APPENDIX
Life Insurance and You

A survey at determining the drives of insurance among consumers and the effect of liberalization on customer service.

Please tick the appropriate box to denote your preference.

1. When did you take the insurance?
   a. Recently
   b. A year back
   c. 2 – 5 years back
   d. More than 5 years back

2. What is the total sum assured of the policies taken?
   a. Less than 1 lakhs
   b. 1 lakhs - 5 lakhs
   c. 5 lakhs – 10 lakhs
   d. above 10 lakhs

3. Purpose of having insurance policy (1 denotes low importance and 5 denotes high importance)

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<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
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<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Death/Risk cover</td>
<td>1</td>
<td>2</td>
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<tr>
<td>b. Investment</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
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<tr>
<td>c. Tax Benefits/Savings</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<tr>
<td>d. Moderate Returns</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
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<tr>
<td>e. Assured Bonus</td>
<td>1</td>
<td>2</td>
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<td>5</td>
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<tr>
<td>f. Home Finance</td>
<td>1</td>
<td>2</td>
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4. Your policy was taken on the basis of (1 denotes low importance and 5 denotes high importance)

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</thead>
<tbody>
<tr>
<td>a. Name of the company</td>
<td>1</td>
<td>2</td>
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<td>5</td>
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<tr>
<td>b. Return on investment</td>
<td>1</td>
<td>2</td>
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<tr>
<td>c. Agent/Consultant</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td>d. Paper work</td>
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<tr>
<td>e. Ease of approach to distribution channels</td>
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<td>2</td>
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</tbody>
</table>
5. From whom would you like to take insurance policies?
   a. Agents  
   b. Single broker dealing in various companies policies  
   c. Bank  
   d. Others (Please specify)

6. Policies are taken after consulting with
   a. your self  
   b. Advertisement  
   c. Friends  
   d. Agents  
   Others (Please Specify)

7. How would you like to make payments?
   a. Deposit directly to the company  
   b. Collection by the company through an agent  
   c. Internet  
   d. Automatically through your credit cards  
   e. Standing instruction to banks

8. How apprehensive are you about getting medical checkups done?
   a. Does not bother me  
   b. Quite apprehensive  
   c. Am ok  
   d. Very apprehensive

9. Would you prefer to have any of the following special features in the policy?
   a. Accident benefit  
   b. Reduction /Waiver in premium due to accidents  
   c. Benefits on critical illness  
   d. Major Surgical benefits  
   e. Others (Please Specify)
10. Are you willing to pay extra for the above benefits?
   a. Yes  □  b. No.  □

11. How would you like to receive your maturity and bonus amount
   a. Lump sum in single payment  □
   b. In installments over the remaining period of life  □
   c. During the policy term in installments  □
   d. Others (Please Specify)

12. How many companies of life insurance you are familiar with?
   a. One  □  c. 6 – 10  □
   b. 2 – 5  □  d. All companies  □

13. Number of policies held with.....

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<tr>
<th>Name of the Company</th>
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14. Do you feel that your agent/consultant exaggerates of maturity benefit of your policy than the actual
   a. Yes  □  b. No.  □
   c. Cannot say  □

15. Yearly bonus announced of your company in
   a. Highly satisfactory  □  c. Unsatisfactory  □
   b. Satisfactory  □  d. Highly unsatisfactory  □
16. Service rating of your present insurance company according to you
   a. Excellent
   b. Very Good
   c. Good
   d. Satisfactory
   e. Poor

GENERAL PARTICULARS

Strictly confidential would be used only for profiling purposes

Name (optional): 

Age:

Sex:
   a. Male
   b. Female

Occupation:
   a. Service Industry
   b. Retired
   c. Business
   d. Professional
   e. Student
   f. Govt/Private

Martial Status:
   a. Single
   b. Married

No. of children:
   a. No children
   b. 1 - 2
   c. 3 - 4
   d. More than 4

Household annual income:
   a. Less than 25,000
   b. 25,001 - 1,00,000
   c. 1,00,001 - 5,00,000
   d. Greater than 5,00,000

THANKING YOU