


**QUESTIONNAIRE**

I. General information:

<table>
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<tr>
<th>Particulars</th>
<th>Male</th>
<th>Female</th>
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<td>Gender</td>
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<td>Age</td>
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<td>20 – 40 years</td>
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<td>40 – 60 years</td>
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<td>Above 60 years</td>
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<td>Occupation</td>
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<td>Employee</td>
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<td>Business</td>
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<td>Agriculture</td>
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<td>Education</td>
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<td>Upto High School</td>
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<td>Intermediate</td>
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<td>Degree &amp; above</td>
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<td>Technical</td>
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<td>Income per annum</td>
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<td>Below 60,000</td>
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<td>60,000-1,20,000</td>
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<td>1,20,000-1,80,000</td>
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<td>1,80,000-2,40,000</td>
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<td>Above 2,40,000</td>
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II. Specific Information:

1. Have you ever taken a Life Insurance Policy from any Company?
   a) Yes
   b) No

2. You have purchased your policy from LIC or from any private sector
   Insurance co.?
   a) LIC
   b) Private sector insurance company

3. You have taken your policy from which private company?
   a) ICICI prudential
   b) Bajaj Allianz
   c) TATA AIG
   d) Birla Sun Life
   e) Any other (plz. Specify) …………………

4. Why you have taken your policy from LIC, (Please rank)?
   a) Brand name
   b) Oldest
   c) Flexible Premium rate
   d) Tax saving/ high return
   e) Any other (plz. specify) …………………

5. Why you have taken your policy from private sector Insurance Company
   (Please rank)?
   a) Quick & high returns
   b) Better services
   c) Tax saving
   d) Any other (plz. Specify) ……………

6. Which type of insurance plan have you taken?
   a) Whole Life Policy
   b) Endowment Policy
   c) Money Back Policy
   d) Pension Fund
   e) ULIP (Unit Linked Insurance Plan)
   f) Others (specified) …………………

7. What is the maturity period of policy that you have taken?
   a) 5 years
b) 5 to 15 years  
c) 15 to 25 years  
d) Above 25 years

8. Are you aware about the terms and conditions of policy?  
   a) Yes  
   b) No.

9. Do you look for IRDA instructions before taking insurance policy?  
   a) Yes  
   b) No  
   c) I don’t know about IRDA

10. Are you satisfied with the quality of services provided by Life Insurance Company?  
    a) Full Satisfied  
    b) Partially Satisfied  
    c) Not Satisfied

11. Are you satisfied with on-line services of insurance company?  
    a) Yes  
    b) No

12. Whether employee /agents are accessible?  
    a) Yes  
    b) No

13. Are you satisfied with your insurance agent regarding their services?  
    a) Highly satisfied  
    b) Satisfied  
    c) Dissatisfied

14. Do you feel the formalities for opening a policy are too complex?  
    a) Yes  
    b) No

15. Are you satisfied with the grievance redress mechanism?  
    a) Fully satisfied  
    b) Partially Satisfied  
    c) Not Satisfied

16. Whether the insurance company agent provides correct information?
17. Do your insurance company make undue delay in claim settlement?
   a) Yes
   b) No

18. To which sector you will give preference while investing at present?
   a) Insurance Investment Plan
   b) Stock market
   c) Govt. Deposits
   d) Bank Deposits
   e) Mutual Fund
   f) Any other (plz. Specified)……………..

19. Which of the following factors influence your decision while purchasing that Insurance plan? (Give rank 1 to 5)
   a) Name and reputation of the company
   b) Low premiums
   c) Rate of return
   d) Risk covered
   e) Tax Savings

20. What is your source of information for taking an insurance plan?
   a) Portfolio planner
   b) Friends
   c) Family
   d) Own research

21. Who makes the investment decisions in your family?
   a) You
   b) Your family
   c) Father/Mother
   d) Son/Daughter
   e) Relative/Friends
   f) Others, if any

22. Do you think about other investment options other than insurance? If yes, which of the following?
   a) Real Estate
   b) Mutual Funds
   c) Share Market
   d) Govt. Deposits
   e) Bank Deposits
23. What do you think are the benefits of insurance cover? (Rank Them)
   a) Cover future uncertainty
   b) Tax Deductions
   c) Future investment
   d) Any other (plz. Specify) ...........

24. What is your perception about insurance? (Rank Them)
   a) A Saving Tool
   b) A tax saving device
   c) A tool to protect future

25. Would you go for insurance if a service provider away from your city/town offers better service & products?
   b) Yes
   c) No
   d) Uncertain

26. Rationale behind the investment, (Rank them 1,2,3,4 & 5)
   a) Individual Risk Coverage
   b) Tax Benefits
   c) Growth and return on investment
   d) Risk Coverage of Family
   e) Child Welfare

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