-35 ☐  b) 35-45 ☐  c) 45-55 ☐  d) 55 and above ☐

3. Sex: a) Male ☐  b) Female ☐

4. Educational Qualification:
   a) Primary Level ☐  b) Secondary Level ☐  c) Graduate ☐
   d) Post Graduate ☐

5. Additional Occupation if any:
   a) Private Employee ☐  b) Business ☐  c) Auditor ☐  d) Others ☐

6. Marital Status:
   a) Married ☐  b) Unmarried ☐  c) Others ☐

7. Number of members in the family:
   a) 2 ☐  b) 3 ☐  c) 4 ☐  d) 5 ☐  e) 6 and above ☐

8. Nature of Family:
   a) Joint ☐  b) Nucleus ☐

9. Number of earning members in the family:
   a) One ☐  b) Two ☐  c) Three ☐  d) More than 3 ☐

10. Annual income of the agent:
    a) Below Rs.50,000 ☐  b) Rs.50000-70000 ☐
    c) Rs.70000-90000 ☐  d) Rs.90000 & above ☐
11. Experience details:

<table>
<thead>
<tr>
<th>Category</th>
<th>No. of years</th>
<th>Achievements if any</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIC agent</td>
<td></td>
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<tr>
<td>Small Savings Agent</td>
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<tr>
<td>Accident Insurance</td>
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<tr>
<td>Other agencies</td>
<td></td>
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</tr>
</tbody>
</table>

12. Have you undergone training for insurance activities:
   a) Yes □  b) No □

   If yes:

<table>
<thead>
<tr>
<th>Type of training</th>
<th>Number of times</th>
<th>Skill acquired</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marketing training</td>
<td></td>
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<tr>
<td>Policy Knowledge training</td>
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<td>Consumer Approach training</td>
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<tr>
<td>Premium Collection training</td>
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<tr>
<td>Periodical training</td>
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<tr>
<td>Special training</td>
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<tr>
<td>Others if any</td>
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</tbody>
</table>

13. Type of Marketing Mix followed by you:

Policy Mix □  Premium Mix □  Risk Mix □  Investment Mix □

14. Do you elaborate the pros and cons of Policies?

Always □  Usually □  Normally □  Often □  rarely □

15. Do you state the following to the clients in the initial stage?

<table>
<thead>
<tr>
<th>Details of policy</th>
<th>Always</th>
<th>Usually</th>
<th>Normally</th>
<th>Occasionally</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strengths</td>
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<td>Weaknesses</td>
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<td>Opportunities</td>
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<tr>
<td>Future threats</td>
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</tbody>
</table>
16. Do you explain the following to the clients in the initial stage?

<table>
<thead>
<tr>
<th>Policy details</th>
<th>Always</th>
<th>Usually</th>
<th>Normally</th>
<th>Occasionally</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk coverage</td>
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<tr>
<td>Premium payment</td>
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<tr>
<td>Maturity details</td>
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<tr>
<td>Penal provisions</td>
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<tr>
<td>Loan aspects</td>
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<tr>
<td>Bonus details</td>
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<tr>
<td>Others</td>
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</tbody>
</table>

17. How many times will you approach a prospective client?
   a) Once  
   b) Twice  
   c) Thrice 
   d) More than thrice

18. How many of your clients take policy, if met; (in percentage)
   a) Once  
   b) Twice  
   c) Thrice 
   d) More than thrice

19. What is your rate of success in getting a client?
   a) Less than 20 %  
   b) 20 % to 40 %  
   c) 40 % to 60 %  
   d) 60 % to 80 %  
   e) More than 80 %

20. Purpose of insuring life:

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Exact</th>
<th>Correct</th>
<th>Normal</th>
<th>Not So</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Future Savings</td>
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<tr>
<td>Growth</td>
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<tr>
<td>Risk Cover</td>
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<tr>
<td>Future of Children</td>
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<tr>
<td>Income Tax Benefit</td>
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<tr>
<td>Others if Any</td>
<td></td>
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</tr>
</tbody>
</table>
21. Do you insist for giving nominations in the initial stage?
   a) Yes [ ] b) No [ ]

   If yes: Whom do you recommend to others:
   a) Wife / husband [ ] b) Father [ ] c) Mother [ ] d) Son [ ]
   e) Daughter [ ] f) Brother / sister [ ] g) Others [ ]

22. Who influenced you to prefer a career in Life Insurance Corporation?
   a) Agent [ ] b) Advertisement [ ] c) Relatives [ ] d) Friends [ ]
   e) Development officers [ ] f) Employer [ ] g) Others [ ]

23. Do you know the various types of insurance policies?
   a) Very well known [ ] b) Known [ ] c) No opinion [ ]
   d) Not known [ ] e) Not at all known [ ]

24. Who has provided you the information relating to the advantages and disadvantages of each and every type of policy?
   a) Agent [ ] b) Advertisement [ ] c) Relatives [ ] d) Friends [ ]
   e) Development officers [ ] f) Employer [ ] g) Others [ ]

25. Do you tell about the Bonus added every year to your clients?
   a) Always [ ] b) Usually [ ] c) Normally [ ] d) Often [ ] e) Rarely [ ]

26. Are you satisfied with the policy period options in LIC?
   a) Highly satisfied [ ] b) Satisfied [ ] c) No opinion [ ]
   d) Not satisfied [ ] e) Highly dissatisfied [ ]

27. Are you satisfied with the requirements of the application form?
   a) Highly satisfied [ ] b) Satisfied [ ] c) No opinion [ ]
   d) Not satisfied [ ] e) Highly dissatisfied [ ]

28. Are you satisfied with the insistence of documents in the initial stage?
   a) Highly satisfied [ ] b) Satisfied [ ] c) No opinion [ ]
   d) Not satisfied [ ] e) Highly dissatisfied [ ]
29. Are you satisfied with the help provided by officials as the time of filing application?
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied  

30. Are you satisfied with the method of acknowledgements given for payments made to LIC?
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied  

31. Do you tell about the risk coverage aspects at the time of filing application?
   a) Well known  
   b) Known  
   c) No opinion  
   d) Not Known  
   e) Not at all known  

32. Do you tell about the tax benefits in the initial stage?
   a) Well known  
   b) Known  
   c) No opinion  
   d) Not Known  
   e) Not at all known  

33. Opinion about time taken for issue of policy:
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied  

34. Are you satisfied with the time taken for processing application?
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied  

35. Are you satisfied with the method of processing done by the agency?
   a) Highly satisfied  
   b) Satisfied  
   c) No opinion  
   d) Not satisfied  
   e) Highly dissatisfied  

36. Are you satisfied with the help of officials in processing?
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

37. Are you satisfied with the response of officials at the time of processing?
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

38. Opinion about the insurance ceiling fixed by the agency:
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

39. Have you assisted your clients for loan using the life policy?
   Yes □  No. □
   If Yes: How many times have you assisted?
   Once □  Twice □  Thrice □  More than thrice □

GENERAL OPINION ABOUT INSURANCE:

40. Opinion about premium charged:
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

41. Opinion about bonus amount added:
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

42. Opinion about risk coverage aspects:
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □
43. Opinion about informing all items in the policy:
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

44. Opinion about the font size used in the policy:
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

45. Opinion about commission given to agents.
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

46. Opinion about incentives given to agents.
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

47. Opinion about information provided about money back policies:
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

48. Opinion about physical provisions in the company:
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

49. Opinion about method of accepting complaints
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □

50. Opinion about method of redressal of complaints
   a) Highly satisfied □  b) Satisfied □  c) No opinion □
   d) Not satisfied □  e) Highly dissatisfied □
51. Opinion about redressal of grievances by the company:
   a) Highly satisfied □
   b) Satisfied □
   c) No opinion □
   d) Not satisfied □
   e) Highly dissatisfied □

52. Opinion about penal amount levied:
   a) Highly satisfied □
   b) Satisfied □
   c) No opinion □
   d) Not satisfied □
   e) Highly dissatisfied □

53. Are you satisfied with the tax concessions?
   a) Highly satisfied □
   b) Satisfied □
   c) No opinion □
   d) Not satisfied □
   e) Highly dissatisfied □

54. If you are given a chance, will you switch over to other co.?
   Always □  Usually □  No opinion □  Rarely □  Never □
   Reason for the above decision:

55. Will you recommend the same company to others for taking policy?
   Always  Usually  No opinion □  Rarely □  Never □

56. If you have the intention of switching over to other companies, reason for such switchover:

<table>
<thead>
<tr>
<th>Reason</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>No Opinion</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
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<tbody>
<tr>
<td>Higher Commission</td>
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<tr>
<td>More Number of Clients</td>
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<tr>
<td>Scope for Development</td>
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<tr>
<td>Various Types of Policies</td>
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<td>Higher Advertisements</td>
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<tr>
<td>Others if Any</td>
<td></td>
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</tbody>
</table>
Appendix- II

Interview Schedule - Policyholders

1. Area of Residence of the Policy holder:
   a) Urban □  b) Semi-urban □  c) Rural □

2. Age of the policy holder:
   a) 25-35 □  b) 35-45 □  c) 45-55 □  d) 55 and above □

3. Sex:  a) Male □  b) Female □

4. Educational Qualification:
   a) Primary Level □  b) Secondary Level □
   c) Graduate □  d) Post Graduate □

5. Occupational Status:
   a) Govt. Employee □  b) Private Employee □
   c) Business □  d) Teacher □  d) Others □

6. Marital Status:
   a) Married □  b) Unmarried □  c) Others □

7. Number of members in the family:
   a) 2 □  b) 3 □  c) 4 □  d) 5 □  e) 6 and above □

8. Nature of Family:
   a) Joint □  b) Nucleus □

9. Number of earning members in the family:
   a) One □  b) Two □  c) Three □  d) More than 3 □

10. Annual income of the family:
   a) Below Rs.50,000 □  b) Rs.50000-70000 □
   c) Rs.70000-90000 □  d) Rs.90000&above □
DATA RELATING TO LIFE POLICIES

11. Type of policy held:

<table>
<thead>
<tr>
<th>Type of policy</th>
<th>Sum assured Rs.</th>
<th>Annual Premium Rs.</th>
<th>Mode of payment — monthly / quarterly/ annual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Endowment</td>
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<td></td>
</tr>
<tr>
<td>Whole life</td>
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<td></td>
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<tr>
<td>Children endowment</td>
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<tr>
<td>Limited Payment</td>
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<td></td>
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<tr>
<td>Joint Life</td>
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</tr>
<tr>
<td>Convertible whole life</td>
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<td>Anticipated Policy</td>
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<tr>
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<tr>
<td>Sinking Fund Policy</td>
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<tr>
<td>Others</td>
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</table>

12. Purpose of insuring life:

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Exact</th>
<th>Correct</th>
<th>Normal</th>
<th>Not So</th>
<th>Never</th>
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<tbody>
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<td>Life Risk Cover</td>
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<tr>
<td>Future of Children</td>
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<tr>
<td>Income Tax benefit</td>
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<tr>
<td>Others if any</td>
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</tbody>
</table>

13. Name of the Other Organizations where you have insured:

a) Bajaj Life □  b) ICICI Prudential □  c) AMP Sanmar □

d) ING Vysya □  e) Birla Sun □  f) Max New York □
g) Dabur CGU □  h) SBI □  i) HDFC Standard □  j) Others □

14. Have you provided any nominations?

a) Yes □  b) No □

If yes: Who is your nominee:

a) Wife / husband □  b) Father □  c) Mother □  d) Son □
e) Daughter □  f) Brother / sister □  g) Others □
15. Who influenced you to prefer Life Insurance Corporation?
   a) Agent  
   b) Advertisement  
   c) Relatives  
   d) Friends  
   e) Development officers  
   f) Employer  
   g) Others  

16. Do you know about the functioning of LIC earlier?
   a) Yes  
   If yes:  
   b) No  

17. How do you know about the agency?
   a) Agent  
   b) Advertisement  
   c) Relatives  
   d) Friends  
   e) Development officers  
   f) Employer  
   g) Others  

18. Do you know the various types of insurance policies?
   a) Very well known  
   b) Known  
   c) No opinion  
   d) Not known  
   e) Not at all known  

19. Who has provided you the information relating to the advantages and disadvantages of each and every type of policy?
   a) Agent  
   b) Advertisement  
   c) Relatives  
   d) Friends  
   e) Development officers  
   f) Employer  
   g) Others  

20. Have you earlier approached LIC for any policies?
   a) Yes  
   b) No  

21. Method of payment of premium opted by you:
   a) Salary savings  
   b) Annual premium  
   c) Quarterly premium  
   d) Half-yearly premium  

22. Premium paid for insurance policies (Per year)
   a) Less than Rs.5000  
   b) Rs.5000-Rs.10000  
   c) Rs.10000-Rs.15000  
   d) Rs.15000 & above  

xi
23. Do you know that Bonus is added per year to your policy?  
   Yes □ No □

   If yes: State the approximate amount of bonus added per year to your policies: (as percentage of sum assured)
   a) Less than 4% □ b) 4 to 5% □ c) 5-6% □ d) 6% and above □

24. Policy period opted:
   a) Less than 10 year □ b) 10-15 years □
   c) 15-20 years □ d) Above 20 years □

25. Are you satisfied with the policy period opted by you?
   a) Highly satisfied □ b) Satisfied □ c) No opinion □
   d) Not satisfied □ e) Highly dissatisfied □

26. Are you satisfied with the requirements of the application form?
   a) Highly satisfied □ b) Satisfied □ c) No opinion □
   d) Not satisfied □ e) Highly dissatisfied □

27. Are you satisfied with the insistence of documents in the initial stage?
   a) Highly satisfied □ b) Satisfied □ c) No opinion □
   d) Not satisfied □ e) Highly dissatisfied □

28. Are you satisfied with the help provided by agents as the time of filing application?
   a) Highly satisfied □ b) Satisfied □ c) No opinion □
   d) Not satisfied □ e) Highly dissatisfied □

29. Are you satisfied with the method of acknowledgment given for payments made to agents?
   a) Highly satisfied □ b) Satisfied □ c) No opinion □
   d) Not satisfied □ e) Highly dissatisfied □
30. Are you given any assurance by agents for providing additional services if any?
   Yes [ ] No [ ]
   If Yes:
   Type of assurance given for additional services: (State the services)

31. Do you know about the risk coverage aspects at the time of filing application?
   a) Well known [ ] b) Known [ ] c) No opinion [ ]
   d) Not Known [ ] e) Not at all known [ ]

32. Do you know about the tax benefits in the initial stage?
   a) Well known [ ] b) Known [ ] c) No opinion [ ]
   d) Not Known [ ] e) Not at all known [ ]

33. Time taken for receiving the policy:
   a) Less than 15 days [ ] b) 15-30 days [ ] c) 30-45 days [ ]
   d) 45-60 days [ ] e) Above 60 days [ ]

34. Are you satisfied with the time taken for processing application?
   a) Highly satisfied [ ] b) Satisfied [ ] c) No opinion [ ]
   d) Not satisfied [ ] e) Highly dissatisfied [ ]

35. Are you satisfied with the method of processing done by the agency?
   a) Highly satisfied [ ] b) Satisfied [ ] c) No opinion [ ]
   d) Not satisfied [ ] e) Highly dissatisfied [ ]

36. Are you satisfied with the help of agents in processing?
   a) Highly satisfied [ ] b) Satisfied [ ] c) No opinion [ ]
   d) Not satisfied [ ] e) Highly dissatisfied [ ]

37. Are you satisfied with the response of officials at the time of processing?
   a) Highly satisfied [ ] b) Satisfied [ ] c) No opinion [ ]
   d) Not satisfied [ ] e) Highly dissatisfied [ ]
38. Mode of premium payment:
   a) Salary deduction   
   b) Cash payment       
   c) Demand Draft       
   d) Cheques

39. Have you taken any loan using your life policy?
   Yes      No.
   If Yes: How many times have you taken loan?
   Once  Twice  Thrice  More than thrice

40. Opinion about premium charged:
   a) Highly satisfied   
   b) Satisfied         
   c) No opinion        
   d) Not satisfied     
   e) Highly dissatisfied

41. Opinion about bonus amount added:
   a) Highly satisfied   
   b) Satisfied         
   c) No opinion        
   d) Not satisfied     
   e) Highly dissatisfied

42. Opinion about the risk coverage aspects:
   a) Highly satisfied   
   b) Satisfied         
   c) No opinion        
   d) Not satisfied     
   e) Highly dissatisfied

43. Opinion about informing all items in the policy:
   a) Highly satisfied   
   b) Satisfied         
   c) No opinion        
   d) Not satisfied     
   e) Highly dissatisfied

44. Opinion about the font size used in the policy:
   a) Highly satisfied   
   b) Satisfied         
   c) No opinion        
   d) Not satisfied     
   e) Highly dissatisfied

45. Opinion about method of accepting complaints
   a) Highly satisfied   
   b) Satisfied         
   c) No opinion        
   d) Not satisfied     
   e) Highly dissatisfied

46. Opinion about method of redressal of complaints
   a) Highly satisfied   
   b) Satisfied         
   c) No opinion        
   d) Not satisfied     
   e) Highly dissatisfied
47. Opinion about redressal of grievances by the agency:

a) Highly satisfied  □  b) Satisfied  □  c) No opinion  □

d) Not satisfied  □  e) Highly dissatisfied  □

48. If you are given a chance, will you take policy from same agency or from other agency?

a) From same agency  □  b) From other agency  □

Reason for the above decision:

49. Level of awareness about Private insurance companies:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Private company</th>
<th>Well Known</th>
<th>Known</th>
<th>No Opinion</th>
<th>Not Known</th>
<th>Not at all Known</th>
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<tbody>
<tr>
<td>1</td>
<td>Bajaj Life</td>
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<td>SMP Sanmar</td>
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<td>5</td>
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<td>ING Vysya</td>
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<td>9</td>
<td>SBI Life</td>
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<td>10</td>
<td>Others</td>
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50. If you have the intention of switching over to other companies, reason for such switchover:

<table>
<thead>
<tr>
<th>Reason</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>No Opinion</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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<tbody>
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<td>Higher Return</td>
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<td>Chance for growth</td>
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<td>Higher Advertisement</td>
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<tr>
<td>Others if Any</td>
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