Chapter V - Data Analysis

5.1 Policy Holders

5.1.1 Introduction

The data collected from the respondents through the questionnaires has been analysed with help of a computer, using Microsoft Excel 2007 software and SPSS statistical analysis tool and the Chi Test. The raw data was first tabulated for analysis purposes and has been depicted in a graphical form in most of the questions for clearer illustration of the results of the analysis.

This chapter presents summarized data collected from 300 policyholders. The analysis that follows presents findings policyholders.

5.1.2 Socio-economical and socio-professional background of the Student Respondents

Gender

At 'all policyholders' level, 76.33% of respondents are male. As we analyse at various category levels, the ratio of male to female respondents changes; Graduate, Business, those with income between Rs 1,00,001 and Rs 2,00,000 and with income above Rs 4,00,001 have a higher per cent of male than the average per cent at 'all policyholders' level. In the remaining categories per cent of female respondents is higher than the average per cent at 'all policyholders' level.
Table 1 Split of policyholder respondents by gender

<table>
<thead>
<tr>
<th>Policyholders by gender</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>76.33%</td>
<td>23.67%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>82.46%</td>
<td>17.54%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>71.34%</td>
<td>28.66%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>68.00%</td>
<td>32.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>73.33%</td>
<td>26.67%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>88.00%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>76.00%</td>
<td>24.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>68.35%</td>
<td>31.65%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>83.33%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>70.45%</td>
<td>29.55%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>72.97%</td>
<td>27.03%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>77.42%</td>
<td>22.58%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>90.63%</td>
<td>9.38%</td>
</tr>
</tbody>
</table>

Chart 1 Split of policyholder respondents by gender

Education

At ‘all policyholders’ level, 54.67% of respondents are postgraduates, followed by 38% graduates. Of the female respondents 66.2% are postgraduates, whilst
51.09% of the male respondents are postgraduates. 92% of the student respondents are in postgraduate courses. Over 66% of salaried respondents are postgraduates, whilst over 62% of Businessmen respondents are graduates, with 52% of professional respondents being graduates.

Majority of the respondents in the various income categories are graduates, with highest per cent of respondents having income in excess of Rs 5, 00,000 being postgraduates.

Table 2 Policyholders by education

<table>
<thead>
<tr>
<th>Policyholders by education</th>
<th>SSC</th>
<th>HSC</th>
<th>Graduate</th>
<th>Post Graduate</th>
<th>PhD</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>3.00%</td>
<td>4.00%</td>
<td>38.00%</td>
<td>54.67%</td>
<td>0.33%</td>
</tr>
<tr>
<td>Male</td>
<td>2.62%</td>
<td>4.80%</td>
<td>41.05%</td>
<td>51.09%</td>
<td>0.44%</td>
</tr>
<tr>
<td>Female</td>
<td>4.23%</td>
<td>1.41%</td>
<td>28.17%</td>
<td>66.20%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student</td>
<td>0.00%</td>
<td>1.33%</td>
<td>6.67%</td>
<td>92.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional</td>
<td>1.33%</td>
<td>1.33%</td>
<td>52.00%</td>
<td>44.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Businessmen</td>
<td>8.00%</td>
<td>13.33%</td>
<td>62.67%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried</td>
<td>2.67%</td>
<td>0.00%</td>
<td>30.67%</td>
<td>66.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>0.00%</td>
<td>2.53%</td>
<td>6.33%</td>
<td>91.14%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>20.00%</td>
<td>26.67%</td>
<td>40.00%</td>
<td>13.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>10.00%</td>
<td>0.00%</td>
<td>56.67%</td>
<td>33.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>4.55%</td>
<td>6.82%</td>
<td>56.82%</td>
<td>31.82%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>0.00%</td>
<td>5.41%</td>
<td>56.76%</td>
<td>37.84%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>3.23%</td>
<td>0.00%</td>
<td>48.39%</td>
<td>48.39%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>0.00%</td>
<td>1.56%</td>
<td>39.06%</td>
<td>57.81%</td>
<td>1.56%</td>
</tr>
</tbody>
</table>
Occupation

The respondents are fairly evenly spread across the defined occupations. There are fewer female respondents in the business occupation and exceed males in the student category by over 11%. Highest per cent of SSC, HSC, Graduate and majority of respondents in the income categories are businessmen. Highest per cent of respondents with income in excess of Rs 4,00,001, are professionals.
### Table 3 Policyholders by occupation

<table>
<thead>
<tr>
<th>Policyholders by occupation</th>
<th>Student</th>
<th>Professional</th>
<th>Business</th>
<th>Salaried</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>25.00%</td>
<td>25.00%</td>
<td>25.00%</td>
<td>25.00%</td>
</tr>
<tr>
<td>Male</td>
<td>22.27%</td>
<td>24.02%</td>
<td>28.82%</td>
<td>24.89%</td>
</tr>
<tr>
<td>Female</td>
<td>33.80%</td>
<td>28.17%</td>
<td>12.68%</td>
<td>25.35%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>11.11%</td>
<td>66.67%</td>
<td>22.22%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>8.33%</td>
<td>8.33%</td>
<td>83.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>4.39%</td>
<td>34.21%</td>
<td>41.23%</td>
<td>20.18%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>42.07%</td>
<td>20.12%</td>
<td>7.32%</td>
<td>30.49%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>94.94%</td>
<td>2.53%</td>
<td>2.53%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>60.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>0.00%</td>
<td>16.67%</td>
<td>46.67%</td>
<td>36.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>31.82%</td>
<td>43.18%</td>
<td>25.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>0.00%</td>
<td>27.03%</td>
<td>29.73%</td>
<td>43.24%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>29.03%</td>
<td>25.81%</td>
<td>45.16%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>0.00%</td>
<td>45.31%</td>
<td>18.75%</td>
<td>35.94%</td>
</tr>
</tbody>
</table>

### Chart 3 Policyholders by occupation

![Policyholders by occupation chart](chart3)

- **Student**
- **Professional**
- **Business**
- **Salaried**
<table>
<thead>
<tr>
<th>Q1 Your annual income is</th>
<th>0 to 50,000</th>
<th>50,001 to 1,00,000</th>
<th>1,00,001 to 2,00,000</th>
<th>2,00,001 to 3,00,000</th>
<th>3,00,001 to 4,00,000</th>
<th>4,00,001 to 5,00,000</th>
<th>Above 5,00,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>26.33%</td>
<td>5.00%</td>
<td>10.00%</td>
<td>14.67%</td>
<td>12.33%</td>
<td>10.33%</td>
<td>21.33%</td>
</tr>
<tr>
<td>Male</td>
<td>1.69%</td>
<td>5.62%</td>
<td>14.04%</td>
<td>17.42%</td>
<td>15.17%</td>
<td>13.48%</td>
<td>32.58%</td>
</tr>
<tr>
<td>Female</td>
<td>2.13%</td>
<td>10.64%</td>
<td>10.64%</td>
<td>27.66%</td>
<td>21.28%</td>
<td>14.89%</td>
<td>12.77%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>33.33%</td>
<td>33.33%</td>
<td>22.22%</td>
<td>0.00%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>9.09%</td>
<td>36.36%</td>
<td>0.00%</td>
<td>27.27%</td>
<td>18.18%</td>
<td>0.00%</td>
<td>9.09%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>0.00%</td>
<td>5.50%</td>
<td>15.60%</td>
<td>22.94%</td>
<td>19.27%</td>
<td>13.76%</td>
<td>22.94%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>3.16%</td>
<td>2.11%</td>
<td>10.53%</td>
<td>14.74%</td>
<td>14.74%</td>
<td>15.79%</td>
<td>38.95%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>3.16%</td>
<td>2.11%</td>
<td>10.53%</td>
<td>14.74%</td>
<td>14.74%</td>
<td>15.79%</td>
<td>38.95%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>2.67%</td>
<td>8.00%</td>
<td>6.67%</td>
<td>18.67%</td>
<td>13.33%</td>
<td>12.00%</td>
<td>38.67%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>2.67%</td>
<td>12.00%</td>
<td>18.67%</td>
<td>25.33%</td>
<td>14.67%</td>
<td>10.67%</td>
<td>16.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>0.00%</td>
<td>0.00%</td>
<td>14.67%</td>
<td>14.67%</td>
<td>21.33%</td>
<td>18.67%</td>
<td>30.67%</td>
</tr>
</tbody>
</table>
**Q1 Your annual income is**

Overall 26.33% respondents are in the income group of 0 to 50,000/-. This is so because all the student respondents come under this category. Nearly, 44% respondents are in the group of three lakhs and above and nearly 15% from 2 two lakhs and above. Nearly 21.33% respondents are having income above 5,00,000/-. Therefore, most of the respondents are from well-to-do families.
Table 5  Q2 For which item you have taken Insurance Cover?

<table>
<thead>
<tr>
<th>Two W'lers</th>
<th>Four W'lers</th>
<th>Home</th>
<th>Office</th>
<th>Jewellery</th>
<th>Locker</th>
<th>Computer/ laptop</th>
<th>Mobile</th>
<th>Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>80.67%</td>
<td>53.33%</td>
<td>13.00%</td>
<td>8.00%</td>
<td>1.67%</td>
<td>1.00%</td>
<td>8.00%</td>
<td>4.67%</td>
</tr>
<tr>
<td>Male</td>
<td>82.53%</td>
<td>54.15%</td>
<td>13.54%</td>
<td>10.00%</td>
<td>1.75%</td>
<td>1.31%</td>
<td>8.30%</td>
<td>5.24%</td>
</tr>
<tr>
<td>Female</td>
<td>74.65%</td>
<td>50.70%</td>
<td>11.27%</td>
<td>1.41%</td>
<td>1.41%</td>
<td>0.00%</td>
<td>5.63%</td>
<td>2.82%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>100.00%</td>
<td>25.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>100.00%</td>
<td>36.36%</td>
<td>9.09%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>9.09%</td>
<td>9.09%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>0.90%</td>
<td>53.15%</td>
<td>13.51%</td>
<td>14.4%</td>
<td>1.80%</td>
<td>0.90%</td>
<td>8.11%</td>
<td>2.70%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>79.87%</td>
<td>57.79%</td>
<td>14.29%</td>
<td>4.55%</td>
<td>1.95%</td>
<td>1.30%</td>
<td>8.44%</td>
<td>6.49%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>81.97%</td>
<td>39.34%</td>
<td>9.84%</td>
<td>1.64%</td>
<td>1.64%</td>
<td>0.00%</td>
<td>8.20%</td>
<td>3.28%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>93.33%</td>
<td>74.67%</td>
<td>18.67%</td>
<td>10.7%</td>
<td>4.00%</td>
<td>2.67%</td>
<td>14.67%</td>
<td>10.7%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>93.33%</td>
<td>74.67%</td>
<td>18.67%</td>
<td>10.7%</td>
<td>4.00%</td>
<td>2.67%</td>
<td>14.67%</td>
<td>10.7%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>74.32%</td>
<td>59.46%</td>
<td>18.92%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>1.35%</td>
<td>4.05%</td>
<td>2.70%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>81.54%</td>
<td>36.92%</td>
<td>10.77%</td>
<td>1.54%</td>
<td>1.54%</td>
<td>0.00%</td>
<td>10.77%</td>
<td>4.62%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>93.33%</td>
<td>53.33%</td>
<td>26.67%</td>
<td>6.67%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>80.00%</td>
<td>43.33%</td>
<td>6.67%</td>
<td>13.3%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>86.05%</td>
<td>32.56%</td>
<td>9.30%</td>
<td>9.30%</td>
<td>2.33%</td>
<td>0.00%</td>
<td>6.98%</td>
<td>4.65%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>86.49%</td>
<td>56.76%</td>
<td>10.81%</td>
<td>2.70%</td>
<td>0.00%</td>
<td>2.70%</td>
<td>2.70%</td>
<td>2.70%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>87.10%</td>
<td>83.87%</td>
<td>9.68%</td>
<td>9.68%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>12.90%</td>
<td>6.45%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>85.94%</td>
<td>84.38%</td>
<td>23.44%</td>
<td>15.6%</td>
<td>4.69%</td>
<td>3.13%</td>
<td>9.38%</td>
<td>9.38%</td>
</tr>
</tbody>
</table>
Nearly 81% respondents have taken insurance cover for their two wheelers and 53.33% have taken the insurance cover for their four wheelers. For other items in the question the percentage of respondents who have taken the insurance cover is negligible. This may be because taking insurance cover for vehicles is compulsory by statute and for other items it is not. It also indicates that they are not mentally prepared to spend some portion of their income for uncertain risks, which may or may not occur in future.
Table 6Q3 Have you taken the Mediclaim policy for you?

<table>
<thead>
<tr>
<th>Q3 Have you taken the Mediclaim policy for you?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>58.86%</td>
<td>41.14%</td>
</tr>
<tr>
<td>Male</td>
<td>59.39%</td>
<td>40.17%</td>
</tr>
<tr>
<td>Female</td>
<td>56.34%</td>
<td>43.66%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>11.11%</td>
<td>88.89%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>33.33%</td>
<td>66.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>67.54%</td>
<td>32.46%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>57.32%</td>
<td>42.07%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>34.67%</td>
<td>64.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>78.67%</td>
<td>21.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>52.00%</td>
<td>48.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>69.33%</td>
<td>30.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>34.18%</td>
<td>64.56%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>53.33%</td>
<td>46.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>62.16%</td>
<td>37.84%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>74.19%</td>
<td>25.81%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>85.94%</td>
<td>14.06%</td>
</tr>
</tbody>
</table>
Q3 Have you taken the Mediclaim policy for you?

Overall 58.86% respondents say that they have taken Mediclaim for them. In case income higher that Rs. Five lakhs, 85.94% respondents have taken the Mediclaim for them. In case of professionals, the percentage of people taking Mediclaim is as high as 78.67%. The Mediclaim policy covers diseases and related with the health of the people. The medical expenses which are unavoidable in one’s life at any stage are reimbursed by the insurance companies and the burden is not on policy holders. The introduction of cashless policies by insurance companies is another reason for taking Mediclaim policies. Higher income group respondents go for this policy as they get rebate in income tax also.
Table 7Q4 Have you taken Mediclaim policy for children and wife?

<table>
<thead>
<tr>
<th>Q4 Have you taken Mediclaim policy for children and wife?</th>
<th>For children</th>
<th>For wife</th>
<th>For both</th>
<th>Not for both</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>10.93%</td>
<td>10.53%</td>
<td>37.65%</td>
<td>49.39%</td>
</tr>
<tr>
<td>Male</td>
<td>46.51%</td>
<td>33.49%</td>
<td>12.09%</td>
<td>7.91%</td>
</tr>
<tr>
<td>Female</td>
<td>19.23%</td>
<td>0.00%</td>
<td>40.38%</td>
<td>42.31%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>22.22%</td>
<td>11.11%</td>
<td>33.33%</td>
<td>55.56%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>0.00%</td>
<td>25.00%</td>
<td>75.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>46.02%</td>
<td>44.25%</td>
<td>7.96%</td>
<td>8.85%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>12.50%</td>
<td>14.29%</td>
<td>33.04%</td>
<td>50.00%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>9.72%</td>
<td>4.17%</td>
<td>44.44%</td>
<td>41.67%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>4.35%</td>
<td>4.35%</td>
<td>40.58%</td>
<td>50.72%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>12.00%</td>
<td>17.33%</td>
<td>33.33%</td>
<td>46.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>6.67%</td>
<td>0.00%</td>
<td>60.00%</td>
<td>33.33%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>6.67%</td>
<td>16.67%</td>
<td>20.00%</td>
<td>60.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>18.18%</td>
<td>2.27%</td>
<td>20.45%</td>
<td>63.64%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>8.11%</td>
<td>13.51%</td>
<td>32.43%</td>
<td>62.16%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>9.68%</td>
<td>9.68%</td>
<td>58.06%</td>
<td>32.26%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>15.63%</td>
<td>18.75%</td>
<td>60.94%</td>
<td>18.75%</td>
</tr>
</tbody>
</table>
Q4 Have you taken Mediclaim policy for children and wife?

In case of students’ category and income group of 0 to 50,000/-, the percentage of people taking Mediclaim for their children and wife is nil, which is obvious as they have not married. The other reason may that the companies insure their employees. Overall 49.39% respondents have not taken the Mediclaim policy for their children and wife. This may be due to the fact that around 25% of respondents are students and in other case it is the negligence of the respondents to take the Mediclaim policy for their children and wife.
Table 8Q5 One must take General Insurance Policies for items stated in Q.2

<table>
<thead>
<tr>
<th>Q5 One must take General Insurance Policies for items stated in Q.2.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>31.00%</td>
<td>53.67%</td>
<td>13.00%</td>
<td>1.67%</td>
<td>0.67%</td>
</tr>
<tr>
<td>Male</td>
<td>31.00%</td>
<td>52.40%</td>
<td>13.97%</td>
<td>1.75%</td>
<td>0.87%</td>
</tr>
<tr>
<td>Female</td>
<td>30.99%</td>
<td>57.75%</td>
<td>9.86%</td>
<td>1.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>44.44%</td>
<td>22.22%</td>
<td>33.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>16.67%</td>
<td>41.67%</td>
<td>41.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>27.19%</td>
<td>50.00%</td>
<td>19.30%</td>
<td>2.63%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>34.15%</td>
<td>58.54%</td>
<td>5.49%</td>
<td>1.22%</td>
<td>0.61%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>30.67%</td>
<td>64.00%</td>
<td>4.00%</td>
<td>0.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>41.33%</td>
<td>48.00%</td>
<td>6.67%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>16.00%</td>
<td>49.33%</td>
<td>33.33%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>36.00%</td>
<td>53.33%</td>
<td>8.00%</td>
<td>1.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>30.38%</td>
<td>64.56%</td>
<td>3.80%</td>
<td>0.00%</td>
<td>1.27%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>33.33%</td>
<td>40.00%</td>
<td>26.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>23.33%</td>
<td>53.33%</td>
<td>23.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>29.55%</td>
<td>40.91%</td>
<td>25.00%</td>
<td>2.27%</td>
<td>2.27%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>32.43%</td>
<td>51.35%</td>
<td>10.81%</td>
<td>5.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>25.81%</td>
<td>54.84%</td>
<td>16.13%</td>
<td>3.23%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>37.50%</td>
<td>53.13%</td>
<td>7.81%</td>
<td>1.56%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Question 5 statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.13</td>
<td>0.74</td>
<td>0.08</td>
<td>4.21</td>
<td>4.04</td>
</tr>
</tbody>
</table>

Statistics 1
Q5 One must take General Insurance Policies for items stated in Q.2.

Overall 84.67% respondents agree that one must take the general insurance policies for items stated in the question 2 above. Most of the respondents in all the other categories also agree to this, which shows they know the significance of taking the insurance cover. Number of people wish to take the policies for so many items but they do not want to spend their money.
Table 9 Q6 General Insurance cover every year

<table>
<thead>
<tr>
<th>Q6 One must take General Insurance cover every year for the assets as long as they last.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>22.33%</td>
<td>55.00%</td>
<td>19.33%</td>
<td>3.00%</td>
<td>0.33%</td>
</tr>
<tr>
<td>Male</td>
<td>23.14%</td>
<td>53.28%</td>
<td>20.52%</td>
<td>2.62%</td>
<td>0.44%</td>
</tr>
<tr>
<td>Female</td>
<td>19.72%</td>
<td>60.56%</td>
<td>15.49%</td>
<td>4.23%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>33.33%</td>
<td>33.33%</td>
<td>33.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>8.33%</td>
<td>50.00%</td>
<td>41.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>17.54%</td>
<td>55.26%</td>
<td>24.56%</td>
<td>1.75%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>25.61%</td>
<td>56.71%</td>
<td>13.41%</td>
<td>4.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>20.00%</td>
<td>62.67%</td>
<td>13.33%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>28.00%</td>
<td>50.67%</td>
<td>18.67%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>13.33%</td>
<td>54.67%</td>
<td>30.67%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>28.00%</td>
<td>52.00%</td>
<td>14.67%</td>
<td>4.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>20.25%</td>
<td>62.03%</td>
<td>13.92%</td>
<td>3.80%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>13.33%</td>
<td>53.33%</td>
<td>26.67%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>16.67%</td>
<td>53.33%</td>
<td>26.67%</td>
<td>3.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>25.00%</td>
<td>47.73%</td>
<td>25.00%</td>
<td>0.00%</td>
<td>2.27%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>13.51%</td>
<td>54.84%</td>
<td>24.32%</td>
<td>5.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>22.58%</td>
<td>54.84%</td>
<td>19.35%</td>
<td>3.23%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>32.81%</td>
<td>51.56%</td>
<td>14.06%</td>
<td>1.56%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q6 Statistics for all policyholders</th>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>3.96</td>
<td>0.75</td>
<td>0.09</td>
<td>4.05</td>
<td>3.87</td>
</tr>
</tbody>
</table>

Statistics 2
Chart 9 Q6 General Insurance cover every year

Chart 10 Q6 General Insurance cover every year
Chart 11 Q6 General Insurance cover every year

Q6 General Insurance cover every year

- Strongly Agree
- Agree
- Neither agree or disagree
- Disagree
- Strongly disagree

Chart 12 Q6 General Insurance cover every year

Q6 General Insurance cover every year

- All policyholders
- Student Policyholders
- Professional Policyholders
- Business Policyholders
- Salaried Policyholders

- Strongly Agree
- Agree
- Neither agree or disagree
- Disagree
- Strongly disagree

- All policyholders
- Income 0 to 50000
- Income 50001 to 100000
- Income 100001 to 200000
- Income 200001 to 300000
- Income 300001 to 400000
- Income 400001 to 500000
- Income over 500000
6 General Insurance cover every year

Overall 77.33% respondents agree that one must take General Insurance cover every year for the assets as long as they last and most of the respondents in other categories also agree to this. This shows that they know it is important to take insurance cover every year, but as stated earlier, they do not wish to spend money and do not feel this as a priority.

Table 10 Q7a Do you go for General Insurance because it is Compulsory?

<table>
<thead>
<tr>
<th>Q7a Do you go for General Insurance because it is Compulsory?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>22.67%</td>
<td>77.33%</td>
</tr>
<tr>
<td>Male</td>
<td>24.02%</td>
<td>75.98%</td>
</tr>
<tr>
<td>Female</td>
<td>18.31%</td>
<td>81.69%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>33.33%</td>
<td>66.67%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>41.67%</td>
<td>58.33%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>24.56%</td>
<td>75.44%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>19.51%</td>
<td>80.49%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>13.33%</td>
<td>86.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>18.67%</td>
<td>81.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>33.33%</td>
<td>66.67%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>25.33%</td>
<td>74.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>15.19%</td>
<td>84.81%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>53.33%</td>
<td>46.67%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>20.00%</td>
<td>80.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>34.09%</td>
<td>65.91%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>29.73%</td>
<td>70.27%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>12.90%</td>
<td>87.10%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>18.75%</td>
<td>81.25%</td>
</tr>
</tbody>
</table>

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Chart 13 Q7a Do you go for General Insurance because it is Compulsory?

Chart 14 Q7a Do you go for General Insurance because it is Compulsory?
Q7a Do you go for General Insurance because it is Compulsory?

Overall 77.33% respondents say that they go for general insurance cover not because it is compulsory. In all the categories the percentage of respondents saying like this is very high as can be seen from the table. So, it means that they take the covers voluntarily as they know that it is for their benefit and they are insured and safe once they take the covers.
Table 11 Q 7b Do you go for General Insurance to cover risk?

<table>
<thead>
<tr>
<th>Q 7b Do you go for General Insurance to cover risk?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>89.33%</td>
<td>10.67%</td>
</tr>
<tr>
<td>Male</td>
<td>90.39%</td>
<td>9.61%</td>
</tr>
<tr>
<td>Female</td>
<td>85.92%</td>
<td>14.08%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>91.67%</td>
<td>8.33%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>89.47%</td>
<td>10.53%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>90.24%</td>
<td>9.76%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>93.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>89.33%</td>
<td>10.67%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>88.00%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>86.67%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>91.14%</td>
<td>8.86%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>80.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>93.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>81.82%</td>
<td>18.18%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>81.08%</td>
<td>18.92%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>93.55%</td>
<td>6.45%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>95.31%</td>
<td>4.69%</td>
</tr>
</tbody>
</table>
Chart 17 Q 7b Do you go for General Insurance to cover risk?

Chart 18 Q 7b Do you go for General Insurance to cover risk?
Q 7b Do you go for General Insurance to cover risk?

89.33% respondents say that they go for general insurance to cover risk, which is very true. This means that they are aware that it is important to take general insurance covers so that they are safe as far as risks are concerned. In other
categories also, the percentage of respondents agreeing to this statement are very high. Anybody would like and interested to cover against the uncertainties.

**Table 12Q8 Are you aware of the terms and conditions of the policy which you have taken?**

<table>
<thead>
<tr>
<th>Q8 Are you aware of the terms and conditions of the policy which you have taken?</th>
<th>Aware</th>
<th>Not aware</th>
<th>No Idea at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>52.67%</td>
<td>30.33%</td>
<td>17.00%</td>
</tr>
<tr>
<td>Male</td>
<td>53.71%</td>
<td>27.51%</td>
<td>18.78%</td>
</tr>
<tr>
<td>Female</td>
<td>48.57%</td>
<td>40.00%</td>
<td>11.43%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>33.33%</td>
<td>33.33%</td>
<td>33.33%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>25.00%</td>
<td>25.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>50.88%</td>
<td>25.44%</td>
<td>23.68%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>56.71%</td>
<td>34.15%</td>
<td>9.15%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>0.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>54.67%</td>
<td>38.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>72.00%</td>
<td>21.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>21.33%</td>
<td>30.67%</td>
<td>48.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>62.67%</td>
<td>30.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>55.70%</td>
<td>37.97%</td>
<td>6.33%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>60.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>60.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>43.18%</td>
<td>15.91%</td>
<td>40.91%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>45.95%</td>
<td>37.84%</td>
<td>16.22%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>38.71%</td>
<td>41.94%</td>
<td>19.35%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>60.94%</td>
<td>28.13%</td>
<td>10.94%</td>
</tr>
</tbody>
</table>
Chart 20 Q8 Are you aware of the terms and conditions of the policy which you have taken?

Chart 21 Q8 Are you aware of the terms and conditions of the policy which you have taken?
Chart 22 Q8 Are you aware of the terms and conditions of the policy which you have taken?

![Chart showing awareness of terms and conditions by different policyholder types.]

Chart 23 Q8 Are you aware of the terms and conditions of the policy which you have taken?

![Chart showing awareness of terms and conditions by different income brackets.]

150
Q8 Are you aware of the terms and conditions of the policy which you have taken?

Overall 52.67% respondents say that they are aware of the terms and conditions of the policy which they have taken, 30.33% are not aware and 17% have no idea at all about the terms and conditions of the policy which they have taken. This because the booklet of terms and conditions is provided with each policy and handed over to the customers. Also the query/doubts, if any, are clarified by the agents or by the company officials.

Table 13 Q9 I am aware about the various schemes of the general insurance companies.

<table>
<thead>
<tr>
<th>Q9 I am aware about the various schemes of the general insurance companies.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>5.67%</td>
<td>38.33%</td>
<td>27.67%</td>
<td>23.33%</td>
<td>5.00%</td>
</tr>
<tr>
<td>Male</td>
<td>6.55%</td>
<td>39.74%</td>
<td>27.51%</td>
<td>20.52%</td>
<td>5.68%</td>
</tr>
<tr>
<td>Female</td>
<td>2.82%</td>
<td>33.80%</td>
<td>28.17%</td>
<td>32.39%</td>
<td>2.82%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>22.22%</td>
<td>11.11%</td>
<td>44.44%</td>
<td>22.22%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>25.00%</td>
<td>16.67%</td>
<td>50.00%</td>
<td>8.33%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>7.89%</td>
<td>31.58%</td>
<td>29.82%</td>
<td>24.56%</td>
<td>6.14%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>4.88%</td>
<td>44.51%</td>
<td>28.05%</td>
<td>19.51%</td>
<td>3.05%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>6.67%</td>
<td>37.33%</td>
<td>28.00%</td>
<td>26.67%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>9.33%</td>
<td>52.00%</td>
<td>22.67%</td>
<td>14.67%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>2.67%</td>
<td>18.67%</td>
<td>28.00%</td>
<td>36.00%</td>
<td>14.67%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>4.00%</td>
<td>45.33%</td>
<td>32.00%</td>
<td>16.00%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>6.33%</td>
<td>39.24%</td>
<td>27.85%</td>
<td>25.32%</td>
<td>1.27%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>53.33%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>10.00%</td>
<td>40.00%</td>
<td>16.67%</td>
<td>26.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>36.36%</td>
<td>27.27%</td>
<td>20.45%</td>
<td>15.91%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>2.70%</td>
<td>32.43%</td>
<td>40.54%</td>
<td>18.92%</td>
<td>5.41%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>3.23%</td>
<td>29.03%</td>
<td>29.03%</td>
<td>32.26%</td>
<td>6.45%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>10.94%</td>
<td>42.19%</td>
<td>26.56%</td>
<td>20.31%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Q9 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.163333</td>
<td>1.01</td>
<td>0.11</td>
<td>3.28</td>
<td>3.05</td>
</tr>
</tbody>
</table>

Statistics 3

Chart 24 Q9 I am aware about the various schemes of the general insurance companies.

Chart 25 Q9 I am aware about the various schemes of the general insurance companies.
Chart 26 Q9 I am aware about the various schemes of the general insurance companies.

Chart 28 Q9 I am aware about the various schemes of the general insurance companies.
Q9 I am aware about the various schemes of the general insurance companies.

Overall 44% respondents say that they are aware about the various schemes of the general insurance companies. 50% policy holders in education category, who are Ph.D. holders neither agree or disagree and there is mixed response from all categories of respondents. The percentage of neither agree or disagree is also quite high, around 41%. This means they are not sure. It means equal number of respondents say they agree and same number say they neither agree nor disagree. The reason for this may be the new schemes are not introduced very often and not do not reach the people.

Table 13Q10 There was a monopolistic situation for Public Sector General Insurance companies

<table>
<thead>
<tr>
<th>Q10 There was a monopolistic situation for Public Sector General Insurance companies</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>15.67%</td>
<td>57.67%</td>
<td>23.33%</td>
<td>3.00%</td>
<td>0.33%</td>
</tr>
<tr>
<td>Male</td>
<td>17.90%</td>
<td>57.21%</td>
<td>21.40%</td>
<td>3.06%</td>
<td>0.44%</td>
</tr>
<tr>
<td>Female</td>
<td>8.45%</td>
<td>59.15%</td>
<td>29.58%</td>
<td>2.82%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>11.11%</td>
<td>66.67%</td>
<td>11.11%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>8.33%</td>
<td>50.00%</td>
<td>41.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>14.91%</td>
<td>50.88%</td>
<td>30.70%</td>
<td>2.63%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>17.07%</td>
<td>62.20%</td>
<td>17.68%</td>
<td>3.05%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>17.33%</td>
<td>58.67%</td>
<td>18.67%</td>
<td>5.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>18.67%</td>
<td>60.00%</td>
<td>20.00%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>9.33%</td>
<td>53.33%</td>
<td>34.67%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>17.33%</td>
<td>58.67%</td>
<td>20.00%</td>
<td>2.67%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>16.46%</td>
<td>59.49%</td>
<td>18.99%</td>
<td>5.06%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>86.67%</td>
<td>13.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>13.33%</td>
<td>63.33%</td>
<td>23.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>9.09%</td>
<td>54.55%</td>
<td>31.82%</td>
<td>2.27%</td>
<td>2.27%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>8.11%</td>
<td>54.05%</td>
<td>37.84%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>9.68%</td>
<td>58.06%</td>
<td>22.58%</td>
<td>9.68%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>31.25%</td>
<td>50.00%</td>
<td>17.19%</td>
<td>1.56%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Q10 Statistics for all policyholders</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>Standard deviation</td>
<td>Confidence interval at 95%</td>
<td>Upper limit</td>
<td>Lower limit</td>
<td></td>
</tr>
<tr>
<td>3.853333</td>
<td>0.72</td>
<td>0.08</td>
<td>3.93</td>
<td>3.77</td>
<td></td>
</tr>
</tbody>
</table>

Statistics 4

Chart 27 Q10 There was a monopolistic situation for Public Sector General Insurance companies

Chart 28 Q10 There was a monopolistic situation for Public Sector General Insurance companies
Chart 29 Q10 There was a monopolistic situation for Public Sector General Insurance companies

Chart 30 Q10 There was a monopolistic situation for Public Sector General Insurance companies
Q10  There was a monopolistic situation for Public Sector General Insurance companies

Overall 73.34% respondents agree that there was a monopolistic situation for Public Sector General Insurance companies. In the education category, 66% respondents agree, 73.33% in the occupation category agree and if seen from the income group category, nearly 74% respondents agree to this. Majority of respondents are of the opinion that there was a monopolistic situation for public sector general insurance companies. This is because earlier there were only public sector companies and they really had monopoly till the globalization and no other private company was allowed to enter the insurance business. Thus there was absolutely no competition for public sector general insurance companies.

Chart 31  Q11 The aggressive marketing strategies by the Private Sector general insurance companies will increase consumer awareness.
Chart 32 Q11 The aggressive marketing strategies by the Private Sector general insurance companies will increase consumer awareness.

Chart 33 Q11 The aggressive marketing strategies by the Private Sector general insurance companies will increase consumer awareness.
Q11 The aggressive marketing strategies by the Private Sector general insurance companies will increase consumer awareness.

Thus majority of respondents agree that the aggressive marketing strategies by the Private Sector general insurance companies will increase consumer awareness. The reason is the private companies started direct marketing approach through television, newspapers and mass media contacts etc. which will certainly increase the customer awareness. The advertisements of private companies speak about the products and benefits to the customers, which also attract them.
Table 14Q12 The insurance (General Insurance) cover is a must for everybody.

<table>
<thead>
<tr>
<th>Q12 The insurance (General Insurance) cover is a must for everybody.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>27.00%</td>
<td>59.67%</td>
<td>10.33%</td>
<td>3.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male</td>
<td>27.51%</td>
<td>60.26%</td>
<td>9.17%</td>
<td>3.06%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female</td>
<td>25.35%</td>
<td>57.75%</td>
<td>14.08%</td>
<td>2.82%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>33.33%</td>
<td>55.56%</td>
<td>11.11%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>8.33%</td>
<td>66.67%</td>
<td>25.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>23.68%</td>
<td>65.79%</td>
<td>9.65%</td>
<td>0.88%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>29.88%</td>
<td>55.49%</td>
<td>9.76%</td>
<td>4.88%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>30.67%</td>
<td>53.33%</td>
<td>10.67%</td>
<td>5.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>28.00%</td>
<td>62.67%</td>
<td>6.67%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>25.33%</td>
<td>62.67%</td>
<td>10.67%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>24.00%</td>
<td>60.00%</td>
<td>13.33%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>30.38%</td>
<td>54.43%</td>
<td>10.13%</td>
<td>5.06%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>6.67%</td>
<td>66.67%</td>
<td>26.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>30.00%</td>
<td>63.33%</td>
<td>6.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>29.55%</td>
<td>56.82%</td>
<td>11.36%</td>
<td>2.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>10.81%</td>
<td>75.68%</td>
<td>10.81%</td>
<td>2.70%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>32.26%</td>
<td>61.29%</td>
<td>6.45%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>31.25%</td>
<td>54.69%</td>
<td>9.38%</td>
<td>4.69%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Q12 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.106667</td>
<td>0.70</td>
<td>0.08</td>
<td>4.19</td>
<td>4.03</td>
</tr>
</tbody>
</table>

Statistics 5
Chart 35 Q12 The insurance (General Insurance) cover is a must for everybody.

Chart 36 Q12 The insurance (General Insurance) cover is a must for everybody.
Chart 37 Q12 The insurance (General Insurance) cover is a must for everybody.

Q12 The insurance (General Insurance) cover is a must for everybody.

Chart 38 Q12 The insurance (General Insurance) cover is a must for everybody.

Q12 The insurance (General Insurance) cover is a must for everybody.
Q12 The insurance (General Insurance) cover is a must for everybody.

Overall 87% respondents say that the general insurance cover is a must for everybody. 77% respondents from the education class agree to this, 86.67% respondents in the occupation category and 86.26% in the income category respondents agree to this. The reason is the basic concepts and principles of covering the risks and to be safe against loss is universally accepted fact.

Table 15Q13 The Tariff rates for comprehensive policy are very much on higher side.

<table>
<thead>
<tr>
<th>Q13 The Tariff rates for comprehensive policy are very much on higher side.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>13.33%</td>
<td>52.00%</td>
<td>28.67%</td>
<td>5.67%</td>
<td>0.33%</td>
</tr>
<tr>
<td>Male</td>
<td>16.16%</td>
<td>49.34%</td>
<td>27.95%</td>
<td>6.55%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female</td>
<td>4.23%</td>
<td>60.56%</td>
<td>30.99%</td>
<td>2.82%</td>
<td>1.41%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>11.11%</td>
<td>77.78%</td>
<td>11.11%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>41.67%</td>
<td>41.67%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>19.30%</td>
<td>50.88%</td>
<td>27.19%</td>
<td>2.63%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>9.15%</td>
<td>51.83%</td>
<td>29.88%</td>
<td>8.54%</td>
<td>0.61%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>6.67%</td>
<td>56.00%</td>
<td>29.33%</td>
<td>8.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>16.00%</td>
<td>56.00%</td>
<td>18.67%</td>
<td>9.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>18.67%</td>
<td>42.67%</td>
<td>37.33%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>12.00%</td>
<td>53.33%</td>
<td>29.33%</td>
<td>4.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>6.33%</td>
<td>54.43%</td>
<td>30.38%</td>
<td>8.86%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>66.67%</td>
<td>26.67%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>16.67%</td>
<td>50.00%</td>
<td>30.00%</td>
<td>3.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>22.73%</td>
<td>50.00%</td>
<td>25.00%</td>
<td>2.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>10.81%</td>
<td>45.95%</td>
<td>35.14%</td>
<td>8.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>19.35%</td>
<td>51.61%</td>
<td>25.81%</td>
<td>3.23%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>15.63%</td>
<td>51.56%</td>
<td>26.56%</td>
<td>4.69%</td>
<td>1.56%</td>
</tr>
</tbody>
</table>
Q13 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.723333</td>
<td>0.78</td>
<td>0.09</td>
<td>3.81</td>
<td>3.64</td>
</tr>
</tbody>
</table>

Statistics 6

Chart 39 Q13 The Tariff rates for comprehensive policy are very much on higher side.

Chart 40 Q13 The Tariff rates for comprehensive policy are very much on higher side.
Chart 41 Q13 The Tariff rates for comprehensive policy are very much on higher side.

Chart 42 Q13 The Tariff rates for comprehensive policy are very much on higher side.
Q13 The Tariff rates for comprehensive policy are very much on higher side.

At all policy holders’ level, 65% respondents say that the tariff rates for the comprehensive policy are very much on higher side. In the category level by insurance, nearly 71% respondents agree to this. In the occupation level, 65% respondents agree and 66% in the category of income level agree to this.

Comprehensive Insurance is a full package of covers which include third party accidental damages, damages to vehicles itself, accident cover to pillion rider and owner etc. and that is why the comprehensive policy rates are higher.

Table 16Q14 Your General Insurance company gives you good service.

<table>
<thead>
<tr>
<th>Q14 Your General Insurance company gives you good service.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>6.67%</td>
<td>57.33%</td>
<td>29.00%</td>
<td>6.33%</td>
<td>0.67%</td>
</tr>
<tr>
<td>Male</td>
<td>5.68%</td>
<td>58.95%</td>
<td>27.51%</td>
<td>6.99%</td>
<td>0.87%</td>
</tr>
<tr>
<td>Female</td>
<td>9.86%</td>
<td>52.11%</td>
<td>33.80%</td>
<td>4.23%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>66.67%</td>
<td>33.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>75.00%</td>
<td>25.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>7.89%</td>
<td>53.51%</td>
<td>29.82%</td>
<td>7.89%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>6.71%</td>
<td>57.93%</td>
<td>28.66%</td>
<td>6.10%</td>
<td>0.61%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>5.33%</td>
<td>58.67%</td>
<td>33.33%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>5.33%</td>
<td>56.00%</td>
<td>26.67%</td>
<td>12.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>8.00%</td>
<td>66.67%</td>
<td>22.67%</td>
<td>1.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>8.00%</td>
<td>48.00%</td>
<td>33.33%</td>
<td>9.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>6.33%</td>
<td>58.23%</td>
<td>32.91%</td>
<td>2.53%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>66.67%</td>
<td>33.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>10.00%</td>
<td>63.33%</td>
<td>20.00%</td>
<td>3.33%</td>
<td>3.33%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>2.27%</td>
<td>56.82%</td>
<td>34.09%</td>
<td>4.55%</td>
<td>2.27%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>8.11%</td>
<td>54.05%</td>
<td>29.73%</td>
<td>8.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>6.45%</td>
<td>54.84%</td>
<td>29.03%</td>
<td>9.68%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>9.38%</td>
<td>54.69%</td>
<td>23.44%</td>
<td>12.50%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Statistics 7

Chart 43 Q14 Your General Insurance company gives you good service.

![Chart 43](image1.png)

Chart 44 Q14 Your General Insurance company gives you good service.

![Chart 44](image2.png)
Chart 45 Q14 Your General Insurance company gives you good service.

Q14 Your General Insurance company gives you good service.

0% 35% 70%
Strongly Agree Agree Neither agree or disagree Disagree Strongly disagree

All policyholders
Student Policyholders
Professional Policyholders
Business Policyholders
Salaried Policyholders

Chart 46 Q14 Your General Insurance company gives you good service.

Q14 Your General Insurance company gives you good service.

0.00% 35.00% 70.00%
Strongly Agree Agree Neither agree or disagree Disagree Strongly disagree

All policyholders
Income 0 to 50000
Income 50001 to 100000
Income 100001 to 200000
Income 200001 to 300000
Income 300001 to 400000
Income 400001 to 500000
Income over 500000
Q14 Your General Insurance Company gives you good service.

At ‘all policy holders’ level, 64% respondents say that their General Insurance Company gives them good service. Also in the various category levels by education 64% agree to this. In other category levels also the percentage is around 64%. This is because the policy holders are very rarely required to visit the insurance companies. Once the policy is taken, they need to approach the insurance company for renewal.

Table 17
Q15 Settlement of claims by Private Sector General Insurance companies is faster compared than Public Sector General Insurance Companies

<table>
<thead>
<tr>
<th>Q15 Settlement of claims by Private Sector General Insurance companies is faster compared than Public Sector General Insurance Companies</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>7.33%</td>
<td>40.00%</td>
<td>38.67%</td>
<td>13.00%</td>
<td>1.00%</td>
</tr>
<tr>
<td>Male</td>
<td>7.42%</td>
<td>41.05%</td>
<td>36.68%</td>
<td>13.54%</td>
<td>1.31%</td>
</tr>
<tr>
<td>Female</td>
<td>7.04%</td>
<td>36.62%</td>
<td>45.07%</td>
<td>11.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>33.33%</td>
<td>55.56%</td>
<td>11.11%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>8.33%</td>
<td>50.00%</td>
<td>41.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>4.39%</td>
<td>42.98%</td>
<td>41.23%</td>
<td>11.40%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>7.93%</td>
<td>36.59%</td>
<td>38.41%</td>
<td>15.24%</td>
<td>1.83%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>10.67%</td>
<td>34.67%</td>
<td>37.33%</td>
<td>16.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>4.00%</td>
<td>40.00%</td>
<td>34.67%</td>
<td>21.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>6.67%</td>
<td>50.67%</td>
<td>38.67%</td>
<td>2.67%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>8.00%</td>
<td>34.67%</td>
<td>44.00%</td>
<td>12.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>10.13%</td>
<td>34.18%</td>
<td>37.97%</td>
<td>16.46%</td>
<td>1.27%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>73.33%</td>
<td>26.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>10.00%</td>
<td>33.33%</td>
<td>43.33%</td>
<td>13.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>11.36%</td>
<td>47.73%</td>
<td>34.09%</td>
<td>6.82%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>2.70%</td>
<td>35.14%</td>
<td>40.54%</td>
<td>16.22%</td>
<td>5.41%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>12.90%</td>
<td>41.94%</td>
<td>35.48%</td>
<td>9.68%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>1.56%</td>
<td>39.06%</td>
<td>43.75%</td>
<td>15.63%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Q15 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.396667</td>
<td>0.84</td>
<td>0.10</td>
<td>3.49</td>
<td>3.30</td>
</tr>
</tbody>
</table>

Statistics 8

Chart 47 Q15 Settlement of claims by Private Sector General Insurance companies is faster compared than Public Sector General Insurance Companies

Chart 48 Q15 Settlement of claims by Private Sector General Insurance companies is faster compared than Public Sector General Insurance Companies
Chart 49 Q15 Settlement of claims by Private Sector General Insurance companies is faster compared than Public Sector General Insurance Companies

Chart 50 Q15 Settlement of claims by Private Sector General Insurance companies is faster compared than Public Sector General Insurance Companies
Q15 Settlement of claims by Private Sector General Insurance companies is faster compared than Public Sector General Insurance Companies

Overall 47.33% respondents say that the Settlement of claims by Private Sector General Insurance companies is faster compared than Public Sector General Insurance Companies, 58% in the various category level of education agree to this. In the other categories only 47.33% occupation wise and 51% income level wise agree to this. The respondents who neither agree nor disagree is also found to be around 45% and hence there is mixed opinion about this statement. This is because the procedure involved in the settlement of claims in case of public sector general insurance companies is lengthy and time consuming unlike private sector companies. Time required for settlement of claims depends on claim amount, type of insurance product and the documents required. This is also the reason for mixed reaction from the respondents.

Table 18 Q16 Which types of general insurance companies are more reliable according to you?

<table>
<thead>
<tr>
<th>Q16 Which types of general insurance companies are more reliable according to you?</th>
<th>Public Sector</th>
<th>Private Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>81.67%</td>
<td>18.33%</td>
</tr>
<tr>
<td>Male</td>
<td>83.84%</td>
<td>16.16%</td>
</tr>
<tr>
<td>Female</td>
<td>74.65%</td>
<td>25.35%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>88.89%</td>
<td>11.11%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>85.96%</td>
<td>14.04%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>79.27%</td>
<td>20.73%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>68.00%</td>
<td>32.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>89.33%</td>
<td>10.67%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>84.00%</td>
<td>16.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>85.33%</td>
<td>14.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>68.35%</td>
<td>31.65%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>86.67%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>93.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>79.55%</td>
<td>20.45%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>83.78%</td>
<td>16.22%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>90.32%</td>
<td>9.68%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>87.50%</td>
<td>12.50%</td>
</tr>
</tbody>
</table>
Q16 Which types of general insurance companies are more reliable according to you?

Chart 51

Chart 52

Q16 Which types of general insurance companies are more reliable according to you?
Chart 53 Q16 Which types of general insurance companies are more reliable according to you?

Chart 54 Q16 Which types of general insurance companies are more reliable according to you?
Q16 Which types of general insurance companies are more reliable according to you?

At ‘all the various category levels’, viz. education, occupation, income groups including all policy holders levels, almost all the respondents in all the categories say that the public sector general insurance companies are more reliable and the percentage for this is in the range of 67% to 93%. This is because the respondents feel that the public sector general insurance companies are controlled by government and answerable to ministry of finance. We can say the people have trust in government and hence in public sector companies.

Table 19 Q17 The General Insurance Sector is essential for the growth and development of the country.

<table>
<thead>
<tr>
<th>Q17 The General Insurance Sector is essential for the growth and development of the country.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>18.67%</td>
<td>69.33%</td>
<td>9.67%</td>
<td>2.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male</td>
<td>17.90%</td>
<td>74.24%</td>
<td>5.68%</td>
<td>2.18%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female</td>
<td>21.13%</td>
<td>53.52%</td>
<td>22.54%</td>
<td>2.82%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>11.11%</td>
<td>77.78%</td>
<td>0.00%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>17.54%</td>
<td>66.67%</td>
<td>12.28%</td>
<td>3.51%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>21.34%</td>
<td>68.29%</td>
<td>9.15%</td>
<td>1.22%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>20.00%</td>
<td>69.33%</td>
<td>9.33%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>26.67%</td>
<td>58.67%</td>
<td>10.67%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>10.67%</td>
<td>76.00%</td>
<td>13.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>17.33%</td>
<td>73.33%</td>
<td>5.33%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>20.25%</td>
<td>69.62%</td>
<td>8.86%</td>
<td>1.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>86.67%</td>
<td>13.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>20.00%</td>
<td>70.00%</td>
<td>6.67%</td>
<td>3.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>15.91%</td>
<td>68.18%</td>
<td>11.36%</td>
<td>4.55%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>24.32%</td>
<td>56.76%</td>
<td>16.22%</td>
<td>2.70%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>16.13%</td>
<td>70.97%</td>
<td>9.68%</td>
<td>3.23%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>20.31%</td>
<td>71.88%</td>
<td>6.25%</td>
<td>1.56%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Q17 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.043333</td>
<td>0.61</td>
<td>0.07</td>
<td>4.11</td>
<td>3.97</td>
</tr>
</tbody>
</table>

Statistics 9

Chart 55 Q17 The General Insurance Sector is essential for the growth and development of the country.

Chart 56 Q17 The General Insurance Sector is essential for the growth and development of the country.
Chart 57 Q17 The General Insurance Sector is essential for the growth and development of the country.

Chart 58 Q17 The General Insurance Sector is essential for the growth and development of the country.
Q17 The General Insurance Sector is essential for the growth and development of the country.

At all policy holders’ level 88% respondents agree to the statement that the General Insurance Sector is essential for the growth and development of the country. 82.54% respondents from education category agree to this, 88% occupation wise and 87.28% income group levels wise also agree to this statement. This is because the large amount of funds are invested by insurance companies in the infrastructure development and government projects, which in turn is contributing to the development and growth of the country.

Table 20 Q18 I know about the IRDA, its duties and functions etc.

<table>
<thead>
<tr>
<th>Q18 I know about the IRDA, its duties and functions etc.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>4.33%</td>
<td>32.33%</td>
<td>19.33%</td>
<td>38.67%</td>
<td>5.33%</td>
</tr>
<tr>
<td>Male</td>
<td>4.80%</td>
<td>34.93%</td>
<td>19.21%</td>
<td>35.37%</td>
<td>5.68%</td>
</tr>
<tr>
<td>Female</td>
<td>2.82%</td>
<td>23.94%</td>
<td>19.72%</td>
<td>49.30%</td>
<td>4.23%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>22.22%</td>
<td>0.00%</td>
<td>55.56%</td>
<td>22.22%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>25.00%</td>
<td>8.33%</td>
<td>66.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>4.39%</td>
<td>24.56%</td>
<td>22.81%</td>
<td>45.61%</td>
<td>2.63%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>4.88%</td>
<td>38.41%</td>
<td>18.90%</td>
<td>31.10%</td>
<td>6.71%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>5.33%</td>
<td>30.67%</td>
<td>13.33%</td>
<td>38.67%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>4.00%</td>
<td>40.00%</td>
<td>29.33%</td>
<td>25.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>1.33%</td>
<td>21.33%</td>
<td>10.67%</td>
<td>62.67%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>6.67%</td>
<td>37.33%</td>
<td>24.00%</td>
<td>28.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>5.06%</td>
<td>32.91%</td>
<td>13.92%</td>
<td>36.71%</td>
<td>11.39%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>6.67%</td>
<td>40.00%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>3.33%</td>
<td>33.33%</td>
<td>16.67%</td>
<td>43.33%</td>
<td>3.33%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>6.82%</td>
<td>15.91%</td>
<td>20.45%</td>
<td>52.27%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>0.00%</td>
<td>32.43%</td>
<td>27.03%</td>
<td>37.84%</td>
<td>2.70%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>9.68%</td>
<td>29.03%</td>
<td>16.13%</td>
<td>45.16%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>3.13%</td>
<td>42.19%</td>
<td>26.56%</td>
<td>26.56%</td>
<td>1.56%</td>
</tr>
<tr>
<td>Q18 Statistics for all policyholders</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mean</strong></td>
<td><strong>Standard deviation</strong></td>
<td><strong>Confidence interval at 95%</strong></td>
<td><strong>Upper limit</strong></td>
<td><strong>Lower limit</strong></td>
<td></td>
</tr>
<tr>
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<td>0.12</td>
<td>3.03</td>
<td>2.80</td>
<td></td>
</tr>
</tbody>
</table>

Statistics 10

Chart 59 Q18 I know about the IRDA, its duties and functions etc.

Chart 60 Q18 I know about the IRDA, its duties and functions etc.
Chart 61 Q18 I know about the IRDA, its duties and functions etc.

Chart 62 Q18 I know about the IRDA, its duties and functions etc.
Q18 I know about the IRDA, its duties and functions etc.

At all the various category levels, viz. education, occupation, income groups including all policy holders levels, almost all the respondents in all the categories say that they do not agree to the statement that they know about IRDA, it’s duties and functions etc. This is because IRDA is a controlling organization and customers deal with their insurance companies and not with IRDA and their problems are addressed by the companies.

Table 21 Q19 I know the duties of an insurance agent fully.

<table>
<thead>
<tr>
<th>Q19 I know the duties of an insurance agent fully.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>4.33%</td>
<td>29.67%</td>
<td>24.67%</td>
<td>38.00%</td>
<td>3.33%</td>
</tr>
<tr>
<td>Male</td>
<td>5.24%</td>
<td>28.82%</td>
<td>24.02%</td>
<td>37.99%</td>
<td>3.93%</td>
</tr>
<tr>
<td>Female</td>
<td>1.41%</td>
<td>32.39%</td>
<td>26.76%</td>
<td>38.03%</td>
<td>1.41%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>11.11%</td>
<td>11.11%</td>
<td>0.00%</td>
<td>66.67%</td>
<td>11.11%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>25.00%</td>
<td>8.33%</td>
<td>50.00%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>5.26%</td>
<td>23.68%</td>
<td>28.95%</td>
<td>39.47%</td>
<td>2.63%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>3.66%</td>
<td>34.76%</td>
<td>24.39%</td>
<td>34.76%</td>
<td>2.44%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>5.33%</td>
<td>26.67%</td>
<td>18.67%</td>
<td>46.67%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>6.67%</td>
<td>36.00%</td>
<td>36.00%</td>
<td>21.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>2.67%</td>
<td>20.00%</td>
<td>14.67%</td>
<td>56.00%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>2.67%</td>
<td>36.00%</td>
<td>29.33%</td>
<td>28.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>5.06%</td>
<td>29.11%</td>
<td>18.99%</td>
<td>44.30%</td>
<td>2.53%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>6.67%</td>
<td>33.33%</td>
<td>26.67%</td>
<td>26.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>6.67%</td>
<td>36.67%</td>
<td>13.33%</td>
<td>43.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>2.27%</td>
<td>27.27%</td>
<td>18.18%</td>
<td>43.18%</td>
<td>9.09%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>0.00%</td>
<td>32.43%</td>
<td>24.32%</td>
<td>40.54%</td>
<td>2.70%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>9.68%</td>
<td>12.90%</td>
<td>32.26%</td>
<td>41.94%</td>
<td>3.23%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>3.13%</td>
<td>34.38%</td>
<td>37.50%</td>
<td>23.44%</td>
<td>1.56%</td>
</tr>
</tbody>
</table>
Q19 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.936667</td>
<td>0.99</td>
<td>0.11</td>
<td>3.05</td>
<td>2.82</td>
</tr>
</tbody>
</table>

Statistics 11

Chart 63 Q19 I know the duties of an insurance agent fully.

Chart 64 Q19 I know the duties of an insurance agent fully.
Chart 65 Q19 I know the duties of an insurance agent fully.

Chart 66 Q19 I know the duties of an insurance agent fully.
Q19 I know the duties of an insurance agent fully.

At ‘all policy holders’ level, 38% disagree, in the occupation category all the Ph.D. holders agree to the statement that they know the duties of an insurance agent fully. 62.67% professionals in the category of occupation disagree to this. Almost equal percentage of respondents in the various levels of income categories agree and disagree. It may be because customers directly approach the company for general insurance and for their claims. Another reason may be that there is no any hand out on the duties and functions of agents through which the customers can know the same.

Table 22 Q20 The General insurance agents have sufficient knowledge about the procedures.

<table>
<thead>
<tr>
<th>Q20 The General insurance agents have sufficient knowledge about the procedures.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>6.00%</td>
<td>31.67%</td>
<td>31.67%</td>
<td>27.67%</td>
<td>3.00%</td>
</tr>
<tr>
<td>Male</td>
<td>5.24%</td>
<td>31.00%</td>
<td>31.00%</td>
<td>29.26%</td>
<td>3.49%</td>
</tr>
<tr>
<td>Female</td>
<td>8.45%</td>
<td>33.80%</td>
<td>33.80%</td>
<td>22.54%</td>
<td>1.41%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>11.11%</td>
<td>11.11%</td>
<td>66.67%</td>
<td>11.11%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>33.33%</td>
<td>25.00%</td>
<td>33.33%</td>
<td>8.33%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>5.26%</td>
<td>23.68%</td>
<td>37.72%</td>
<td>28.95%</td>
<td>4.39%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>7.32%</td>
<td>37.80%</td>
<td>29.27%</td>
<td>24.39%</td>
<td>1.22%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>10.67%</td>
<td>45.33%</td>
<td>30.67%</td>
<td>12.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>5.33%</td>
<td>28.00%</td>
<td>30.67%</td>
<td>36.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>2.67%</td>
<td>28.00%</td>
<td>28.00%</td>
<td>33.33%</td>
<td>8.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>5.33%</td>
<td>25.33%</td>
<td>37.33%</td>
<td>29.33%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>11.39%</td>
<td>44.30%</td>
<td>31.65%</td>
<td>11.39%</td>
<td>1.27%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>33.33%</td>
<td>20.00%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>6.67%</td>
<td>30.00%</td>
<td>23.33%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>4.55%</td>
<td>27.27%</td>
<td>29.55%</td>
<td>25.00%</td>
<td>13.64%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>5.41%</td>
<td>24.32%</td>
<td>29.73%</td>
<td>40.54%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>3.23%</td>
<td>22.58%</td>
<td>35.48%</td>
<td>35.48%</td>
<td>3.23%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>3.13%</td>
<td>26.56%</td>
<td>35.94%</td>
<td>34.38%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Q20 Statistics for all policyholders</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>Standard deviation</td>
<td>Confidence interval at 95%</td>
<td>Upper limit</td>
<td>Lower limit</td>
<td></td>
</tr>
<tr>
<td>3.1</td>
<td>0.97</td>
<td>0.11</td>
<td>3.21</td>
<td>2.99</td>
<td></td>
</tr>
</tbody>
</table>

Statistics 12

Chart 67 Q20 The General insurance agents have sufficient knowledge about the procedures.

Chart 68 Q20 The General insurance agents have sufficient knowledge about the procedures.
Chart 69 Q20 The General insurance agents have sufficient knowledge about the procedures.

Q20 The General insurance agents have sufficient knowledge about the procedures.

Chart 70 Q20 The General insurance agents have sufficient knowledge about the procedures.

Q20 The General insurance agents have sufficient knowledge about the procedures.
Q20 The General insurance agents have sufficient knowledge about the procedures.

There is a mixed response from the various categories of respondents. i.e. education qualifications, occupation, income groups including all policy holders’ levels to the statement that The General insurance agents have sufficient knowledge about the procedures. This is the perception of the customers about their agents based on the experience while dealing with the agent and there is no any specific reason for this.

Table 23 Q21 I know how the tariff rates and premium rates are arrived at by the general insurance

<table>
<thead>
<tr>
<th>Q21 I know how the tariff rates and premium rates are arrived at by the general insurance</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>2.00%</td>
<td>19.67%</td>
<td>26.00%</td>
<td>44.67%</td>
<td>7.67%</td>
</tr>
<tr>
<td>Male</td>
<td>1.75%</td>
<td>22.27%</td>
<td>24.45%</td>
<td>42.79%</td>
<td>8.73%</td>
</tr>
<tr>
<td>Female</td>
<td>2.82%</td>
<td>11.27%</td>
<td>30.99%</td>
<td>50.70%</td>
<td>4.23%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>22.22%</td>
<td>11.11%</td>
<td>66.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>16.67%</td>
<td>8.33%</td>
<td>58.33%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>1.75%</td>
<td>21.93%</td>
<td>28.07%</td>
<td>42.11%</td>
<td>6.14%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>2.44%</td>
<td>17.68%</td>
<td>26.83%</td>
<td>44.51%</td>
<td>8.54%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>1.33%</td>
<td>17.33%</td>
<td>25.33%</td>
<td>44.00%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>2.67%</td>
<td>29.33%</td>
<td>26.67%</td>
<td>40.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>1.33%</td>
<td>13.33%</td>
<td>20.00%</td>
<td>54.67%</td>
<td>10.67%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>2.67%</td>
<td>18.67%</td>
<td>32.00%</td>
<td>40.00%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>2.53%</td>
<td>18.99%</td>
<td>25.32%</td>
<td>41.77%</td>
<td>11.39%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>3.33%</td>
<td>23.33%</td>
<td>20.00%</td>
<td>50.00%</td>
<td>3.33%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>2.27%</td>
<td>13.64%</td>
<td>29.55%</td>
<td>40.91%</td>
<td>13.64%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>2.70%</td>
<td>18.92%</td>
<td>24.32%</td>
<td>51.35%</td>
<td>2.70%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>19.35%</td>
<td>12.90%</td>
<td>58.06%</td>
<td>9.68%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>1.56%</td>
<td>18.75%</td>
<td>35.94%</td>
<td>39.06%</td>
<td>4.69%</td>
</tr>
</tbody>
</table>
Q21 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Statistics 13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
</tr>
<tr>
<td>2.636667</td>
</tr>
</tbody>
</table>

Chart 71 I know how the tariff rates and premium rates are arrived at by the general insurance

Chart 72 I know how the tariff rates and premium rates are arrived at by the general insurance
Chart 73 Q21 I know how the tariff rates and premium rates are arrived at by the general insurance

Chart 74 Q21 I know how the tariff rates and premium rates are arrived at by the general insurance
Q21 I know how the tariff rates and premium rates are arrived at by the general insurance

At all policy holders’ level, 52.13% disagree that know how the tariff rates and premium rates are arrived at by the general insurance companies. Around 49% respondents from the category by education disagree, 65.34% business policy holders in the occupation category and nearly 68% respondents from the income group of 3 to 4 lakhs also disagree. The reason for this is that the de-tariffing of premium rates is prevailing and therefore there are no fixed rates for premium.

Table 24 Q22 I know the procedure of settlement of claims.

<table>
<thead>
<tr>
<th>Q22 I know the procedure of settlement of claims.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>2.00%</td>
<td>28.33%</td>
<td>21.67%</td>
<td>40.33%</td>
<td>7.67%</td>
</tr>
<tr>
<td>Male</td>
<td>0.87%</td>
<td>30.13%</td>
<td>21.40%</td>
<td>38.86%</td>
<td>8.73%</td>
</tr>
<tr>
<td>Female</td>
<td>5.63%</td>
<td>22.54%</td>
<td>22.54%</td>
<td>45.07%</td>
<td>4.23%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>22.22%</td>
<td>0.00%</td>
<td>66.67%</td>
<td>11.11%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>25.00%</td>
<td>8.33%</td>
<td>41.67%</td>
<td>25.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>0.88%</td>
<td>23.68%</td>
<td>25.44%</td>
<td>40.35%</td>
<td>9.65%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>3.05%</td>
<td>31.71%</td>
<td>21.34%</td>
<td>39.02%</td>
<td>4.88%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>2.67%</td>
<td>24.00%</td>
<td>21.33%</td>
<td>48.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>2.67%</td>
<td>34.67%</td>
<td>25.33%</td>
<td>36.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>0.00%</td>
<td>21.33%</td>
<td>13.33%</td>
<td>46.67%</td>
<td>18.67%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>2.67%</td>
<td>33.33%</td>
<td>26.67%</td>
<td>30.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>3.80%</td>
<td>25.32%</td>
<td>21.52%</td>
<td>45.57%</td>
<td>3.80%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>46.67%</td>
<td>26.67%</td>
<td>20.00%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>0.00%</td>
<td>36.67%</td>
<td>20.00%</td>
<td>36.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>2.27%</td>
<td>13.64%</td>
<td>25.00%</td>
<td>40.91%</td>
<td>18.18%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>0.00%</td>
<td>29.73%</td>
<td>24.32%</td>
<td>40.54%</td>
<td>5.41%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>12.90%</td>
<td>19.35%</td>
<td>51.61%</td>
<td>16.13%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>3.13%</td>
<td>40.63%</td>
<td>18.75%</td>
<td>34.38%</td>
<td>3.13%</td>
</tr>
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</table>
Q22 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.766667</td>
<td>1.01</td>
<td>0.11</td>
<td>2.88</td>
<td>2.65</td>
</tr>
</tbody>
</table>

Statistics 14

Chart 75 Q22 I know the procedure of settlement of claims.

Chart 76 Q22 I know the procedure of settlement of claims.
62% of the respondents disagree that they know the procedure of settlement of claims, but in all other various category levels it is observed that there is no marginal difference between the percentage of respondents who agree and
disagree to this statement. The procedure of settlement of claims depends on nature of claims and various documents are required for settlement of claims, which some people know that has the previous experience while others don’t.

**Table 25 Q23 I am satisfied with the time required for settlement of the claims.**

<table>
<thead>
<tr>
<th>Q23 I am satisfied with the time required for settlement of the claims.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>1.00%</td>
<td>23.67%</td>
<td>37.33%</td>
<td>30.67%</td>
<td>7.33%</td>
</tr>
<tr>
<td>Male</td>
<td>0.87%</td>
<td>24.45%</td>
<td>33.19%</td>
<td>32.75%</td>
<td>8.73%</td>
</tr>
<tr>
<td>Female</td>
<td>1.41%</td>
<td>21.13%</td>
<td>50.70%</td>
<td>23.94%</td>
<td>2.82%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>22.22%</td>
<td>11.11%</td>
<td>44.44%</td>
<td>22.22%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>25.00%</td>
<td>33.33%</td>
<td>25.00%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>0.88%</td>
<td>23.68%</td>
<td>37.72%</td>
<td>29.82%</td>
<td>7.89%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>1.22%</td>
<td>23.78%</td>
<td>39.02%</td>
<td>30.49%</td>
<td>5.49%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>1.33%</td>
<td>20.00%</td>
<td>38.67%</td>
<td>36.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>1.33%</td>
<td>20.00%</td>
<td>41.33%</td>
<td>28.00%</td>
<td>9.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>0.00%</td>
<td>32.00%</td>
<td>29.33%</td>
<td>26.67%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>1.33%</td>
<td>22.67%</td>
<td>40.00%</td>
<td>32.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>1.27%</td>
<td>21.52%</td>
<td>37.97%</td>
<td>35.44%</td>
<td>3.80%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>46.67%</td>
<td>33.33%</td>
<td>13.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>0.00%</td>
<td>46.67%</td>
<td>23.33%</td>
<td>26.67%</td>
<td>3.33%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>13.64%</td>
<td>45.45%</td>
<td>22.73%</td>
<td>18.18%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>2.70%</td>
<td>24.32%</td>
<td>40.54%</td>
<td>29.73%</td>
<td>2.70%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>19.35%</td>
<td>45.16%</td>
<td>32.26%</td>
<td>3.23%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>1.56%</td>
<td>18.75%</td>
<td>32.81%</td>
<td>35.94%</td>
<td>10.94%</td>
</tr>
</tbody>
</table>

**Q23 Statistics for all policyholders**

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.803333</td>
<td>0.92</td>
<td>0.10</td>
<td>2.91</td>
<td>2.70</td>
</tr>
</tbody>
</table>

Statistics 15
Chart 79 Q23 I am satisfied with the time required for settlement of the claims.

Chart 80 Q23 I am satisfied with the time required for settlement of the claims.
Chart 81 Q23 I am satisfied with the time required for settlement of the claims.

Chart 82 Q23 I am satisfied with the time required for settlement of the claims.
Q23 I am satisfied with the time required for settlement of the claims.

At all policy holders’ level, 38% disagree that they are satisfied with the time required for settlement of the claims, while 37.33 neither agree or disagree and only 24.67% agree to this. In other various category levels also the response is somewhat like this. It can therefore be said that those who have the experience in this deal will state accordingly and others won’t have any say in this.

Table 26 Q24 Have you ever gone into litigation against the general insurance company for non-settlement of your claims as per your expectations?

<table>
<thead>
<tr>
<th>Q24 Have you ever gone into litigation against the general insurance company for non-settlement of your claims as per your expectations?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>7.00%</td>
<td>93.00%</td>
</tr>
<tr>
<td>Male</td>
<td>6.55%</td>
<td>93.45%</td>
</tr>
<tr>
<td>Female</td>
<td>8.45%</td>
<td>91.55%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>22.22%</td>
<td>77.78%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>8.33%</td>
<td>91.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>7.89%</td>
<td>92.11%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>5.49%</td>
<td>94.51%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>2.67%</td>
<td>97.33%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>5.33%</td>
<td>94.67%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>16.00%</td>
<td>84.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>4.00%</td>
<td>96.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>3.80%</td>
<td>96.20%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>40.00%</td>
<td>60.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>13.33%</td>
<td>86.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>2.27%</td>
<td>97.73%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>9.68%</td>
<td>90.32%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>6.25%</td>
<td>93.75%</td>
</tr>
</tbody>
</table>
Chart 83 Q24 Have you ever gone into litigation against the general insurance company for non-settlement of your claims as per your expectations?

Chart 84 Q24 Have you ever gone into litigation against the general insurance company for non-settlement of your claims as per your expectations?
Chart 85 Q24 Have you ever gone into litigation against the general insurance company for non-settlement of your claims as per your expectations?

Chart 86 Q24 Have you ever gone into litigation against the general insurance company for non-settlement of your claims as per your expectations?
Q24 Have you ever gone into litigation against the general insurance company for non-settlement of your claims as per your expectations?

It is observed from various levels in the various categories, the percentage of respondents who have never gone into litigation against the general insurance company for non-settlement of your claims is very high. In the all policy holders case it is 93%, 97.33% in case of students' policy holders and even 100% in case of income group level of 3 to 4 lakhs. It means that the majority of respondents those who approach for claims do get their claims settled as per their expectations.

Table 27 Q25 What made you choose your current general insurance company?

<table>
<thead>
<tr>
<th>Q25 What made you choose your current general insurance company?</th>
<th>Brand Image</th>
<th>Efficient Services</th>
<th>Low Cost</th>
<th>Quick settlement of Claims</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>50.00%</td>
<td>27.67%</td>
<td>6.33%</td>
<td>10.00%</td>
<td>13.00%</td>
</tr>
<tr>
<td>Male</td>
<td>50.66%</td>
<td>25.33%</td>
<td>7.42%</td>
<td>10.48%</td>
<td>13.97%</td>
</tr>
<tr>
<td>Female</td>
<td>47.89%</td>
<td>35.21%</td>
<td>2.82%</td>
<td>8.45%</td>
<td>9.86%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>55.56%</td>
<td>22.22%</td>
<td>11.11%</td>
<td>11.11%</td>
<td>11.11%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>66.67%</td>
<td>8.33%</td>
<td>8.33%</td>
<td>0.00%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>14.91%</td>
<td>3.51%</td>
<td>5.26%</td>
<td>25.44%</td>
<td>61.40%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>41.46%</td>
<td>32.93%</td>
<td>7.32%</td>
<td>14.63%</td>
<td>11.59%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>28.00%</td>
<td>36.00%</td>
<td>9.33%</td>
<td>17.33%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>28.00%</td>
<td>36.00%</td>
<td>9.33%</td>
<td>17.33%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>28.00%</td>
<td>36.00%</td>
<td>9.33%</td>
<td>17.33%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>28.00%</td>
<td>36.00%</td>
<td>9.33%</td>
<td>17.33%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>28.40%</td>
<td>33.33%</td>
<td>8.64%</td>
<td>17.28%</td>
<td>12.35%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>28.40%</td>
<td>33.33%</td>
<td>8.64%</td>
<td>17.28%</td>
<td>12.35%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>70.00%</td>
<td>16.67%</td>
<td>0.00%</td>
<td>6.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>63.64%</td>
<td>22.73%</td>
<td>0.00%</td>
<td>6.82%</td>
<td>11.36%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>48.65%</td>
<td>29.73%</td>
<td>5.41%</td>
<td>5.41%</td>
<td>21.62%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>58.06%</td>
<td>29.03%</td>
<td>3.23%</td>
<td>6.45%</td>
<td>12.90%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>57.81%</td>
<td>25.00%</td>
<td>10.94%</td>
<td>6.25%</td>
<td>12.50%</td>
</tr>
</tbody>
</table>
Chart 87 Q25 What made you choose your current general insurance company?

![Chart 87 Q25](image)

Chart 88 Q25 What made you choose your current general insurance company?

![Chart 88 Q25](image)
Chart 89 Q25 What made you choose your current general insurance company?

![Bar chart showing various factors for choosing an insurance company, categorized by different groups (All policyholders, Student Policyholders, Professional Policyholders, Business Policyholders, Salaried Policyholders).]

Chart 90 Q25 What made you choose your current general insurance company?

![Bar chart showing various factors for choosing an insurance company, categorized by income brackets (Income 0 to 50000, Income 50001 to 100000, Income 100001 to 200000, Income 200001 to 300000, Income 300001 to 400000, Income over 500000).]
Q25 What made you choose your current general insurance company?

AT ‘all policyholders’ level, 50% say that the ‘brand image of the general insurance company’ made them choose their current general insurance company. 66.67% HSC policy holders say the same thing. All the Ph.D. respondents have preferred efficient services the reason for this. In the occupation levels 36% endorse the same reason. 61.40% graduate policy holders say other reasons made them chose the company and in the income group level of 1 lakh to 2 lakhs, 70 % has preferred brand image as the reason. This depends upon the perception of the policy holders about their general insurance company.

Table 28 Q26 From which channel did you purchase your policy?

<table>
<thead>
<tr>
<th>Q26 From which channel did you purchase your policy?</th>
<th>Online</th>
<th>Telesales</th>
<th>Retail</th>
<th>Bank assurance</th>
<th>Branch walk-ins</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>7.00%</td>
<td>2.00%</td>
<td>52.33%</td>
<td>15.00%</td>
<td>25.33%</td>
</tr>
<tr>
<td>Male</td>
<td>7.42%</td>
<td>2.62%</td>
<td>53.28%</td>
<td>13.54%</td>
<td>24.89%</td>
</tr>
<tr>
<td>Female</td>
<td>5.63%</td>
<td>0.00%</td>
<td>49.30%</td>
<td>19.72%</td>
<td>26.76%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>22.22%</td>
<td>11.11%</td>
<td>44.44%</td>
<td>22.22%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>25.00%</td>
<td>33.33%</td>
<td>25.00%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>0.88%</td>
<td>23.68%</td>
<td>37.72%</td>
<td>29.82%</td>
<td>7.89%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>1.22%</td>
<td>23.78%</td>
<td>39.02%</td>
<td>30.49%</td>
<td>5.49%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>50.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>1.33%</td>
<td>20.00%</td>
<td>38.67%</td>
<td>36.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>1.33%</td>
<td>20.00%</td>
<td>41.33%</td>
<td>28.00%</td>
<td>9.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>0.00%</td>
<td>32.00%</td>
<td>29.33%</td>
<td>26.67%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>1.33%</td>
<td>22.67%</td>
<td>40.00%</td>
<td>32.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>1.27%</td>
<td>21.52%</td>
<td>37.97%</td>
<td>35.44%</td>
<td>3.80%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>46.67%</td>
<td>33.33%</td>
<td>13.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>0.00%</td>
<td>46.67%</td>
<td>23.33%</td>
<td>26.67%</td>
<td>3.33%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>13.64%</td>
<td>45.45%</td>
<td>22.73%</td>
<td>18.18%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>2.70%</td>
<td>24.32%</td>
<td>40.54%</td>
<td>29.73%</td>
<td>2.70%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>19.35%</td>
<td>45.16%</td>
<td>32.26%</td>
<td>3.23%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>1.56%</td>
<td>18.75%</td>
<td>32.81%</td>
<td>35.94%</td>
<td>10.94%</td>
</tr>
</tbody>
</table>
Chart 91 Q26 From which channel did you purchase your policy?

Chart 92 Q26 From which channel did you purchase your policy?
Q26 From which channel did you purchase your policy?

At ‘all policyholders’ level, 52.33% of respondents say that they have purchased the general insurance policy from retail. 41.33% professional policy holders have purchase from retail. In the students category 50% of them have purchased from telesales and remaining 50% have purchased from bank assurance. This is
because the agents are easily approachable due to mouth publicity and personal relations.

**Table 29 Q27a Are you satisfied by the services provided by your general insurance company?**

<table>
<thead>
<tr>
<th>Q27a Are you satisfied by the services provided by your general insurance company?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>74.67%</td>
<td>25.33%</td>
</tr>
<tr>
<td>Male</td>
<td>71.62%</td>
<td>28.38%</td>
</tr>
<tr>
<td>Female</td>
<td>84.51%</td>
<td>15.49%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>58.33%</td>
<td>41.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>82.72%</td>
<td>17.28%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>86.67%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>69.33%</td>
<td>30.67%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>68.49%</td>
<td>31.51%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>76.00%</td>
<td>24.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>86.08%</td>
<td>13.92%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>73.33%</td>
<td>26.67%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>83.33%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>72.73%</td>
<td>27.27%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>62.16%</td>
<td>37.84%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>67.74%</td>
<td>32.26%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>68.75%</td>
<td>31.25%</td>
</tr>
</tbody>
</table>
Chart 95Q27a Are you satisfied by the services provided by your general insurance company?

Chart 96 Q27a Are you satisfied by the services provided by your general insurance company?
Chart 97 Q27a Are you satisfied by the services provided by your general insurance company?

Chart 98 Q27a Are you satisfied by the services provided by your general insurance company?
Q27a Are you satisfied by the services provided by your general insurance company?

The respondents are fairly evenly spread across the various category levels and in case of all the categories. All the policy holders who are Ph.D. agree, 74.67% at all policy holder’s level agree to the statement that they are satisfied by the services provided by their general insurance company. 82.70% PG respondents, 86.67% students, 86.08 in 0 to 50, 000/- income level and 83.33% in the range of 1,00,000 to 2,00,000/- feel the same way. The services of general insurance companies are required very rarely and whatever the services provided by the general insurance companies are as per the expectations of the policy holders.

Table 30 Q27b If No, what are your reasons for dissatisfaction?

<table>
<thead>
<tr>
<th>Q27b If No, what are your reasons for dissatisfaction?</th>
<th>Policy Document not received on time</th>
<th>Dissatisfied by the Agent’s services</th>
<th>Delay in claims settlement</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>23.75%</td>
<td>48.75%</td>
<td>48.75%</td>
<td>12.50%</td>
</tr>
<tr>
<td>Male</td>
<td>23.53%</td>
<td>50.00%</td>
<td>51.47%</td>
<td>11.76%</td>
</tr>
<tr>
<td>Female</td>
<td>25.00%</td>
<td>41.67%</td>
<td>33.33%</td>
<td>16.67%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>22.22%</td>
<td>11.11%</td>
<td>44.44%</td>
<td>22.22%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>25.00%</td>
<td>33.33%</td>
<td>25.00%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>25.00%</td>
<td>65.00%</td>
<td>70.00%</td>
<td>15.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>25.00%</td>
<td>58.06%</td>
<td>45.16%</td>
<td>12.90%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>27.27%</td>
<td>54.55%</td>
<td>18.18%</td>
<td>27.27%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>32.00%</td>
<td>76.00%</td>
<td>56.00%</td>
<td>8.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>32.00%</td>
<td>76.00%</td>
<td>56.00%</td>
<td>8.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>32.00%</td>
<td>76.00%</td>
<td>56.00%</td>
<td>8.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>30.77%</td>
<td>46.15%</td>
<td>15.38%</td>
<td>30.77%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>30.77%</td>
<td>46.15%</td>
<td>15.38%</td>
<td>30.77%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>0.00%</td>
<td>33.33%</td>
<td>66.67%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>25.00%</td>
<td>33.33%</td>
<td>66.67%</td>
<td>8.33%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>7.14%</td>
<td>35.71%</td>
<td>64.29%</td>
<td>14.29%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>20.00%</td>
<td>60.00%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>30.00%</td>
<td>70.00%</td>
<td>55.00%</td>
<td>10.00%</td>
</tr>
</tbody>
</table>
Chart 99Q27b If No, what are your reasons for dissatisfaction?

![Chart 99Q27b]

Chart 100 Q27b If No, what are your reasons for dissatisfaction?

![Chart 100 Q27b]
Chart 101 Q27b If No, what are your reasons for dissatisfaction?

Chart 102 Q27b If No, what are your reasons for dissatisfaction?
Q27b If No, what are your reasons for dissatisfaction?

At all policy holders levels, 48.75% respondents say that they are not satisfied by the service provided by their general insurance company as they are dissatisfied by the agent’s services and equal percentage in the same category are of the same opinion but they have given the reason as delay in settlement of claims. On an average, in all the categories and at all levels, almost equal percentages of respondents are not satisfied because of these two reasons. This is obvious because the policy holders whose claims do not get paid due to some or other reason, may feel like this.

Table 31 Q28 What is your general insurance company’s record in doing the work accurately?

<table>
<thead>
<tr>
<th>Q28 What is your general insurance company’s record in doing the work accurately?</th>
<th>Excellent</th>
<th>Very Good</th>
<th>Good</th>
<th>Poor</th>
<th>Very Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>2.67%</td>
<td>17.67%</td>
<td>73.33%</td>
<td>5.67%</td>
<td>0.67%</td>
</tr>
<tr>
<td>Male</td>
<td>2.18%</td>
<td>18.34%</td>
<td>72.93%</td>
<td>5.68%</td>
<td>0.87%</td>
</tr>
<tr>
<td>Female</td>
<td>4.23%</td>
<td>15.49%</td>
<td>74.65%</td>
<td>5.63%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>11.11%</td>
<td>88.89%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>25.00%</td>
<td>75.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>0.88%</td>
<td>17.54%</td>
<td>73.68%</td>
<td>7.89%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>4.27%</td>
<td>17.68%</td>
<td>71.95%</td>
<td>4.88%</td>
<td>1.22%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>5.33%</td>
<td>17.33%</td>
<td>72.00%</td>
<td>2.67%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>2.67%</td>
<td>17.33%</td>
<td>65.33%</td>
<td>14.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>0.00%</td>
<td>17.33%</td>
<td>81.33%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>2.67%</td>
<td>18.67%</td>
<td>74.67%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>5.06%</td>
<td>20.25%</td>
<td>69.62%</td>
<td>2.53%</td>
<td>2.53%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>0.00%</td>
<td>23.33%</td>
<td>70.00%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>15.91%</td>
<td>84.09%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>0.00%</td>
<td>24.32%</td>
<td>70.27%</td>
<td>5.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>6.45%</td>
<td>87.10%</td>
<td>6.45%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>6.25%</td>
<td>14.06%</td>
<td>65.63%</td>
<td>14.06%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
**Q28 Statistics for all policyholders**

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3.16</td>
<td>0.58</td>
<td>0.07</td>
<td>3.23</td>
<td>3.09</td>
</tr>
</tbody>
</table>

**Statistics 16**

**Chart 103** Q28 What is your general insurance company’s record in doing the work accurately?

**Chart 104** Q28 What is your general insurance company’s record in doing the work accurately?
Chart 105 Q28 What is your general insurance company’s record in doing the work accurately?

Chart 106 Q28 What is your general insurance company’s record in doing the work accurately?
Q28 What is your general insurance company’s record in doing the work accurately?

The respondents are fairly evenly spread across the various category levels and in case of all the categories. The percentage range is minimum 65.33% in case of professional policy holders to 100% in case of Ph.D. holders and all of them agree that their general insurance company’s record in doing the work accurately is good. This again depends upon the perception of the individual policy holder about his general insurance company.

Table 32 Q29 Is doing business with your general insurance company easy?

<table>
<thead>
<tr>
<th>Q29 Is doing business with your general insurance company easy?</th>
<th>Excellent</th>
<th>Very Good</th>
<th>Good</th>
<th>Poor</th>
<th>Very Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>1.33%</td>
<td>16.00%</td>
<td>75.00%</td>
<td>7.33%</td>
<td>0.33%</td>
</tr>
<tr>
<td>Male</td>
<td>0.87%</td>
<td>16.59%</td>
<td>74.67%</td>
<td>7.42%</td>
<td>0.44%</td>
</tr>
<tr>
<td>Female</td>
<td>2.82%</td>
<td>14.08%</td>
<td>76.06%</td>
<td>7.04%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>33.33%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>2.63%</td>
<td>15.79%</td>
<td>67.54%</td>
<td>13.16%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>0.61%</td>
<td>15.85%</td>
<td>79.27%</td>
<td>4.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>0.00%</td>
<td>14.67%</td>
<td>81.33%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>2.67%</td>
<td>20.00%</td>
<td>58.67%</td>
<td>17.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>0.00%</td>
<td>16.00%</td>
<td>82.67%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>2.67%</td>
<td>13.33%</td>
<td>77.33%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>0.00%</td>
<td>15.19%</td>
<td>79.75%</td>
<td>5.06%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>3.33%</td>
<td>13.33%</td>
<td>80.00%</td>
<td>3.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>25.00%</td>
<td>72.73%</td>
<td>2.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>2.70%</td>
<td>13.51%</td>
<td>72.97%</td>
<td>10.81%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>9.68%</td>
<td>77.42%</td>
<td>12.90%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>3.13%</td>
<td>15.63%</td>
<td>67.19%</td>
<td>12.50%</td>
<td>1.56%</td>
</tr>
</tbody>
</table>
### Q29 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.10667</td>
<td>0.54</td>
<td>0.06</td>
<td>3.17</td>
<td>3.05</td>
</tr>
</tbody>
</table>

Statistics 17

**Chart 107 Q29 Is doing business with your general insurance company easy**

**Chart 108 Q29 Is doing business with your general insurance company easy?**
Chart 109 Q29 Is doing business with your general insurance company easy?

Chart 110 Q29 Is doing business with your general insurance company easy?
Q29 Is doing business with your general insurance company easy?
At all policy holders’ level, 91% respondents say that doing business with their general insurance company is easy. All the SSC, HSC and Ph.D. policy holders also agree to this. In the various levels in the occupation category, 91% agree that doing business with their company is easy. All the respondents in the income group 50,000 to 1,00,000 confirm the same and almost 90.40% in the other various levels of income group feels that their insurance company gives good service. All the general insurance companies now a days are trying to reach the masses by using all the channels like agents, brokers, and media. New technologies in issuing policies and doing fast claim settlement are adopted by general insurance companies.

Table 33 Q30 The service of the claim representative of your general insurance company was:

<table>
<thead>
<tr>
<th></th>
<th>Excellent</th>
<th>Very Good</th>
<th>Good</th>
<th>Poor</th>
<th>Very Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>1.33%</td>
<td>15.00%</td>
<td>71.00%</td>
<td>11.67%</td>
<td>1.00%</td>
</tr>
<tr>
<td>Male</td>
<td>0.87%</td>
<td>15.28%</td>
<td>69.43%</td>
<td>13.54%</td>
<td>0.87%</td>
</tr>
<tr>
<td>Female</td>
<td>2.82%</td>
<td>14.08%</td>
<td>76.06%</td>
<td>5.63%</td>
<td>1.41%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>11.11%</td>
<td>88.89%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>25.00%</td>
<td>75.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>1.75%</td>
<td>14.91%</td>
<td>63.16%</td>
<td>19.30%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>1.22%</td>
<td>14.63%</td>
<td>75.00%</td>
<td>7.93%</td>
<td>1.22%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>0.00%</td>
<td>14.67%</td>
<td>80.00%</td>
<td>4.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>5.33%</td>
<td>9.33%</td>
<td>65.33%</td>
<td>18.67%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>0.00%</td>
<td>14.67%</td>
<td>76.00%</td>
<td>8.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>0.00%</td>
<td>21.33%</td>
<td>62.67%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>1.27%</td>
<td>13.92%</td>
<td>79.75%</td>
<td>3.80%</td>
<td>1.27%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>0.00%</td>
<td>16.67%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>3.33%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>11.36%</td>
<td>75.00%</td>
<td>13.64%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>2.70%</td>
<td>18.92%</td>
<td>54.05%</td>
<td>21.62%</td>
<td>2.70%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>16.13%</td>
<td>61.29%</td>
<td>22.58%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>3.13%</td>
<td>14.06%</td>
<td>65.63%</td>
<td>17.19%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Statistics 18

Chart 111 Q30 The service of the claim representative of your general insurance company was:

![Bar chart showing service satisfaction by gender.]

Chart 112 Q30 The service of the claim representative of your general insurance company was:

![Bar chart showing service satisfaction by education level.]

**Q30 Statistics for all policyholders**

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.04</td>
<td>0.60</td>
<td>0.07</td>
<td>3.11</td>
<td>2.97</td>
</tr>
</tbody>
</table>
Chart 113 Q30 The service of the claim representative of your general insurance company was:

Q30 The service of the claim representative of your general insurance company was:

- Excellent
- Very Good
- Good
- Poor
- Very Poor

Chart 114 Q30 The service of the claim representative of your general insurance company was:

Q30 The service of the claim representative of your general insurance company was:

- All policyholders
- Student Policyholders
- Professional Policyholders
- Business Policyholders
- Salaried Policyholders

- Excellent
- Very Good
- Good
- Poor
- Very Poor

- All policyholders
- Income 0 to 50000
- Income 50001 to 100000
- Income 100001 to 200000
- Income 200001 to 300000
- Income 300001 to 400000
- Income over 500000
Q30 The service of the claim representative of your general insurance company was

At all policy holders’ level, 86% say that the service of the claim representative of their general insurance company was good. All the SSC and HSC policy holders also agree to this. All Ph.D. holders and all the respondents in the income group of 50,000 to 1, 00,000 also say like this. In the occupation category the range is from 75% to over 95% who hold the same view. The claim settlements have been out sourced by the companies and because of this the policy holders may find the service of claim representative as good.

Table 34 Q31 How do you rate your satisfaction with the service you received?

<table>
<thead>
<tr>
<th>Q31 How do you rate your satisfaction with the service you received?</th>
<th>Excellent</th>
<th>Very Good</th>
<th>Good</th>
<th>Poor</th>
<th>Very Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>1.00%</td>
<td>17.33%</td>
<td>70.00%</td>
<td>11.00%</td>
<td>0.67%</td>
</tr>
<tr>
<td>Male</td>
<td>0.44%</td>
<td>17.90%</td>
<td>69.87%</td>
<td>10.92%</td>
<td>0.87%</td>
</tr>
<tr>
<td>Female</td>
<td>2.82%</td>
<td>15.49%</td>
<td>70.42%</td>
<td>11.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>22.22%</td>
<td>77.78%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>33.33%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>1.75%</td>
<td>18.42%</td>
<td>63.16%</td>
<td>15.79%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>0.61%</td>
<td>15.24%</td>
<td>74.39%</td>
<td>9.15%</td>
<td>0.61%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>0.00%</td>
<td>18.67%</td>
<td>72.00%</td>
<td>8.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>2.67%</td>
<td>18.67%</td>
<td>64.00%</td>
<td>13.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>0.00%</td>
<td>24.00%</td>
<td>65.33%</td>
<td>10.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>1.33%</td>
<td>8.00%</td>
<td>78.67%</td>
<td>12.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>1.27%</td>
<td>17.72%</td>
<td>72.15%</td>
<td>7.59%</td>
<td>1.27%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>26.67%</td>
<td>73.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>3.33%</td>
<td>16.67%</td>
<td>73.33%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>18.18%</td>
<td>70.45%</td>
<td>11.36%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>0.00%</td>
<td>18.92%</td>
<td>64.86%</td>
<td>16.22%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>9.68%</td>
<td>70.97%</td>
<td>19.35%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>1.56%</td>
<td>17.19%</td>
<td>67.19%</td>
<td>12.50%</td>
<td>1.56%</td>
</tr>
</tbody>
</table>
Q31 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.07</td>
<td>0.59</td>
<td>0.07</td>
<td>3.14</td>
<td>3.00</td>
</tr>
</tbody>
</table>

Statistics 19

Chart 115 Q31 How do you rate your satisfaction with the service you received?

Chart 116 Q31 How do you rate your satisfaction with the service you received?
Chart 117 Q31 How do you rate your satisfaction with the service you received?

Chart 118 Q31 How do you rate your satisfaction with the service you received?
Q31 How do you rate your satisfaction with the service you received

At ‘all policyholders’ level, 87.33% respondents have rated the service which they have received from their general insurance company as good. All the SSC, HSC, PhD students policy holders and policy holders in the income range of 50,000 to 1, 00,000 also say that the service received was good. Other policy holders in various categories also of the same view and the range of their satisfaction level are from 82% to 90%. Therefore, most of the respondents are happy with the quality of service, again this depends upon the experience and perception of the customers about their companies.

Table 35 Q32 How do you rate your general insurance company overall?

<table>
<thead>
<tr>
<th>Q32 How do you rate your general insurance company overall?</th>
<th>Excellent</th>
<th>Very Good</th>
<th>Good</th>
<th>Poor</th>
<th>Very Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>2.00%</td>
<td>19.67%</td>
<td>71.00%</td>
<td>6.67%</td>
<td>0.67%</td>
</tr>
<tr>
<td>Male</td>
<td>0.44%</td>
<td>20.09%</td>
<td>71.62%</td>
<td>6.99%</td>
<td>0.87%</td>
</tr>
<tr>
<td>Female</td>
<td>7.04%</td>
<td>18.31%</td>
<td>69.01%</td>
<td>5.63%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>22.22%</td>
<td>77.78%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>25.00%</td>
<td>75.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>1.75%</td>
<td>18.42%</td>
<td>69.30%</td>
<td>9.65%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>2.44%</td>
<td>20.12%</td>
<td>71.34%</td>
<td>5.49%</td>
<td>0.61%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>1.33%</td>
<td>16.00%</td>
<td>78.67%</td>
<td>2.67%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>2.67%</td>
<td>20.00%</td>
<td>64.00%</td>
<td>12.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>0.00%</td>
<td>22.67%</td>
<td>70.67%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>4.00%</td>
<td>20.00%</td>
<td>70.67%</td>
<td>5.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>2.53%</td>
<td>15.19%</td>
<td>78.48%</td>
<td>2.53%</td>
<td>1.27%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>3.33%</td>
<td>20.00%</td>
<td>70.00%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>34.09%</td>
<td>63.64%</td>
<td>2.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>0.00%</td>
<td>18.92%</td>
<td>72.97%</td>
<td>8.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>0.00%</td>
<td>22.58%</td>
<td>61.29%</td>
<td>16.13%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>4.69%</td>
<td>14.06%</td>
<td>68.75%</td>
<td>10.94%</td>
<td>1.56%</td>
</tr>
</tbody>
</table>
Chart 119 Q32 How do you rate your general insurance company overall?

Chart 120 Q32 How do you rate your general insurance company overall?
Q32 How do you rate your general insurance company overall?

The reaction from most of the policy holders at various levels in the various categories is more or less the same as that of their reaction to the earlier question no. 31. Most of the respondents endorse the same views. Therefore, most of the respondents are happy with the quality of service, again this depends upon the experience and perception of the customers about their companies.
Table 36 Q33 How likely are you to recommend your general insurance company to others?

<table>
<thead>
<tr>
<th>Q33 How likely are you to recommend your general insurance company to others?</th>
<th>Very likely</th>
<th>Likely</th>
<th>Cannot say</th>
<th>Unlikely</th>
<th>Very unlikely</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>4.33%</td>
<td>46.67%</td>
<td>41.67%</td>
<td>5.67%</td>
<td>1.67%</td>
</tr>
<tr>
<td>Male</td>
<td>3.93%</td>
<td>47.16%</td>
<td>40.17%</td>
<td>6.99%</td>
<td>1.75%</td>
</tr>
<tr>
<td>Female</td>
<td>5.63%</td>
<td>45.07%</td>
<td>46.48%</td>
<td>1.41%</td>
<td>1.41%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>55.56%</td>
<td>44.44%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>0.00%</td>
<td>58.33%</td>
<td>41.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>5.26%</td>
<td>42.11%</td>
<td>42.11%</td>
<td>7.02%</td>
<td>3.51%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>4.27%</td>
<td>48.17%</td>
<td>41.46%</td>
<td>5.49%</td>
<td>0.61%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>5.33%</td>
<td>50.67%</td>
<td>38.67%</td>
<td>5.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>8.00%</td>
<td>38.67%</td>
<td>41.33%</td>
<td>6.67%</td>
<td>5.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>1.33%</td>
<td>50.67%</td>
<td>45.33%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>2.67%</td>
<td>46.67%</td>
<td>41.33%</td>
<td>8.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>5.06%</td>
<td>53.16%</td>
<td>36.71%</td>
<td>5.06%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>33.33%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>3.33%</td>
<td>60.00%</td>
<td>33.33%</td>
<td>3.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>0.00%</td>
<td>50.00%</td>
<td>47.73%</td>
<td>2.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>2.70%</td>
<td>48.65%</td>
<td>40.54%</td>
<td>8.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>9.68%</td>
<td>32.26%</td>
<td>45.16%</td>
<td>6.45%</td>
<td>6.45%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>6.25%</td>
<td>39.06%</td>
<td>40.63%</td>
<td>9.38%</td>
<td>4.69%</td>
</tr>
</tbody>
</table>

Q 33 statistics all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.463333</td>
<td>0.74</td>
<td>0.08</td>
<td>3.55</td>
<td>3.38</td>
</tr>
</tbody>
</table>

Statistics 21
Chart 123 Q33 How likely are you to recommend your general insurance company to others?

Chart 124 Q33 How likely are you to recommend your general insurance company to others?
**Q33 How likely are you to recommend your general insurance company to others?**

At all policy holders’ level 51% say that they are likely to recommend their general insurance company to others 41.67% say no. 58.33% HSC policy holders say yes and all the Ph.D. policy holders also say yes to this. In the
income group category, 60% respondents in the income group 1, 00,000 to 2, 00,000 lakhs say they are likely to recommend. In other categories, at various levels, more or less, equal numbers of respondents say yes and cannot say about this. These are the two opinions expressed by the respondents which exhibit their thoughts.

Table 37 Q34 I always prefer to deal with general insurance companies through Agent only

<table>
<thead>
<tr>
<th>Q34 I always prefer to deal with general insurance companies through Agent only</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>11.33%</td>
<td>53.67%</td>
<td>20.33%</td>
<td>14.00%</td>
<td>0.67%</td>
</tr>
<tr>
<td>Male</td>
<td>13.54%</td>
<td>51.53%</td>
<td>19.65%</td>
<td>14.41%</td>
<td>0.87%</td>
</tr>
<tr>
<td>Female</td>
<td>4.23%</td>
<td>60.56%</td>
<td>22.54%</td>
<td>12.68%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>11.11%</td>
<td>55.56%</td>
<td>33.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>16.67%</td>
<td>75.00%</td>
<td>8.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>12.28%</td>
<td>55.26%</td>
<td>21.05%</td>
<td>11.40%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>10.37%</td>
<td>50.61%</td>
<td>20.12%</td>
<td>17.68%</td>
<td>1.22%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>10.67%</td>
<td>46.67%</td>
<td>21.33%</td>
<td>18.67%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>12.00%</td>
<td>48.00%</td>
<td>22.67%</td>
<td>17.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>18.67%</td>
<td>68.00%</td>
<td>10.67%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>4.00%</td>
<td>52.00%</td>
<td>26.67%</td>
<td>17.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>10.13%</td>
<td>48.10%</td>
<td>21.52%</td>
<td>17.72%</td>
<td>2.53%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>13.33%</td>
<td>60.00%</td>
<td>20.00%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>10.00%</td>
<td>66.67%</td>
<td>13.33%</td>
<td>10.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>13.64%</td>
<td>54.55%</td>
<td>18.18%</td>
<td>13.64%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>10.81%</td>
<td>54.05%</td>
<td>21.62%</td>
<td>13.51%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>9.68%</td>
<td>48.39%</td>
<td>29.03%</td>
<td>12.90%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>12.50%</td>
<td>54.69%</td>
<td>18.75%</td>
<td>14.06%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Q34 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.61</td>
<td>0.89</td>
<td>0.10</td>
<td>3.71</td>
<td>3.51</td>
</tr>
</tbody>
</table>

Statistics 22
Chart 127 Q34 I always prefer to deal with general insurance companies through Agent only

Chart 128 Q34 I always prefer to deal with general insurance companies through Agent only
Chart 129 Q34 I always prefer to deal with general insurance companies through Agent only

Chart 130 Q34 I always prefer to deal with general insurance companies through Agent only
Q34 I always prefer to deal with general insurance companies through Agent only

Overall 65% respondents agree to this. It is seen that in the category of education wise 96%, in occupation category 65% and in the income group category 66.65% respondents agree to this statement. This means that they do not have adequate knowledge to deal with the companies confidently or time or believe their agents for this purpose. This means the agents usually give better services to their clients. They also give door to door services. Also to save time and money, the agents are preferred.

Table 38 Q35 There is poor awareness amongst people in India about the General Insurance

<table>
<thead>
<tr>
<th>Q35 There is poor awareness amongst people in India about the General Insurance</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>30.00%</td>
<td>54.33%</td>
<td>10.67%</td>
<td>4.67%</td>
<td>0.33%</td>
</tr>
<tr>
<td>Male</td>
<td>28.82%</td>
<td>56.77%</td>
<td>9.17%</td>
<td>4.80%</td>
<td>0.44%</td>
</tr>
<tr>
<td>Female</td>
<td>33.80%</td>
<td>46.48%</td>
<td>15.49%</td>
<td>4.23%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>33.33%</td>
<td>55.56%</td>
<td>11.11%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>16.67%</td>
<td>83.33%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>22.81%</td>
<td>57.02%</td>
<td>14.91%</td>
<td>5.26%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>35.98%</td>
<td>50.00%</td>
<td>8.54%</td>
<td>4.88%</td>
<td>0.61%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>40.00%</td>
<td>46.67%</td>
<td>8.00%</td>
<td>5.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>33.33%</td>
<td>46.67%</td>
<td>12.00%</td>
<td>8.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>25.33%</td>
<td>65.33%</td>
<td>8.00%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>21.33%</td>
<td>58.67%</td>
<td>14.67%</td>
<td>4.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>40.51%</td>
<td>45.57%</td>
<td>8.86%</td>
<td>5.06%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>73.33%</td>
<td>26.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>13.33%</td>
<td>63.33%</td>
<td>13.33%</td>
<td>10.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>31.82%</td>
<td>50.00%</td>
<td>9.09%</td>
<td>9.09%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>29.73%</td>
<td>51.35%</td>
<td>16.22%</td>
<td>2.70%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>35.48%</td>
<td>58.06%</td>
<td>6.45%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>28.13%</td>
<td>59.38%</td>
<td>7.81%</td>
<td>3.13%</td>
<td>1.56%</td>
</tr>
</tbody>
</table>
Statistics 23

Chart 131 Q35 There is poor awareness amongst people in India about the General Insurance

Chart 132 Q35 There is poor awareness amongst people in India about the General Insurance
Chart 133 Q35 There is poor awareness amongst people in India about the General Insurance

Q35 There is poor awareness amongst people in India about the General Insurance

Chart 134 Q35 There is poor awareness amongst people in India about the General Insurance

Q35 There is poor awareness amongst people in India about the General Insurance

Overall 84.33% agree, all the HSC and Ph.D. holders agree to this, others in education category 85% agree to this. The percentage in case of occupation
wise and income group wise is 84.33% and 82.86%. This may be due to various reasons that the respondents have in their minds. The education levels and the income levels often encourage the people to go for other sorts of general insurance. Usually they are happy with the compulsory sort of general insurance like in case of vehicles. The general insurance companies, on their part, also not trying hard to create new business or increase awareness in the people.

**Table 39 Q36 I have checked up the credibility of my agent before taking general insurance policy**

<table>
<thead>
<tr>
<th>Q36 I have checked up the credibility of my agent before taking general insurance policy</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>48.67%</td>
<td>51.33%</td>
</tr>
<tr>
<td>Male</td>
<td>46.29%</td>
<td>53.71%</td>
</tr>
<tr>
<td>Female</td>
<td>56.34%</td>
<td>43.66%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>22.22%</td>
<td>77.78%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>16.67%</td>
<td>83.33%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>43.86%</td>
<td>56.14%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>55.49%</td>
<td>44.51%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>56.00%</td>
<td>44.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>60.00%</td>
<td>40.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>21.33%</td>
<td>78.67%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>57.33%</td>
<td>42.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>56.96%</td>
<td>43.04%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>40.00%</td>
<td>60.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>56.67%</td>
<td>43.33%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>38.64%</td>
<td>61.36%</td>
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<tr>
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<td>54.05%</td>
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<td>38.71%</td>
<td>61.29%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>50.00%</td>
<td>50.00%</td>
</tr>
</tbody>
</table>
Chart 135 Q36 I have checked up the credibility of my agent before taking general insurance policy

<table>
<thead>
<tr>
<th></th>
<th>All policyholders</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Chart 136 Q36 I have checked up the credibility of my agent before taking general insurance policy

<table>
<thead>
<tr>
<th></th>
<th>All policyholders</th>
<th>SSC Policyholders</th>
<th>HSC Policyholders</th>
<th>Graduate Policyholders</th>
<th>PG Policyholders</th>
<th>PHD Policyholders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Q36 I have checked up the credibility of my agent before taking general insurance policy

Overall 51.33% have not checked up the credibility of their agent. 77.78% SSC, 83.33% HSC have not checked up, but 55.49% PG holders and 100% Ph.D. holders have checked up credibility of their agent. In case of occupation category, there is a mixed response and in case of income over Rs. 5, 00,000/- 50% say yes and 50% say no. There seems confusion in their minds and it seems much importance is not given to checking up the credibility of the agents.
The agents usually are selected by the policy holders based on the recommendations of their friends or from the people whom they know. Customers also request the companies to arrange the agents for them.

**Table 40 Q37 These days there is fierce competition between general insurance companies**

<table>
<thead>
<tr>
<th>Q37 These days there is fierce competition between general insurance companies</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>33.67%</td>
<td>54.33%</td>
<td>9.67%</td>
<td>2.00%</td>
<td>0.33%</td>
</tr>
<tr>
<td>Male</td>
<td>35.37%</td>
<td>53.28%</td>
<td>8.30%</td>
<td>2.62%</td>
<td>0.44%</td>
</tr>
<tr>
<td>Female</td>
<td>28.17%</td>
<td>57.75%</td>
<td>14.08%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>66.67%</td>
<td>33.33%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>58.33%</td>
<td>41.67%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>33.33%</td>
<td>55.26%</td>
<td>8.77%</td>
<td>2.63%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>30.49%</td>
<td>55.49%</td>
<td>11.59%</td>
<td>1.83%</td>
<td>0.61%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>20.00%</td>
<td>62.67%</td>
<td>13.33%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>38.67%</td>
<td>50.67%</td>
<td>9.33%</td>
<td>0.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>46.67%</td>
<td>49.33%</td>
<td>2.67%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>29.33%</td>
<td>54.67%</td>
<td>13.33%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>21.52%</td>
<td>62.03%</td>
<td>12.66%</td>
<td>3.80%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>26.67%</td>
<td>73.33%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>33.33%</td>
<td>53.33%</td>
<td>6.67%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>38.64%</td>
<td>50.00%</td>
<td>9.09%</td>
<td>2.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>27.03%</td>
<td>62.16%</td>
<td>10.81%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>54.84%</td>
<td>32.26%</td>
<td>9.68%</td>
<td>0.00%</td>
<td>3.23%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>40.63%</td>
<td>50.00%</td>
<td>9.38%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Q37 Statistics for all policyholders**

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.19</td>
<td>0.71</td>
<td>0.08</td>
<td>4.27</td>
<td>4.11</td>
</tr>
</tbody>
</table>

Statistics 24
Chart 139 Q37 These days there is fierce competition between general insurance companies

Chart 140 Q37 These days there is fierce competition between general insurance companies
Q37 These days there is fierce competition between general insurance companies

Overall 88% respondents agree to this. All the SSC, HSC, Graduate, Ph.D. holders agree and 85.98% PG holders agree to this. In the education category, 88% agree to this and if seen from income group wise, 89% respondents agree that there is fierce competition between general insurance companies. These days there is fierce competition between general insurance companies because
the monopoly of public sector general insurance companies has ended after globalization and a lot of private companies are entering in the field and to survive and to get more business all the companies have to compete with each other.

Table 41 Q38 Have you ever changed the general insurance company for some reasons

<table>
<thead>
<tr>
<th>Q38 Have you ever changed the general insurance company for some reasons</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>20.00%</td>
<td>80.00%</td>
</tr>
<tr>
<td>Male</td>
<td>19.65%</td>
<td>80.35%</td>
</tr>
<tr>
<td>Female</td>
<td>21.13%</td>
<td>78.87%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>33.33%</td>
<td>66.67%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>25.00%</td>
<td>75.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>19.30%</td>
<td>80.70%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>19.51%</td>
<td>80.49%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>21.33%</td>
<td>78.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>20.00%</td>
<td>80.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>16.00%</td>
<td>84.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>22.67%</td>
<td>77.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>21.52%</td>
<td>78.48%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>46.67%</td>
<td>53.33%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>23.33%</td>
<td>76.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>11.36%</td>
<td>88.64%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>16.22%</td>
<td>83.78%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>22.58%</td>
<td>77.42%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>17.19%</td>
<td>82.81%</td>
</tr>
</tbody>
</table>
Chart 143 Q38 Have you ever changed the general insurance company for some reasons

![Chart 143]

Chart 144 Q38 Have you ever changed the general insurance company for some reasons

![Chart 144]
Q38 Have you ever changed the general insurance company for some reasons

Overall 80% have never changed their general insurance company for any reason. From the category of education wise, 80.57% respondents have not changed the company. 80% respondents irrespective of their occupation have
never changed their company and if seen from income wise, 77.30% have never changed their company for some reason. That means majority of them are happy with their companies and may not be facing problems while dealing with the companies. This also means they believe their general insurance companies. These companies are owned and controlled by government and it is the responsibility of the government to pay their dues, which they believe.

Table 42 Q39 Do you feel that you get good service from the company which you have chosen

<table>
<thead>
<tr>
<th>Q39 Do you feel that you get good service from the company which you have chosen</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>80.33%</td>
<td>19.67%</td>
</tr>
<tr>
<td>Male</td>
<td>78.60%</td>
<td>21.40%</td>
</tr>
<tr>
<td>Female</td>
<td>85.92%</td>
<td>14.08%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>88.89%</td>
<td>11.11%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>83.33%</td>
<td>16.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>71.93%</td>
<td>28.07%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>85.37%</td>
<td>14.63%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>88.00%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>77.33%</td>
<td>22.67%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>77.33%</td>
<td>22.67%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>78.67%</td>
<td>21.33%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>88.61%</td>
<td>11.39%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>93.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>90.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>75.00%</td>
<td>25.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>72.97%</td>
<td>27.03%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>74.19%</td>
<td>25.81%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>73.44%</td>
<td>26.56%</td>
</tr>
</tbody>
</table>
Chart 147 Q39 Do you feel that you get good service from the company which you have chosen

Chart 148 Q39 Do you feel that you get good service from the company which you have chosen
Q39 Do you feel that you get good service from the company which you have chosen

Overall 80.33% respondents agree that they get good service from the company which you have chosen. If seen education wise, all the Ph.D. holders agree and 82.38% agree to this. In case of occupation category, 80.33% respondents agree...
for this and 81% respondents agree irrespective of their income group. This means that the respondents are happy with the services of their company and it is smooth sailing for them. The respondents are not required to visit the companies frequently. They visit the companies only for renewal or claim and in real terms the services are required very rarely.

Table 43 Q40 The Public Sector General Insurance companies in India have good prospects

<table>
<thead>
<tr>
<th>Q40 The Public Sector General Insurance companies in India have good prospects</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>20.00%</td>
<td>60.00%</td>
<td>18.00%</td>
<td>2.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male</td>
<td>20.96%</td>
<td>59.83%</td>
<td>16.59%</td>
<td>2.62%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female</td>
<td>16.90%</td>
<td>60.56%</td>
<td>22.54%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>55.56%</td>
<td>44.44%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>8.33%</td>
<td>66.67%</td>
<td>25.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>23.68%</td>
<td>51.75%</td>
<td>21.93%</td>
<td>2.63%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>16.46%</td>
<td>65.85%</td>
<td>15.85%</td>
<td>1.83%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>12.00%</td>
<td>62.67%</td>
<td>21.33%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>13.33%</td>
<td>58.67%</td>
<td>26.67%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>24.00%</td>
<td>69.33%</td>
<td>6.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>30.67%</td>
<td>49.33%</td>
<td>17.33%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>11.39%</td>
<td>63.29%</td>
<td>21.52%</td>
<td>3.80%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>6.67%</td>
<td>86.67%</td>
<td>6.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>30.00%</td>
<td>53.33%</td>
<td>16.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>25.00%</td>
<td>61.36%</td>
<td>11.36%</td>
<td>2.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>29.73%</td>
<td>43.24%</td>
<td>27.03%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>22.58%</td>
<td>64.52%</td>
<td>12.90%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>18.75%</td>
<td>59.38%</td>
<td>18.75%</td>
<td>3.13%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Q40 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.98</td>
<td>0.68</td>
<td>0.08</td>
<td>4.06</td>
<td>3.90</td>
</tr>
</tbody>
</table>

Statistics 25
Chart 151 Q40 The Public Sector General Insurance companies in India have good prospects

Chart 152 Q40 The Public Sector General Insurance companies in India have good prospects
Q40 The Public Sector General Insurance companies in India have good prospects

Overall 80% respondents agree that the public sector general insurance companies in India have good prospects. All the Ph.D. holders and SSC respondents agree to this. Other education category, other 77.58% respondents also agree to this. Occupation wise, 80% respondents agree and income wise,
82.27% respondents agree to this statement. Thus majority of respondents agree to this means that they believe in the good prospects of public sector general insurance companies and also in these companies. Also these companies are yet to reach masses because of large population. They have to reach villages and for all this it takes time, which the companies will definitely, do in future and therefore these companies have good prospects.

Table 44 Q41 The management of Public Sector General Insurance companies has rigid approach

<table>
<thead>
<tr>
<th>Q41 The management of Public Sector General Insurance companies has rigid approach</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>15.00%</td>
<td>46.67%</td>
<td>29.67%</td>
<td>8.33%</td>
<td>0.33%</td>
</tr>
<tr>
<td>Male</td>
<td>17.03%</td>
<td>47.60%</td>
<td>27.07%</td>
<td>7.86%</td>
<td>0.44%</td>
</tr>
<tr>
<td>Female</td>
<td>8.45%</td>
<td>43.66%</td>
<td>38.03%</td>
<td>9.86%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>33.33%</td>
<td>33.33%</td>
<td>33.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>33.33%</td>
<td>41.67%</td>
<td>25.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>14.04%</td>
<td>51.75%</td>
<td>23.68%</td>
<td>9.65%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>13.41%</td>
<td>43.90%</td>
<td>34.15%</td>
<td>8.54%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>12.00%</td>
<td>40.00%</td>
<td>41.33%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>12.00%</td>
<td>52.00%</td>
<td>29.33%</td>
<td>5.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>26.67%</td>
<td>54.67%</td>
<td>16.00%</td>
<td>2.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>9.33%</td>
<td>40.00%</td>
<td>32.00%</td>
<td>18.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>11.39%</td>
<td>41.77%</td>
<td>40.51%</td>
<td>6.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>13.33%</td>
<td>60.00%</td>
<td>26.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>10.00%</td>
<td>46.67%</td>
<td>23.33%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>27.27%</td>
<td>50.00%</td>
<td>20.45%</td>
<td>2.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>16.22%</td>
<td>43.24%</td>
<td>24.32%</td>
<td>16.22%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>12.90%</td>
<td>58.06%</td>
<td>25.81%</td>
<td>3.23%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>14.06%</td>
<td>43.75%</td>
<td>31.25%</td>
<td>9.38%</td>
<td>1.56%</td>
</tr>
</tbody>
</table>

Q41 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.676667</td>
<td>0.84</td>
<td>0.10</td>
<td>3.77</td>
<td>3.58</td>
</tr>
</tbody>
</table>

Statistics 26
Chart 155 Q41 The management of Public Sector General Insurance companies has rigid approach

Chart 156 Q41 The management of Public Sector General Insurance companies has rigid approach
Chart 157 Q41 The management of Public Sector General Insurance companies has rigid approach

Chart 158 Q41 The management of Public Sector General Insurance companies has rigid approach
Q41 The management of Public Sector General Insurance companies has rigid approach

Overall 63.15% respondents agree. Education wise, all the Ph.D. holders also agree to this. And 66.19% in this category agree to this. If seen occupation wise, then the percentage of respondents who agree to this is 61.67% and in case of income wise, 64% agree to this. This may be due to the fact that the experience which they are getting while dealing with these companies and also the public sector companies go strictly by rules and regulations and they are expected to go by the same only as per the format of their working procedure. The authorities are delegated and everyone has to follow set procedure and no one can break the rules and hence respondents feel that they have rigid approach.

Table 42 Income Tax rebate cannot be availed on any general insurance policy

<table>
<thead>
<tr>
<th>Q42 Income Tax rebate cannot be availed on any general insurance policy</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>14.00%</td>
<td>41.33%</td>
<td>24.33%</td>
<td>17.00%</td>
<td>3.33%</td>
</tr>
<tr>
<td>Male</td>
<td>16.16%</td>
<td>40.61%</td>
<td>21.40%</td>
<td>17.47%</td>
<td>4.37%</td>
</tr>
<tr>
<td>Female</td>
<td>7.04%</td>
<td>43.66%</td>
<td>33.80%</td>
<td>15.49%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>22.22%</td>
<td>66.67%</td>
<td>11.11%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>33.33%</td>
<td>58.33%</td>
<td>8.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>19.30%</td>
<td>44.74%</td>
<td>20.18%</td>
<td>12.28%</td>
<td>3.51%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>8.54%</td>
<td>35.98%</td>
<td>29.27%</td>
<td>22.56%</td>
<td>3.66%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>8.00%</td>
<td>28.00%</td>
<td>40.00%</td>
<td>21.33%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>6.67%</td>
<td>49.33%</td>
<td>20.00%</td>
<td>16.00%</td>
<td>8.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>33.33%</td>
<td>52.00%</td>
<td>10.67%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>8.00%</td>
<td>36.00%</td>
<td>26.67%</td>
<td>26.67%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>7.59%</td>
<td>29.11%</td>
<td>39.24%</td>
<td>21.52%</td>
<td>2.53%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>13.33%</td>
<td>60.00%</td>
<td>26.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>6.67%</td>
<td>46.67%</td>
<td>10.00%</td>
<td>30.00%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>25.00%</td>
<td>45.45%</td>
<td>18.18%</td>
<td>9.09%</td>
<td>2.27%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>13.51%</td>
<td>43.24%</td>
<td>32.43%</td>
<td>10.81%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>19.35%</td>
<td>51.61%</td>
<td>16.13%</td>
<td>9.68%</td>
<td>3.23%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>15.63%</td>
<td>40.63%</td>
<td>15.63%</td>
<td>21.88%</td>
<td>6.25%</td>
</tr>
</tbody>
</table>
Statistics 27

Chart 159 Q42 Income Tax rebate cannot be availed on any general insurance policy

![Chart 159 showing response distribution for Q42 Income Tax rebate]

Chart 160 Q42 Income Tax rebate cannot be availed on any general insurance policy

![Chart 160 showing response distribution for Q42 Income Tax rebate with different policyholder categories]
Overall 56% respondents agree to this statement. All the Ph.D. holders agree and in the same category, 72% respondents also agree. If seen by occupation wise, 55.33% respondents agree and income wise, 59.68% respondents agree. Actually, the income tax rebate can be obtained in case of Mediclaim policy of general insurance. Majority of respondents agree to this statement means that
they are not aware of this. This shows that many people do not have knowledge about this provision, which may be due to the un-awareness also.

Table 46 Q 43 The policy document should not be too long as to lose the accuracy nor should it be too short thereby missing out on key facts and it should be simple to understand.

<table>
<thead>
<tr>
<th>Q 43</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>30.00%</td>
<td>55.33%</td>
<td>13.33%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male</td>
<td>28.82%</td>
<td>57.64%</td>
<td>11.79%</td>
<td>1.75%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female</td>
<td>33.80%</td>
<td>47.89%</td>
<td>18.31%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>22.22%</td>
<td>66.67%</td>
<td>11.11%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>33.33%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>25.44%</td>
<td>57.89%</td>
<td>14.91%</td>
<td>1.75%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>33.54%</td>
<td>51.83%</td>
<td>13.41%</td>
<td>1.22%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>29.33%</td>
<td>53.33%</td>
<td>17.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>30.67%</td>
<td>48.00%</td>
<td>21.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>32.00%</td>
<td>64.00%</td>
<td>4.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>28.00%</td>
<td>56.00%</td>
<td>10.67%</td>
<td>5.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>29.11%</td>
<td>54.43%</td>
<td>16.46%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>13.33%</td>
<td>60.00%</td>
<td>26.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>23.33%</td>
<td>66.67%</td>
<td>10.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>31.82%</td>
<td>50.00%</td>
<td>15.91%</td>
<td>2.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>24.32%</td>
<td>48.65%</td>
<td>21.62%</td>
<td>5.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>35.48%</td>
<td>58.06%</td>
<td>3.23%</td>
<td>3.23%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>37.50%</td>
<td>56.25%</td>
<td>6.25%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Q 43 Statistics for all policyholders

<table>
<thead>
<tr>
<th>Mean</th>
<th>Standard deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.14</td>
<td>0.68</td>
<td>0.08</td>
<td>4.22</td>
<td>4.06</td>
</tr>
</tbody>
</table>

Statistics 28
Chart 163 Q 43 The policy document should not be too long as to lose the accuracy nor should it be too short thereby missing out on key facts and it should be simple to understand.

Chart 164 Q 43 The policy document should not be too long as to lose the accuracy nor should it be too short thereby missing out on key facts and it should be simple to understand.
Chart 165 Q 43 The policy document should not be too long as to lose the accuracy nor should it be too short thereby missing out on key facts and it should be simple to understand.

Chart 166 Q 43 The policy document should not be too long as to lose the accuracy nor should it be too short thereby missing out on key facts and it should be simple to understand.
Q 43 The policy document should not be too long as to lose the accuracy nor should it be too short thereby missing out on key facts and it should be simple to understand.

Overall 85.33% respondents agree that the policy document should not be too long as to lose the accuracy nor should it be too short thereby missing out on key facts and it should be simple to understand. All the Ph.D. holders feel like this and other 89.89% respondents from the same category agree to this statement. Occupation wise, 85.33% respondents agree and if seen by income wise, 84.14% respondents agree with this statement. The percentages who do not agree is negligible and those who strongly disagree is nil. These opinions are obvious as no one would like the policy document which is too long and at the same complicated one to lose accuracy and difficult to understand respectively. Most of the time it is observed that the documents are like this and therefore, most of the people do not like to go through the same and read also as the font size is too small and very much difficult to understand.

Table 47 Q 44 The Public Sector General Insurance companies have a grievance redressal system

<table>
<thead>
<tr>
<th>Q 44 The Public Sector General Insurance companies have a grievance redressal system</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>35.00%</td>
<td>65.00%</td>
</tr>
<tr>
<td>Male</td>
<td>36.24%</td>
<td>63.76%</td>
</tr>
<tr>
<td>Female</td>
<td>30.99%</td>
<td>69.01%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>22.22%</td>
<td>77.78%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>33.33%</td>
<td>66.67%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>35.96%</td>
<td>64.04%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>35.37%</td>
<td>64.63%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>33.33%</td>
<td>66.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>54.67%</td>
<td>45.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>20.00%</td>
<td>80.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>32.00%</td>
<td>68.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>34.18%</td>
<td>65.82%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>33.33%</td>
<td>66.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>20.45%</td>
<td>79.55%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>32.43%</td>
<td>67.57%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>22.58%</td>
<td>77.42%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>46.88%</td>
<td>53.13%</td>
</tr>
</tbody>
</table>
Chart 167 Q 44 The Public Sector General Insurance companies have a grievance redressal system

Chart 168 Q 44 The Public Sector General Insurance companies have a grievance redressal system
Q 44 The Public Sector General Insurance companies have a grievance redressal system

Overall 65% policy holders are not aware that there is grievance redressal system in the public sector general insurance companies. Education wise, all the Ph.D. respondents are not aware about this and other than these there are 65% respondents who are not aware of this. Income wise, another 65% respondents are not aware. Actually, it is mentioned in the policy document that there exists
the redressal system, but policy holders do not read the terms and conditions carefully and hence they are not really aware of this or sometimes, the nature of the grievance may not be serious one or there may be un-awareness about this system.

**Table 48 Q 45 Which of the following mode did you use to register your complaint?**

<table>
<thead>
<tr>
<th>Q 45 Which of the following mode did you use to register your complaint?</th>
<th>Call Centre</th>
<th>Email support</th>
<th>Branch walk-ins</th>
<th>Letters &amp; Faxes</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>28.76%</td>
<td>13.38%</td>
<td>51.17%</td>
<td>11.04%</td>
</tr>
<tr>
<td>Male</td>
<td>29.39%</td>
<td>14.47%</td>
<td>50.44%</td>
<td>10.09%</td>
</tr>
<tr>
<td>Female</td>
<td>26.76%</td>
<td>9.86%</td>
<td>53.52%</td>
<td>14.08%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>26.76%</td>
<td>9.86%</td>
<td>53.52%</td>
<td>14.08%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>33.33%</td>
<td>0.00%</td>
<td>66.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>25.93%</td>
<td>12.96%</td>
<td>50.93%</td>
<td>10.19%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>29.27%</td>
<td>14.63%</td>
<td>47.56%</td>
<td>12.80%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>25.68%</td>
<td>5.41%</td>
<td>62.16%</td>
<td>6.76%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>35.14%</td>
<td>22.97%</td>
<td>41.89%</td>
<td>10.81%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>35.14%</td>
<td>22.97%</td>
<td>41.89%</td>
<td>10.81%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>18.67%</td>
<td>20.00%</td>
<td>48.00%</td>
<td>18.67%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>27.85%</td>
<td>7.59%</td>
<td>59.49%</td>
<td>6.33%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>33.33%</td>
<td>13.33%</td>
<td>46.67%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>30.00%</td>
<td>10.00%</td>
<td>50.00%</td>
<td>26.67%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>34.09%</td>
<td>13.64%</td>
<td>40.91%</td>
<td>15.91%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>29.73%</td>
<td>10.81%</td>
<td>48.65%</td>
<td>10.81%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>29.03%</td>
<td>9.68%</td>
<td>54.84%</td>
<td>6.45%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>23.81%</td>
<td>25.40%</td>
<td>49.21%</td>
<td>7.94%</td>
</tr>
</tbody>
</table>
Chart 171 Q 45 Which of the following mode did you use to register your complaint?

Chart 172 Q 45 Which of the following mode did you use to register your complaint?
Q 45 Which of the following mode did you use to register your complaint?

Almost 52% respondents, male & female taken together, use the mode of branch walk-ins to register their complaints. Education wise, 100% Ph.D. respondents use the same mode and other than Ph.D. category, 54.67% respondents also
use the branch walk-ins as the mode to register their complaints. Occupation wise, 62.16% student’s respondents use this mode and, 43.92% respondents from this category, use branch walk-ins as the mode. Income wise, 50% respondents use the same mode to register their complaints. Thus, majority of respondents use this mode. This mode of registering complaints is more convenient as the time is not at all wasted and problems/disputes could be settled down across the table without any confusion. It is more convenient to explain the complaint to find out the solution.

Table 49 Q 46 I would like to continue with the same company for general insurance policy in future

<table>
<thead>
<tr>
<th>Q 46 I would like to continue with the same company for general insurance policy in future</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All policyholders</td>
<td>7.00%</td>
<td>67.33%</td>
<td>20.33%</td>
<td>4.33%</td>
<td>1.00%</td>
</tr>
<tr>
<td>Male</td>
<td>6.99%</td>
<td>66.38%</td>
<td>20.09%</td>
<td>5.24%</td>
<td>1.31%</td>
</tr>
<tr>
<td>Female</td>
<td>7.04%</td>
<td>70.42%</td>
<td>21.13%</td>
<td>1.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>SSC Policyholders</td>
<td>0.00%</td>
<td>88.89%</td>
<td>11.11%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC Policyholders</td>
<td>8.33%</td>
<td>83.33%</td>
<td>8.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate Policyholders</td>
<td>5.26%</td>
<td>62.28%</td>
<td>22.81%</td>
<td>8.77%</td>
<td>0.88%</td>
</tr>
<tr>
<td>PG Policyholders</td>
<td>8.54%</td>
<td>68.29%</td>
<td>20.12%</td>
<td>1.83%</td>
<td>1.22%</td>
</tr>
<tr>
<td>PHD Policyholders</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Student Policyholders</td>
<td>8.00%</td>
<td>69.33%</td>
<td>18.67%</td>
<td>1.33%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Professional Policyholders</td>
<td>9.33%</td>
<td>61.33%</td>
<td>17.33%</td>
<td>10.67%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Business Policyholders</td>
<td>2.67%</td>
<td>77.33%</td>
<td>20.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Salaried Policyholders</td>
<td>8.00%</td>
<td>61.33%</td>
<td>25.33%</td>
<td>5.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 0 to 50000</td>
<td>8.86%</td>
<td>69.62%</td>
<td>17.72%</td>
<td>1.27%</td>
<td>2.53%</td>
</tr>
<tr>
<td>Income 50001 to 100000</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 100001 to 200000</td>
<td>6.67%</td>
<td>63.33%</td>
<td>30.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 200001 to 300000</td>
<td>9.09%</td>
<td>56.82%</td>
<td>27.27%</td>
<td>6.82%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 300001 to 400000</td>
<td>8.11%</td>
<td>62.16%</td>
<td>24.32%</td>
<td>5.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income 400001 to 500000</td>
<td>3.23%</td>
<td>74.19%</td>
<td>16.13%</td>
<td>6.45%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Income over 500000</td>
<td>6.25%</td>
<td>65.63%</td>
<td>18.75%</td>
<td>7.81%</td>
<td>1.56%</td>
</tr>
</tbody>
</table>

![](Q46_Stats.png)

Statistics 29
Chart 175  Q 46 I would like to continue with the same company for general insurance policy in future

Chart 176  Q 46 I would like to continue with the same company for general insurance policy in future
Q 46 I would like to continue with the same company for general insurance policy in future

Overall 74% policyholders, both male & female, would like to continue with the same company for general insurance policy in future. If seen by education, almost more than 71% respondents are also of the same opinion. Occupation wise, more than 74% respondents have the same opinion. All the respondents
from the income group of 50,000 to 1,00,000 hold this opinion and in case of other income groups also more than 72% respondents would like to continue with the same company for general insurance policy in future. This indicates that majority of respondents are happy with their existing company and do not wish to change the same, may be they do not have any problem or any dispute with their existing company. This also may be due to the experience they have with this company or their perception about the company.

5.2 Management

5.2.1 Introduction

The data collected from the respondents through the questionnaires has been analysed with help of a computer, using Microsoft Excel 2007 software and SPSS statistical analysis tool. The data was first tabulated for analysis purposes and has been depicted in a graphical form in most of the questions for clearer illustration of the results of the analysis.

This chapter presents summarised data collected from 75 management respondents. The analysis that follows presents findings for management.
5.2.2 Socio-economical and socio-professional background of the management Respondents:

Table M 1 Management Hierarchy

<table>
<thead>
<tr>
<th>Management Hierarchy</th>
<th>Top level (1)</th>
<th>Middle level (2)</th>
<th>Officers (3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>20.00%</td>
<td>41.33%</td>
<td>38.67%</td>
</tr>
<tr>
<td>Male management</td>
<td>28.00%</td>
<td>46.00%</td>
<td>26.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>4.00%</td>
<td>32.00%</td>
<td>64.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0%</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>11.11%</td>
<td>41.67%</td>
<td>47.22%</td>
</tr>
<tr>
<td>PG management</td>
<td>11.11%</td>
<td>41.67%</td>
<td>47.22%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>20.00%</td>
<td>60.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>10.00%</td>
<td>25.00%</td>
<td>65.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>9.09%</td>
<td>59.09%</td>
<td>31.82%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>35.71%</td>
<td>42.86%</td>
<td>21.43%</td>
</tr>
</tbody>
</table>

Figure M 1 Management Hierarchy
Management Hierarchy

At ‘all management’ level, 41.33% management personnel are in the middle level management position, also 46% male personnel are in the same level. 20% personnel are in the top management level. The percentage of female is 64% in the officers’ cadre. HSC personnel are all in the officers’ level as the number of HSC respondents is very less. At the officers’ level, there is majority of female
respondents, except in case of income group 3, 00, 00 to 4, 00,000 and above 5, 00,000. There are only 4% female respondents in the top level.

**Table M 2**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>93.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>81.48%</td>
<td>18.52%</td>
</tr>
<tr>
<td>Officers</td>
<td>44.44%</td>
<td>55.56%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>75.00%</td>
<td>25.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>75.00%</td>
<td>25.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>40.00%</td>
<td>60.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>45.00%</td>
<td>55.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>68.18%</td>
<td>31.82%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>85.71%</td>
<td>14.29%</td>
</tr>
</tbody>
</table>

**Figure M 4**

[Bar chart showing gender distribution for different groups]
Overall, 66.67% respondents are male and others are female. 93.33% respondent males are in the top management position and only 6.67% are female in top management. In middle management level also there is majority of male respondents and they are 81.48%. Only in case of officers' level, the female respondents are in majority with 55.56%. All HSC respondents are female. 75% male respondents are either graduates and post graduates and 25% females are
graduates or post graduates. 85.71% respondent males are having income above 5,00,000. In 2,00,000 to 3,00,000 and 3,00,000 to 4,00,000 income groups female respondents are in majority with 60% & 55% respectively.

**Table M 3 Qualification**

<table>
<thead>
<tr>
<th>Qualification</th>
<th>PHD (5)</th>
<th>Post Graduate</th>
<th>Graduate</th>
<th>HSC</th>
<th>SSC (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>0.00%</td>
<td>50.67%</td>
<td>48.00%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>73.33%</td>
<td>26.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>0.00%</td>
<td>48.15%</td>
<td>51.85%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>39.29%</td>
<td>57.14%</td>
<td>3.57%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>0.00%</td>
<td>46.00%</td>
<td>54.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>0.00%</td>
<td>60.00%</td>
<td>36.00%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>60.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>45.00%</td>
<td>55.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>0.00%</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>0.00%</td>
<td>53.57%</td>
<td>46.43%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Figure M 7 Qualification**
At ‘all management’ level and at various categories, there is no Ph.D. respondent or SSC respondent. Overall, 50.67% respondents are post graduates and 48% are graduates. In top management 73.33% are post graduates and 26.73% are graduates. At officers’ level, 57.14% are graduates. 60% female respondents are post graduates and they are in the income group of 2, 00,000 to 3, 00,000.
Table M 4MQ1 Your annual income is

<table>
<thead>
<tr>
<th>MQ1 Your annual income is</th>
<th>1,00,001 to 2,00,000</th>
<th>2,00,001 to 3,00,000</th>
<th>3,00,001 to 4,00,000</th>
<th>4,00,001 to 5,00,000</th>
<th>Above 5,00,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>0.00%</td>
<td>6.67%</td>
<td>26.67%</td>
<td>29.33%</td>
<td>37.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>6.67%</td>
<td>13.33%</td>
<td>13.33%</td>
<td>66.67%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>0.00%</td>
<td>3.70%</td>
<td>11.11%</td>
<td>40.74%</td>
<td>44.44%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>10.71%</td>
<td>42.86%</td>
<td>25.00%</td>
<td>21.43%</td>
</tr>
<tr>
<td>Male management</td>
<td>0.00%</td>
<td>4.00%</td>
<td>18.00%</td>
<td>30.00%</td>
<td>48.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>0.00%</td>
<td>12.00%</td>
<td>44.00%</td>
<td>28.00%</td>
<td>16.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>0.00%</td>
<td>2.78%</td>
<td>30.56%</td>
<td>30.56%</td>
<td>36.11%</td>
</tr>
<tr>
<td>PG management</td>
<td>0.00%</td>
<td>2.78%</td>
<td>30.56%</td>
<td>30.56%</td>
<td>36.11%</td>
</tr>
</tbody>
</table>

Figure M 10MQ1 Your annual income is

![Figure M 10MQ1](chart1.png)

Figure M 11MQ1 Your annual income is

![Figure M 11MQ1](chart2.png)
MQ1 Your annual income is

At all management levels, 37.33% respondents are in the top management. 66.67% respondents having income above 5,00,000 are in top management level. In middle management level, 44.44% are having income above 5,00,000. 42.86% officers are having income in the range 3,00,000 to 4,00,000. 48% male are having income more than 5,00,000 and only 16% female having income above 5,00,000.

Table M 5MQ2 The insurance premium rates, charged by the Public Sector general Insurance Companies, are often on the higher side.

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>1.33%</td>
<td>8.00%</td>
<td>6.67%</td>
<td>60.00%</td>
<td>24.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>66.67%</td>
<td>33.33%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>0.00%</td>
<td>11.11%</td>
<td>55.56%</td>
<td>29.63%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>17.86%</td>
<td>7.14%</td>
<td>60.71%</td>
<td>14.29%</td>
</tr>
<tr>
<td>Male management</td>
<td>2.00%</td>
<td>4.00%</td>
<td>10.00%</td>
<td>60.00%</td>
<td>24.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>0.00%</td>
<td>16.00%</td>
<td>0.00%</td>
<td>60.00%</td>
<td>24.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>0.00%</td>
<td>5.56%</td>
<td>8.33%</td>
<td>63.89%</td>
<td>22.22%</td>
</tr>
<tr>
<td>PG management</td>
<td>0.00%</td>
<td>5.56%</td>
<td>8.33%</td>
<td>63.89%</td>
<td>22.22%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>40.00%</td>
<td>60.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>15.00%</td>
<td>10.00%</td>
<td>70.00%</td>
<td>5.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>0.00%</td>
<td>9.09%</td>
<td>9.09%</td>
<td>50.00%</td>
<td>31.82%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>3.57%</td>
<td>3.57%</td>
<td>3.57%</td>
<td>64.29%</td>
<td>25.00%</td>
</tr>
</tbody>
</table>
Statistics MQ2 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.03</td>
<td>0.87</td>
<td>0.20</td>
<td>2.23</td>
<td>1.83</td>
<td>0.52</td>
</tr>
</tbody>
</table>

Statistics M 1

Figure M13MQ2 The insurance premium rates, charged by the Public Sector Insurance Companies, are often on the higher side.

Figure M 14MQ2 The insurance premium rates, charged by the Public Sector Insurance Companies, are often on the higher side.
Figure M 15MQ2 The insurance premium rates, charged by the Public Sector Insurance Companies, are often on the higher side.

Figure M 16MQ2 The insurance premium rates, charged by the Public Sector Insurance Companies, are often on the higher side.

MQ2 The insurance rates, charged by the Public Sector general Insurance Companies, are often on the higher side.

Almost between 80% to 100% respondents all various levels and in all the categories do not agree with the statement that the insurance premium rates charged by the public sector general insurance companies are often on the higher side.
higher side. Due to de-tariffing and the cut throat competition, the public sector general insurance companies cannot afford to keep the premium rates higher.

Table M 6MQ3 Are you fully aware of the terms and conditions of the policies that you are offering?

<table>
<thead>
<tr>
<th>MQ3 Are you fully aware of the terms and conditions of the policies that you are offering?</th>
<th>Yes (1)</th>
<th>No (2)</th>
<th>Some of them (3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>68.00%</td>
<td>17.33%</td>
<td>14.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>80.00%</td>
<td>13.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>74.07%</td>
<td>3.70%</td>
<td>22.22%</td>
</tr>
<tr>
<td>Officers</td>
<td>53.57%</td>
<td>35.71%</td>
<td>10.71%</td>
</tr>
<tr>
<td>Male management</td>
<td>72.00%</td>
<td>14.00%</td>
<td>14.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>60.00%</td>
<td>24.00%</td>
<td>16.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>69.44%</td>
<td>13.89%</td>
<td>16.67%</td>
</tr>
<tr>
<td>PG management</td>
<td>69.44%</td>
<td>13.89%</td>
<td>16.67%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>40.00%</td>
<td>40.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>65.00%</td>
<td>25.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>77.27%</td>
<td>4.55%</td>
<td>18.18%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>67.86%</td>
<td>17.86%</td>
<td>14.29%</td>
</tr>
</tbody>
</table>

Figure M 17MQ3 Are you fully aware of the terms and conditions of the policies that you are offering?
Figure M 18 MQ3 Are you fully aware of the terms and conditions of the policies that you are offering?

![MQ3 Are you fully aware of the terms and conditions of the policies that you are offering?](image)

Figure M 19 MQ3 Are you fully aware of the terms and conditions of the policies that you are offering?

![MQ3 Are you fully aware of the terms and conditions of the policies that you are offering?](image)
Figure M 20MQ3 Are you fully aware of the terms and conditions of the policies that you are offering?

MQ3 Are you fully aware of the terms and conditions of the policies that you are offering?

At ‘all management level’, 68% respondents say that they are fully aware of the terms and conditions of the policies that they are offering. Also more than 60% respondents at various levels and at all the categories say they are aware of the terms and conditions of the policy that they are offering. This is because the acceptance of insurance policies and settlement of claims totally depend upon terms and conditions of the policy and they are all the time required to refer the same and therefore they are aware of the terms and conditions of the policies that they are offering.
Table M 7MQ4 The Private Sector Companies give better service than the Public Sector General Insurance Companies

<table>
<thead>
<tr>
<th>MQ4 The Private Sector Companies give better service than the Public Sector General Insurance Companies</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>6.67%</td>
<td>8.00%</td>
<td>20.00%</td>
<td>53.33%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>13.33%</td>
<td>6.67%</td>
<td>60.00%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>7.41%</td>
<td>3.70%</td>
<td>25.93%</td>
<td>51.85%</td>
<td>11.11%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>10.71%</td>
<td>21.43%</td>
<td>46.43%</td>
<td>14.29%</td>
</tr>
<tr>
<td>Male management</td>
<td>6.00%</td>
<td>6.00%</td>
<td>14.00%</td>
<td>64.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>12.00%</td>
<td>32.00%</td>
<td>32.00%</td>
<td>16.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>0.00%</td>
<td>5.56%</td>
<td>13.89%</td>
<td>63.89%</td>
<td>16.67%</td>
</tr>
<tr>
<td>PG management</td>
<td>0.00%</td>
<td>5.56%</td>
<td>13.89%</td>
<td>63.89%</td>
<td>16.67%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>0.00%</td>
<td>20.00%</td>
<td>60.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>5.00%</td>
<td>10.00%</td>
<td>15.00%</td>
<td>60.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>9.09%</td>
<td>18.18%</td>
<td>50.00%</td>
<td>18.18%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>7.14%</td>
<td>7.14%</td>
<td>25.00%</td>
<td>50.00%</td>
<td>10.71%</td>
</tr>
</tbody>
</table>

Statistics MQ4 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.44</td>
<td>1.03</td>
<td>0.24</td>
<td>2.68</td>
<td>2.20</td>
<td>0.81</td>
</tr>
</tbody>
</table>

Statistics M 2
Figure M 21MQ4 The Private Sector Companies give better service than the Public Sector General Insurance Companies

![Graph showing the comparison between private and public sector insurance companies regarding service quality. The graph displays the percentage of responses from different management levels (All Management, Top level management, Middle level management, Officers) for the statements: "The Private Sector Companies give better service than the Public Sector General Insurance Companies."]

Figure M 22MQ4 The Private Sector Companies give better service than the Public Sector General Insurance Companies

![Graph showing the comparison between private and public sector insurance companies regarding service quality. The graph displays the percentage of responses from different management levels (All Management, Male management, Female management) for the statements: "The Private Sector Companies give better service than the Public Sector General Insurance Companies."]

283
Figure M 23MQ4 The Private Sector Companies give better service than the Public Sector General Insurance Companies

MQ4 The Private Sector Companies give better service than the Public Sector General Insurance Companies

0%  50%  100%
Strongly Agree Agree Neither agree or disagree Disagree Strongly disagree

Figure M 24MQ4 The Private Sector Companies give better service than the Public Sector General Insurance Companies

MQ4 The Private Sector Companies give better service than the Public Sector General Insurance Companies

0%  30%  60%
Strongly Agree Agree Neither agree or disagree Disagree Strongly disagree

284
MQ4 The Private Sector Companies give better service than the Public Sector General Insurance Companies

At ‘all management’ level, 65.33% do not agree that the private sector general insurance companies give better service than the public sector general insurance companies. Also more than 60% to 80% respondents at various levels and at all the categories do not agree to this statement. The public sector general insurance companies have adopted new technologies, special drives for agents’ training and recruitments, advertisements and various media applications and trying to give better services to its customers. They have also introduced out sourcing claim services, cash less services, tie-up services and set up various settlement hubs to give fast and best services to customers.

Table M 8MQ5 Do you know about the various schemes of your company?

<table>
<thead>
<tr>
<th>MQ5 Do you know about the various schemes of your company?</th>
<th>All of them (1)</th>
<th>Some of them</th>
<th>None of them</th>
<th>Can’t say (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>30.67%</td>
<td>64.00%</td>
<td>0.00%</td>
<td>5.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>40.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>33.33%</td>
<td>59.26%</td>
<td>0.00%</td>
<td>7.41%</td>
</tr>
<tr>
<td>Officers</td>
<td>25.00%</td>
<td>67.86%</td>
<td>0.00%</td>
<td>7.14%</td>
</tr>
<tr>
<td>Male management</td>
<td>38.00%</td>
<td>56.00%</td>
<td>0.00%</td>
<td>6.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>16.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>30.56%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>2.78%</td>
</tr>
<tr>
<td>PG management</td>
<td>30.56%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>2.78%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>40.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>15.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>5.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>40.91%</td>
<td>54.55%</td>
<td>0.00%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>35.71%</td>
<td>64.29%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Figure M 25MQ5 Do you know about the various schemes of your company?

Figure M 26MQ5 Do you know about the various schemes of your company?
Do you know about the various schemes of your company?

At ‘all managements’ level, 64% respondents of the respondents are of the opinion that they cannot say whether they know about the various schemes of their companies. Most of the respondents at various levels and at all the
categories are also of the same opinion and there is majority of the respondents saying this. The policies are issued to the customers as per their requirements and demands. This again depends of the area in which the office of the company is located. So the officer issuing these policies is familiar with these types of policies and not all the policies / schemes of the company. However, if other kinds of policies are required, those also can be arranged by him, whether is familiar with those schemes or not. Hence, many a times it is found that employees are aware about some of the schemes and not all the schemes.

Table M 9MQ6 Liberalisation has affected the general insurance business.

<table>
<thead>
<tr>
<th>MQ6 Liberalisation has affected the general insurance business.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>10.67%</td>
<td>58.67%</td>
<td>5.33%</td>
<td>22.67%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>46.67%</td>
<td>6.67%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>7.41%</td>
<td>55.56%</td>
<td>3.70%</td>
<td>25.93%</td>
<td>7.41%</td>
</tr>
<tr>
<td>Officers</td>
<td>17.86%</td>
<td>60.71%</td>
<td>7.14%</td>
<td>14.29%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>10.00%</td>
<td>54.00%</td>
<td>6.00%</td>
<td>26.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>12.00%</td>
<td>68.00%</td>
<td>4.00%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>16.67%</td>
<td>55.56%</td>
<td>5.56%</td>
<td>16.67%</td>
<td>5.56%</td>
</tr>
<tr>
<td>PG management</td>
<td>16.67%</td>
<td>55.56%</td>
<td>5.56%</td>
<td>16.67%</td>
<td>5.56%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>10.00%</td>
<td>75.00%</td>
<td>5.00%</td>
<td>10.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>54.55%</td>
<td>4.55%</td>
<td>31.82%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>17.86%</td>
<td>53.57%</td>
<td>3.57%</td>
<td>21.43%</td>
<td>3.57%</td>
</tr>
</tbody>
</table>

Statistics MQ6 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.52</td>
<td>1.04</td>
<td>0.24</td>
<td>3.76</td>
<td>3.28</td>
<td>0.88</td>
</tr>
</tbody>
</table>

Statistics M 3
Figure M 29 MQ6 Liberalisation has affected the general insurance business.

Figure M 30 MQ6 Liberalisation has affected the general insurance business.
MQ6 Liberalisation has affected the general insurance business.

Overall 69.34% at ‘all management’ level say that the liberalization has affected the general insurance business. 53.34% respondents from top management, 62.97% from middle management and 78.59% officers are also of the same
opinion. At various levels and at all other categories also the respondents feel like this. This is because till liberalization, there was monopoly of public sector general insurance companies. The insurance business was concentrated in the hands of public sector general insurance companies. Because of entry of private companies the business has now been diverted to private companies also. Some of the experts from public sector general insurance companies have also joined private sector general insurance companies and this is how the business of public sector general insurance companies has been affected after liberalization.

Table M 10MQ7 What is the level of competition of your company with other general insurance companies?

<table>
<thead>
<tr>
<th>MQ7 What is the level of competition of your company with other general insurance companies?</th>
<th>Intense (5)</th>
<th>High</th>
<th>Do not know</th>
<th>Low</th>
<th>Very Low (1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>17.33%</td>
<td>69.33%</td>
<td>5.33%</td>
<td>5.33%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>20.00%</td>
<td>73.33%</td>
<td>0.00%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>14.81%</td>
<td>70.37%</td>
<td>3.70%</td>
<td>7.41%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>14.81%</td>
<td>70.37%</td>
<td>3.70%</td>
<td>7.41%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Male management</td>
<td>18.00%</td>
<td>68.00%</td>
<td>8.00%</td>
<td>4.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>16.00%</td>
<td>72.00%</td>
<td>0.00%</td>
<td>8.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>13.89%</td>
<td>75.00%</td>
<td>8.33%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>13.89%</td>
<td>75.00%</td>
<td>8.33%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>20.00%</td>
<td>75.00%</td>
<td>5.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>18.18%</td>
<td>59.09%</td>
<td>9.09%</td>
<td>9.09%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>17.86%</td>
<td>71.43%</td>
<td>3.57%</td>
<td>7.14%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Statistics MQ7 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.93</td>
<td>0.83</td>
<td>0.19</td>
<td>4.12</td>
<td>3.74</td>
<td>0.46</td>
</tr>
</tbody>
</table>

Statistics M 4
Figure M 33MQ7 What is the level of competition of your company with other general insurance companies?

Figure M 34MQ7 What is the level of competition of your company with other general insurance companies?
MQ7 What is the level of competition of your company with other general insurance companies?

At ‘all managements’ level, 88.66% say that the level of competition of their company with other general insurance companies is very high. 95.30%
respondents into management, 85.18% in middle management and 85.11% in officers’ level are also of the same opinion. At various levels in all the categories, more than 80% also feel the same way. This means that the experts/top management level staff has gone to private sector general insurance companies and with them the expert knowledge has also been transferred to them. Due to this corporate business has gone to private companies. Moreover, the private companies can afford to reduce rates as per their needs and they get the benefits of this, which public sector general insurance companies cannot do and therefore, to get business level of competition has increased very much.

Table M 11MQ8 The private sector general insurance companies are far ahead in marketing when compared with the public sector general insurance companies.

<table>
<thead>
<tr>
<th>MQ8 The private sector general insurance companies are far ahead in marketing when compared with the public sector general insurance companies.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>6.67%</td>
<td>40.00%</td>
<td>10.67%</td>
<td>36.00%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>6.67%</td>
<td>13.33%</td>
<td>66.67%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>48.15%</td>
<td>3.70%</td>
<td>33.33%</td>
<td>11.11%</td>
</tr>
<tr>
<td>Officers</td>
<td>14.29%</td>
<td>46.43%</td>
<td>14.29%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>2.00%</td>
<td>38.00%</td>
<td>12.00%</td>
<td>40.00%</td>
<td>8.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>16.00%</td>
<td>44.00%</td>
<td>8.00%</td>
<td>28.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>8.33%</td>
<td>38.89%</td>
<td>11.11%</td>
<td>27.78%</td>
<td>13.89%</td>
</tr>
<tr>
<td>PG management</td>
<td>8.33%</td>
<td>38.89%</td>
<td>11.11%</td>
<td>27.78%</td>
<td>13.89%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>20.00%</td>
<td>0.00%</td>
<td>60.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>10.00%</td>
<td>55.00%</td>
<td>5.00%</td>
<td>30.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>0.00%</td>
<td>40.91%</td>
<td>18.18%</td>
<td>31.82%</td>
<td>9.09%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>7.14%</td>
<td>32.14%</td>
<td>10.71%</td>
<td>39.29%</td>
<td>10.71%</td>
</tr>
</tbody>
</table>
Statistics MQ8 for management

<table>
<thead>
<tr>
<th></th>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3.04</td>
<td>1.14</td>
<td>0.26</td>
<td>3.30</td>
<td>2.78</td>
<td>1.03</td>
</tr>
</tbody>
</table>

Statistics M 5

Figure M 37MQ8 The private sector general insurance companies are far ahead in marketing when compared with the public sector general insurance companies.

Figure M 38MQ8 The private sector general insurance companies are far ahead in marketing when compared with the public sector general insurance companies.
Figure M 39MQ8 The private sector general insurance companies are far ahead in marketing when compared with the public sector general insurance companies.

Figure M 40MQ8 The private sector general insurance companies are far ahead in marketing when compared with the public sector general insurance companies.
The private sector general insurance companies are far ahead in marketing when compared with the public sector general insurance companies.

At ‘all management’ level, 46.67% respondents agree say that private sector general insurance companies are far ahead in marketing when compared with public sector general insurance companies, while 42.67% do not agree. At top management level, 80% agree, at middle management level, 51.85% agree and at officers’ level, 60.72% also agree. The private companies are relatively new when compared with public sector general insurance companies. To withstand in the market, they have to advertise themselves in attractive way. However, public sector companies have been in market since long time and established with government support.

Table M 12MQ9
Your Company is making more profits every year.

<table>
<thead>
<tr>
<th>MQ9 Your Company is making more profits every year.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>8.00%</td>
<td>36.00%</td>
<td>29.33%</td>
<td>25.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>33.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>11.11%</td>
<td>29.63%</td>
<td>37.04%</td>
<td>18.52%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>42.86%</td>
<td>25.00%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>6.00%</td>
<td>38.00%</td>
<td>32.00%</td>
<td>22.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>12.00%</td>
<td>32.00%</td>
<td>24.00%</td>
<td>32.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>2.78%</td>
<td>41.67%</td>
<td>36.11%</td>
<td>19.44%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>2.78%</td>
<td>41.67%</td>
<td>36.11%</td>
<td>19.44%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>60.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>5.00%</td>
<td>40.00%</td>
<td>35.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>13.64%</td>
<td>54.55%</td>
<td>9.09%</td>
<td>18.18%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>7.14%</td>
<td>21.43%</td>
<td>42.86%</td>
<td>28.57%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Statistics MQ9 for management

<table>
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<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.24</td>
<td>0.97</td>
<td>0.22</td>
<td>3.46</td>
<td>3.02</td>
<td>0.83</td>
</tr>
</tbody>
</table>

**Figure M 41** MQ9 Your Company is making more profits every year.

**Figure M 42** MQ9 Your Company is making more profits every year.
At 'all management' level, 46% say that their company is making more profit every year, while in the same category, 26.66% do not agree and 29.33% say they cannot say. At top management level, 46.67% agree to this statement, however, 33.33% do not agree. At middle level, 44.74% agree and 37.04% cannot say. 50% at officers' level say they agree, 25% of them cannot say and
25% do not agree. The profit depends mostly on percentage of premiums and claims, which again depends on circumstances and situations. Some times in a particular year due to big claims substantial amounts are required to be paid resulting in loss and sometimes this is not the case. It is very very difficult to say exactly whether the company will continue to make profits every year.

**Table M 13MQ10** In the absence of private sector general insurance companies the public sector general insurance companies would have had more business.

<table>
<thead>
<tr>
<th>MQ10</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>18.67%</td>
<td>53.33%</td>
<td>8.00%</td>
<td>18.67%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>20.00%</td>
<td>33.33%</td>
<td>13.33%</td>
<td>33.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>18.52%</td>
<td>48.15%</td>
<td>11.11%</td>
<td>22.22%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>21.43%</td>
<td>60.71%</td>
<td>3.57%</td>
<td>10.71%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>12.00%</td>
<td>56.00%</td>
<td>10.00%</td>
<td>22.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>32.00%</td>
<td>48.00%</td>
<td>4.00%</td>
<td>12.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>19.44%</td>
<td>63.89%</td>
<td>5.56%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>19.44%</td>
<td>63.89%</td>
<td>5.56%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>40.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>20.00%</td>
<td>70.00%</td>
<td>0.00%</td>
<td>10.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>27.27%</td>
<td>36.36%</td>
<td>13.64%</td>
<td>22.73%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>14.29%</td>
<td>57.14%</td>
<td>10.71%</td>
<td>17.86%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Statistics MQ10 for management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td>3.69</td>
</tr>
</tbody>
</table>

Statistics M 7

300
Figure M 45MQ10 In the absence of private sector general insurance companies the public sector general insurance companies would have had more business.

![Chart showing the distribution of responses to MQ10 among different management levels.]

Figure M 46MQ10 In the absence of private sector general insurance companies the public sector general insurance companies would have had more business.

![Chart showing the distribution of responses to MQ10 among different gender groups within management levels.]

301
Figure M 47MQ10 In the absence of private sector general insurance companies the public sector general insurance companies would have had more business.

Figure M 48MQ10 In the absence of private sector general insurance companies the public sector general insurance companies would have had more business.
MQ10 In the absence of private sector general insurance companies the public sector general insurance companies would have had more business.

At ‘all managements’ level, 72% say that in the absence of private sector general insurance companies, the public sector general insurance companies would have had more business. 53.33% top management respondents, 66.67% middle management and 82.14% officers also agree to this statement. This is very true as had there been no private sector general insurance companies, the existing business as well as new business would have remained with public sector general insurance companies.

Table M 14MQ11 Some of the corporate business of public sector general insurance companies has gone to private sector general insurance companies.

<table>
<thead>
<tr>
<th>MQ11 Some of the corporate business of public sector general insurance companies has gone to private sector general insurance companies.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>5.41%</td>
<td>74.32%</td>
<td>8.11%</td>
<td>12.16%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>86.67%</td>
<td>6.67%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>70.37%</td>
<td>11.11%</td>
<td>14.81%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>10.71%</td>
<td>71.43%</td>
<td>3.57%</td>
<td>14.29%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>2.04%</td>
<td>77.55%</td>
<td>8.16%</td>
<td>12.24%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>12.00%</td>
<td>68.00%</td>
<td>8.00%</td>
<td>12.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>5.71%</td>
<td>74.29%</td>
<td>5.71%</td>
<td>14.29%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>5.71%</td>
<td>74.29%</td>
<td>5.71%</td>
<td>14.29%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>5.26%</td>
<td>73.68%</td>
<td>5.26%</td>
<td>15.79%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>9.09%</td>
<td>54.55%</td>
<td>13.64%</td>
<td>22.73%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>3.57%</td>
<td>85.71%</td>
<td>7.14%</td>
<td>3.57%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Table 1: Statistics MQ11 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.27</td>
<td>4.71</td>
<td>1.09</td>
<td>5.36</td>
<td>3.18</td>
<td>1.14</td>
</tr>
</tbody>
</table>

Statistics M 8

Figure M 49 MQ11 Some of the corporate business of public sector general insurance companies has gone to private sector general insurance companies.

Figure M 50 MQ11 Some of the corporate business of public sector general insurance companies has gone to private sector general insurance companies.
Figure M 51MQ11 Some of the corporate business of public sector general insurance companies has gone to private sector general insurance companies.

Figure M 52MQ11 Some of the corporate business of public sector general insurance companies has gone to private sector general insurance companies.
Some of the corporate business of public sector general insurance companies has gone to private sector general insurance companies. At ‘all management’ level, 79.73% respondents say that some of the corporate business of public sector general insurance companies has gone to private sector general insurance companies. 86.67% top level management respondents, 74.07% middle management respondents and 82.14% officers also agree to this statement. At various levels, at all the categories also the majority of respondents agree to this. This is because due to de-tariffing of the premium rates, the private companies can reduce the rates which public sector companies cannot do because they have to follow rules and regulations. They are bound by rules, regulations and procedures. Another reason is that the some of the experts have joined the private companies as well and they are instrumental in getting the corporate business for private companies.

Table M 15MQ12 The intense competition brought about by deregulation/liberalisation has encouraged the industry to innovate in all areas.

<table>
<thead>
<tr>
<th>MQ12 The intense competition brought about by deregulation/liberalisation has encouraged the industry to innovate in all areas.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>10.67%</td>
<td>73.33%</td>
<td>10.67%</td>
<td>5.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>13.33%</td>
<td>80.00%</td>
<td>6.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>11.11%</td>
<td>66.67%</td>
<td>14.81%</td>
<td>7.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>10.71%</td>
<td>71.43%</td>
<td>10.71%</td>
<td>7.14%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>8.00%</td>
<td>72.00%</td>
<td>14.00%</td>
<td>6.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>72.00%</td>
<td>14.00%</td>
<td>6.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>5.56%</td>
<td>72.22%</td>
<td>16.67%</td>
<td>5.56%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>5.56%</td>
<td>72.22%</td>
<td>16.67%</td>
<td>5.56%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>5.00%</td>
<td>90.00%</td>
<td>5.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>9.09%</td>
<td>63.64%</td>
<td>18.18%</td>
<td>9.09%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>14.29%</td>
<td>67.86%</td>
<td>10.71%</td>
<td>7.14%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Statistics MQ12 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.89</td>
<td>0.65</td>
<td>0.15</td>
<td>4.04</td>
<td>3.74</td>
<td>0.39</td>
</tr>
</tbody>
</table>

Statistics M 9

Figure M 53MQ12 The intense competition brought about by deregulation /liberalisation has encouraged the industry to innovate in all areas.

Figure M 54MQ12 The intense competition brought about by deregulation /liberalisation has encouraged the industry to innovate in all areas.
MQ12 The intense competition brought about by deregulation /liberalisation has encouraged the industry to innovate in all areas.

At ‘all management’ level, 84% respondents say that the intense competition brought about by deregulation/liberalization has encouraged the industry to innovate in all other areas. A majority of as high as 96.33% respondents in top management agree to this. 77.78% from middle management and 82.14%
respondents from officer level agree to this statement. The public sector general insurance companies had to do this to withstand the competition in the market. They had to do the computerization innovate in all areas to face the competition.

Table M 16MQ13 In which area is there a greater awareness about the general insurance business?

<table>
<thead>
<tr>
<th>MQ13 In which area is there a greater awareness about the general insurance business?</th>
<th>Urban Area (1)</th>
<th>Rural Area (2)</th>
<th>Cannot say (3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>86.67%</td>
<td>8.00%</td>
<td>5.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>86.67%</td>
<td>6.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>85.19%</td>
<td>11.11%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>89.29%</td>
<td>7.14%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>84.00%</td>
<td>10.00%</td>
<td>6.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>92.00%</td>
<td>4.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>86.11%</td>
<td>11.11%</td>
<td>2.78%</td>
</tr>
<tr>
<td>PG management</td>
<td>86.11%</td>
<td>11.11%</td>
<td>2.78%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>60.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>90.00%</td>
<td>10.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>90.91%</td>
<td>4.55%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>85.71%</td>
<td>7.14%</td>
<td>7.14%</td>
</tr>
</tbody>
</table>
Figure M 57MQ13 In which area is there a greater awareness about the general insurance business?

Figure M 58MQ13 In which area is there a greater awareness about the general insurance business?
MQ13 In which area is there a greater awareness about the general insurance business?

At ‘all management’ level, 86.67% respondents say that there is a greater awareness about general insurance business in urban areas. Equal percentage
from top management category agrees to this, 85.19 from middle management and 89.29% officers also agree. 84% male respondents and 92% female respondents also agree. At various levels in other categories also the percentage of respondents saying the same thing is also about 80% and more. Majority of respondents agree to this statement because in urban areas, the more number of people are educated, the income level of these people is also high as compared with rural people. Moreover, these people are insured by their employers. These people also have to follow the traffic rules in the urban areas and thus the awareness is also high in the urban areas. The media is also playing important role in educating these people and bringing awareness in urban areas.

Table M 17MQ14 The entry of private sector general insurance companies will prove to be a danger to public sector general insurance companies in future.

<table>
<thead>
<tr>
<th>MQ14 The entry of private sector general insurance companies will prove to be a danger to public sector general insurance companies in future.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>0.00%</td>
<td>18.67%</td>
<td>12.00%</td>
<td>56.00%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>13.33%</td>
<td>66.67%</td>
<td>20.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>0.00%</td>
<td>18.52%</td>
<td>7.41%</td>
<td>59.26%</td>
<td>14.81%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>28.57%</td>
<td>10.71%</td>
<td>50.00%</td>
<td>10.71%</td>
</tr>
<tr>
<td>Male management</td>
<td>0.00%</td>
<td>14.00%</td>
<td>14.00%</td>
<td>56.00%</td>
<td>16.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>0.00%</td>
<td>28.00%</td>
<td>8.00%</td>
<td>56.00%</td>
<td>8.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>0.00%</td>
<td>27.78%</td>
<td>8.33%</td>
<td>50.00%</td>
<td>13.89%</td>
</tr>
<tr>
<td>PG management</td>
<td>0.00%</td>
<td>27.78%</td>
<td>8.33%</td>
<td>50.00%</td>
<td>13.89%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>0.00%</td>
<td>60.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>45.00%</td>
<td>10.00%</td>
<td>45.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>0.00%</td>
<td>0.00%</td>
<td>27.27%</td>
<td>54.55%</td>
<td>18.18%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>0.00%</td>
<td>14.29%</td>
<td>3.57%</td>
<td>64.29%</td>
<td>17.86%</td>
</tr>
</tbody>
</table>
Figure M 61MQ14 The entry of private sector general insurance companies will prove to be a danger to public sector general insurance companies in future.

Figure M 62MQ14 The entry of private sector general insurance companies will prove to be a danger to public sector general insurance companies in future.
Figure M 63MQ14 The entry of private sector general insurance companies will prove to be a danger to public sector general insurance companies in future.

Figure M 64MQ14 The entry of private sector general insurance companies will prove to be a danger to public sector general insurance companies in future.
MQ14 The entry of private sector general insurance companies will prove to be a danger to public sector general insurance companies in future.

Overall 69.33% respondents at 'all management' level say that the entry of private sector general insurance companies will not prove to be a danger to public sector general insurance companies in future. 86.67% respondents from top management level, 74.07% from middle management level and 72% officers are also of the same opinion. The public sector general insurance companies are controlled by government. These companies have a strong base, good infrastructures and faith of the people at large and expertise available. They are also moulding themselves to suit in modern world by applying ultra-modern technologies and on this basis the respondents disagree that entry of private sector general insurance companies will prove to be a danger to public sector general insurance companies in future.

Table M 18MQ15 Because of system of de-tariffing of premium rates and discounts the business of general insurance companies has been affected.

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>14.67%</td>
<td>68.00%</td>
<td>4.00%</td>
<td>12.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>26.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>11.11%</td>
<td>66.67%</td>
<td>7.41%</td>
<td>11.11%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>25.00%</td>
<td>64.29%</td>
<td>3.57%</td>
<td>7.14%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>12.00%</td>
<td>68.00%</td>
<td>2.00%</td>
<td>18.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>20.00%</td>
<td>68.00%</td>
<td>8.00%</td>
<td>0.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>19.44%</td>
<td>63.89%</td>
<td>5.56%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>19.44%</td>
<td>63.89%</td>
<td>5.56%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td></td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>10.00%</td>
<td>85.00%</td>
<td>5.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>18.18%</td>
<td>59.09%</td>
<td>9.09%</td>
<td>9.09%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>14.29%</td>
<td>60.71%</td>
<td>0.00%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Statistics MQ15 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.83</td>
<td>0.88</td>
<td>0.20</td>
<td>4.03</td>
<td>3.63</td>
<td>0.58</td>
</tr>
</tbody>
</table>

Statistics M 11

Figure M 65MQ15 Because of system of de-tariffing of premium rates and discounts the business of general insurance companies has been affected.

Figure M 66MQ15 Because of system of de-tariffing of premium rates and discounts the business of general insurance companies has been affected.
MQ15 Because of system of de-tariffing of premium rates and discounts the business of general insurance companies has been affected.

At ‘all management’ level, 82.67% respondents agree that because of system of de-tariffing of premium rates and discounts the business of general insurance companies has been affected. 73.34% respondents from top management level,
77.78% from middle management and 89.29% officers agree to this. At various levels in other categories also about more than 80% respondents agree to this statement. This is because there is no any control on premium rating after de-tariffing. Further, due to stiff competition the companies try to attract customer by offering discounts and quote their lowest rates.

**Table M 19MQ16 The entry of brokers has affected your profit margins.**

<table>
<thead>
<tr>
<th>MQ16 The entry of brokers has affected your profit margins.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>6.67%</td>
<td>52.00%</td>
<td>10.67%</td>
<td>29.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>40.00%</td>
<td>6.67%</td>
<td>40.00%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>44.44%</td>
<td>11.11%</td>
<td>40.74%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>10.71%</td>
<td>67.86%</td>
<td>7.14%</td>
<td>14.29%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>6.00%</td>
<td>46.00%</td>
<td>14.00%</td>
<td>32.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>64.00%</td>
<td>4.00%</td>
<td>24.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>5.56%</td>
<td>55.56%</td>
<td>11.11%</td>
<td>25.00%</td>
<td>2.78%</td>
</tr>
<tr>
<td>PG management</td>
<td>5.56%</td>
<td>55.56%</td>
<td>11.11%</td>
<td>25.00%</td>
<td>2.78%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>65.00%</td>
<td>5.00%</td>
<td>30.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>9.09%</td>
<td>36.36%</td>
<td>22.73%</td>
<td>31.82%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>7.14%</td>
<td>57.14%</td>
<td>7.14%</td>
<td>25.00%</td>
<td>3.57%</td>
</tr>
</tbody>
</table>

**Statistics MQ16 for management**

<table>
<thead>
<tr>
<th></th>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average</td>
<td>3.33</td>
<td>1.02</td>
<td>0.23</td>
<td>3.57</td>
<td>3.10</td>
<td>0.92</td>
</tr>
</tbody>
</table>

Statistics M 12
Figure M 69MQ16 The entry of brokers has affected your profit margins.

Figure M 70MQ16 The entry of brokers has affected your profit margins.
MQ16 The entry of brokers has affected your profit margins

At ‘all management’ level, 58.67% say that the entry of brokers has affected their profit margin. 46.67% respondents in the top management agree to this statement and equal percentage of top management respondents do not agree as well. In middle level, 48.14% and 78.51% officers agree to this. The brokers work for the corporate and naturally interested in their benefits. To give business
to companies many a times he pursues the management of companies to offer their lowest rates and hence the profit margins are affected.

Table M 20MQ17 People do react to your advertisement and come forward to enquiry or buy the product immediately

<table>
<thead>
<tr>
<th>MQ17 People do react to your advertisement and come forward to enquire or buy the product immediately.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>5.33%</td>
<td>61.33%</td>
<td>18.67%</td>
<td>13.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>60.00%</td>
<td>13.33%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>7.41%</td>
<td>62.96%</td>
<td>18.52%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>3.57%</td>
<td>57.14%</td>
<td>25.00%</td>
<td>10.71%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>4.00%</td>
<td>64.00%</td>
<td>20.00%</td>
<td>12.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>56.00%</td>
<td>16.00%</td>
<td>16.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>11.11%</td>
<td>61.11%</td>
<td>19.44%</td>
<td>8.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>11.11%</td>
<td>61.11%</td>
<td>19.44%</td>
<td>8.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>65.00%</td>
<td>30.00%</td>
<td>5.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>72.73%</td>
<td>9.09%</td>
<td>13.64%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>10.71%</td>
<td>50.00%</td>
<td>21.43%</td>
<td>17.86%</td>
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</tr>
</tbody>
</table>

Statistics MQ17 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.56</td>
<td>0.84</td>
<td>0.19</td>
<td>3.75</td>
<td>3.37</td>
<td>0.69</td>
</tr>
</tbody>
</table>

Statistics M 13
Figure M 73MQ17 People do react to your advertisement and come forward to enquire or buy the product immediately.

Figure M 74MQ17 People do react to your advertisement and come forward to enquire or buy the product immediately.
Figure M 75 MQ17 People do react to your advertisement and come forward to enquire or buy the product immediately.

Figure M 76 MQ17 People do react to your advertisement and come forward to enquire or buy the product immediately.

MQ17 People do react to your advertisement and come forward to enquire or buy the product immediately

Overall 66.66% in ‘all managements’ level say that people do react to their advertisement and come forward to enquire to buy the product immediately. In top management class 66.67%, in middle level 70.37 and in officers’ level, 60.71
respondents agree to this statement. At various levels in other categories also about more than 60% respondents agree to this statement. This is because the companies can reach to people by media, televisions, papers, magazines etc. The agents also follow up with people and always after them to take the insurance covers. Therefore, the people come to know about the various insurance schemes, products and approach companies for the policies.

**Table M 21MQ18 The surveyors appointed by you are all loyal to your Company.**

<table>
<thead>
<tr>
<th>MQ18 The surveyors appointed by you are all loyal to your Company.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>6.67%</td>
<td>41.33%</td>
<td>36.00%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>33.33%</td>
<td>46.67%</td>
<td>13.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>37.04%</td>
<td>40.74%</td>
<td>18.52%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>50.00%</td>
<td>28.57%</td>
<td>14.29%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>6.00%</td>
<td>40.00%</td>
<td>38.00%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>44.00%</td>
<td>32.00%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>11.11%</td>
<td>41.67%</td>
<td>27.78%</td>
<td>19.44%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>11.11%</td>
<td>41.67%</td>
<td>27.78%</td>
<td>19.44%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>5.00%</td>
<td>45.00%</td>
<td>30.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>9.09%</td>
<td>45.45%</td>
<td>31.82%</td>
<td>13.64%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>7.14%</td>
<td>35.71%</td>
<td>39.29%</td>
<td>17.86%</td>
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</tbody>
</table>

**Statistics MQ18 for management**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.39</td>
<td>0.84</td>
<td>0.19</td>
<td>3.58</td>
<td>3.19</td>
<td>0.72</td>
</tr>
</tbody>
</table>

Statistics M 14
Figure M 77MQ18 The surveyors appointed by you are all loyal to your Company.

![Bar chart showing loyalty to company among different management levels.]

Figure M 78MQ18 The surveyors appointed by you are all loyal to your Company.

![Bar chart showing loyalty to company among different genders.]

325
MQ18 The surveyors appointed by you are all loyal to your Company.

Overall 48% in ‘all management’ level agree that the surveyors appointed by them are all loyal to their company, but 36% in the same level either agree or disagree. Also in case of top management level, 40% agree and
46.67% respondents neither agree nor disagree. In middle management level, equal percentage i.e. 40.67% respondents agree and neither agree or disagree. 57.14% officers agree and 28.57% either agree or disagree. This is because the surveyors are not the employees of the companies. They work for all the companies in public and private sector. Therefore it becomes difficult to check their integrity and loyalty.

**Table M 22MQ19 There is overstaffing in your Company.**

<table>
<thead>
<tr>
<th>MQ19 There is overstaffing in your Company.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>4.00%</td>
<td>12.00%</td>
<td>21.33%</td>
<td>52.00%</td>
<td>10.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>13.33%</td>
<td>20.00%</td>
<td>66.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>7.41%</td>
<td>14.81%</td>
<td>14.81%</td>
<td>51.85%</td>
<td>11.11%</td>
</tr>
<tr>
<td>Officers</td>
<td>3.57%</td>
<td>10.71%</td>
<td>32.14%</td>
<td>39.29%</td>
<td>14.29%</td>
</tr>
<tr>
<td>Male management</td>
<td>4.00%</td>
<td>14.00%</td>
<td>18.00%</td>
<td>60.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>4.00%</td>
<td>8.00%</td>
<td>28.00%</td>
<td>36.00%</td>
<td>24.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>2.78%</td>
<td>16.67%</td>
<td>25.00%</td>
<td>47.22%</td>
<td>8.33%</td>
</tr>
<tr>
<td>PG management</td>
<td>2.78%</td>
<td>16.67%</td>
<td>25.00%</td>
<td>47.22%</td>
<td>8.33%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>60.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>10.00%</td>
<td>30.00%</td>
<td>50.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>0.00%</td>
<td>9.09%</td>
<td>13.64%</td>
<td>54.55%</td>
<td>22.73%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>7.14%</td>
<td>17.86%</td>
<td>25.00%</td>
<td>50.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Statistics MQ19 for management**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
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<tr>
<td>2.47</td>
<td>0.98</td>
<td>0.22</td>
<td>2.69</td>
<td>2.24</td>
<td>0.80</td>
</tr>
</tbody>
</table>

Statistics M 15
Figure M 81MQ19 There is overstaffing in your Company.

Figure M 82MQ19 There is overstaffing in your Company.
MQ19 There is overstaffing in your Company.

At ‘all management’ level, 62.61% respondents disagree that there is overstaffing in their company. From top management level, 66.67% disagree, from middle management level, 62.96% disagree and 53.58% officers also disagree that there is overstaffing in their company. Almost all the offices of public sector general insurance companies are loaded with work. Because of special VRS
schemes, the number of employees has been reduced and the rate of new recruitment is very slow compared to the requirement.

Table M 23MQ20 Often there are procedural delays in settlement of claims.

<table>
<thead>
<tr>
<th>MQ20 Often there are procedural delays in settlement of claims.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>1.33%</td>
<td>46.67%</td>
<td>12.00%</td>
<td>37.33%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>26.67%</td>
<td>13.33%</td>
<td>60.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>48.15%</td>
<td>7.41%</td>
<td>37.04%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>50.00%</td>
<td>14.29%</td>
<td>32.14%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>2.00%</td>
<td>38.00%</td>
<td>14.00%</td>
<td>42.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>0.00%</td>
<td>64.00%</td>
<td>8.00%</td>
<td>28.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>0.00%</td>
<td>52.78%</td>
<td>11.11%</td>
<td>30.56%</td>
<td>5.56%</td>
</tr>
<tr>
<td>PG management</td>
<td>0.00%</td>
<td>52.78%</td>
<td>11.11%</td>
<td>30.56%</td>
<td>5.56%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>70.00%</td>
<td>0.00%</td>
<td>30.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>0.00%</td>
<td>36.36%</td>
<td>22.73%</td>
<td>36.36%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>3.57%</td>
<td>39.29%</td>
<td>7.14%</td>
<td>46.43%</td>
<td>3.57%</td>
</tr>
</tbody>
</table>

Statistics MQ20 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
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<tbody>
<tr>
<td>3.07</td>
<td>1.00</td>
<td>0.23</td>
<td>3.30</td>
<td>2.84</td>
<td>0.92</td>
</tr>
</tbody>
</table>

Statistics M 16

330
Figure M 85MQ20 Often there are procedural delays in settlement of claims.

![Graph showing distribution of opinions across different management levels](image)

Figure M 86MQ20 Often there are procedural delays in settlement of claims.

![Graph showing distribution of opinions across different management levels](image)
Figure M 87MQ20 Often there are procedural delays in settlement of claims.

Figure M 88MQ20 Often there are procedural delays in settlement of claims.

MQ20 Often there are procedural delays in settlement of claims.

At 'all management' level, 48% agree that there are procedural delays in settlement of claims and 40% disagree, at top management level, 26.67% agree and 60% disagree, at middle management level, 51.85% agree and 40.74% disagree and at officers' level, 50% agree and 35.71% disagree. Therefore, there is a mixed response from all the respondents at various levels in all categories. If
at all there are procedural delays it is solely due to strict rules and regulations and the limited authorities as per the hierarchy.

**Table M 24MQ21** The government should exercise lesser control on the business of general insurance

<table>
<thead>
<tr>
<th>MQ21 The government should exercise lesser control on the business of general insurance</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>4.00%</td>
<td>54.67%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>33.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>66.67%</td>
<td>14.81%</td>
<td>14.81%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>39.29%</td>
<td>35.71%</td>
<td>14.29%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>4.00%</td>
<td>64.00%</td>
<td>12.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>4.00%</td>
<td>36.00%</td>
<td>36.00%</td>
<td>20.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>2.78%</td>
<td>47.22%</td>
<td>25.00%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>2.78%</td>
<td>47.22%</td>
<td>25.00%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>0.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>65.00%</td>
<td>15.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>40.91%</td>
<td>31.82%</td>
<td>22.73%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>3.57%</td>
<td>60.71%</td>
<td>14.29%</td>
<td>21.43%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Statistics MQ21 for management**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.40</td>
<td>0.90</td>
<td>0.21</td>
<td>3.61</td>
<td>3.19</td>
<td>0.78</td>
</tr>
</tbody>
</table>

Statistics M 17
Figure M 89MQ21 The government should exercise lesser control on the business of general insurance

Figure M90MQ21 The government should exercise lesser control on the business of general insurance
MQ21 The government should exercise lesser control on the business of general insurance

Overall at ‘all management’ level, 58.67% say that the government should exercise lesser control on the business of general insurance, while 66.67% top
management level respondents agree to this. In case of middle management and officers’ level, the percentage of those who agree is 70.30 and 46.43 respectively. In the income group of 2 to 3 lakhs, 60% respondents agree, 65% agree in income group of 3 to 4 lakhs and over 64% agree from the income group of over 5,00,000 lakhs. This is because the management people are required to furnish the detailed statistical data and reports very frequently to the government which is a cumbersome job and unproductive also.

Table M 25MQ22 The process of calculating the premium rates is complicated.

<table>
<thead>
<tr>
<th>MQ22 The process of calculating the premium rates is complicated.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>1.33%</td>
<td>24.00%</td>
<td>14.67%</td>
<td>57.33%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>6.67%</td>
<td>26.67%</td>
<td>66.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>0.00%</td>
<td>33.33%</td>
<td>7.41%</td>
<td>55.56%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>3.57%</td>
<td>25.00%</td>
<td>14.29%</td>
<td>53.57%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>0.00%</td>
<td>20.00%</td>
<td>16.00%</td>
<td>60.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>4.00%</td>
<td>32.00%</td>
<td>12.00%</td>
<td>52.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>0.00%</td>
<td>16.67%</td>
<td>16.67%</td>
<td>63.89%</td>
<td>2.78%</td>
</tr>
<tr>
<td>PG management</td>
<td>0.00%</td>
<td>16.67%</td>
<td>16.67%</td>
<td>63.89%</td>
<td>2.78%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>35.00%</td>
<td>5.00%</td>
<td>60.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>0.00%</td>
<td>27.27%</td>
<td>13.64%</td>
<td>54.55%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>0.00%</td>
<td>14.29%</td>
<td>21.43%</td>
<td>60.71%</td>
<td>3.57%</td>
</tr>
</tbody>
</table>

Statistics MQ22 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.64</td>
<td>0.92</td>
<td>0.21</td>
<td>2.85</td>
<td>2.43</td>
<td>0.82</td>
</tr>
</tbody>
</table>

Statistics M 18
Figure M 93MQ22 The process of calculating the premium rates is complicated.

Figure M 94MQ22 The process of calculating the premium rates is complicated.
The process of calculating the premium rates is complicated.

MQ22 The process of calculating the premium rates is complicated.

At ‘all management’ level, 60% respondents disagree that the process of calculating the premium rates is complicated. 66.67% in top management disagree, 59.26% in middle management disagree and in officers’ level, 57.14% disagree. At various levels the percentage of respondents who agree is very less, except in case of income group of 2,00,000 to 3,00,000 lakhs it is only 40%. For
calculation of premiums, various readymade charts are available with the company. They use the ultramodern software systems for calculating the premium etc. and hence the process is no more complicated.

**Table M 26MQ23 Your company has adequate infrastructure**

<table>
<thead>
<tr>
<th>MQ23 Your company has adequate infrastructure.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>8.00%</td>
<td>65.33%</td>
<td>16.00%</td>
<td>10.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>80.00%</td>
<td>13.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>11.11%</td>
<td>74.07%</td>
<td>11.11%</td>
<td>3.70%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>50.00%</td>
<td>17.86%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>8.00%</td>
<td>72.00%</td>
<td>14.00%</td>
<td>6.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>52.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>13.89%</td>
<td>63.89%</td>
<td>11.11%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>13.89%</td>
<td>63.89%</td>
<td>11.11%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>55.00%</td>
<td>25.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>68.18%</td>
<td>13.64%</td>
<td>13.64%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>17.86%</td>
<td>75.00%</td>
<td>7.14%</td>
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</table>

**Statistics MQ23 for management**

<table>
<thead>
<tr>
<th></th>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
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<tr>
<td></td>
<td>3.71</td>
<td>0.77</td>
<td>0.18</td>
<td>3.88</td>
<td>3.53</td>
<td>0.59</td>
</tr>
</tbody>
</table>

Statistics M 19
Figure M 97MQ23 Your company has adequate infrastructure

MQ23 Your company has adequate infrastructure.

Figure M 98MQ23 Your company has adequate infrastructure

MQ23 Your company has adequate infrastructure.
Figure M 99MQ23 Your company has adequate infrastructure

Figure M 100MQ23 Your company has adequate infrastructure

MQ23 Your company has adequate infrastructure

Overall 73.33% respondents from 'all management' level, say their company has adequate infrastructure, 86.67% respondents from top level management agree to this. In middle management level, 85.18% agree and in case of officers’ 57.14% agree. 80% male respondents agree, 60% female agree and in case of income group of above 5, 00,000, 92.86% respondents agree to this statement.
This is because the public sector general insurance companies are government based companies; they have strong support of the government. They get all the required facilities from the government like infrastructure etc.

**Table M 27MQ24** The available infrastructure is used by the general insurance companies to its fullest capacity.

<table>
<thead>
<tr>
<th>MQ24 The available infrastructure is used by the general insurance companies to its fullest capacity.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>5.33%</td>
<td>50.67%</td>
<td>17.33%</td>
<td>24.00%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>53.33%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>62.96%</td>
<td>14.81%</td>
<td>14.81%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>39.29%</td>
<td>17.86%</td>
<td>32.14%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>4.00%</td>
<td>56.00%</td>
<td>20.00%</td>
<td>18.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>40.00%</td>
<td>12.00%</td>
<td>36.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>8.33%</td>
<td>50.00%</td>
<td>16.67%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>8.33%</td>
<td>50.00%</td>
<td>16.67%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>50.00%</td>
<td>25.00%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>9.09%</td>
<td>54.55%</td>
<td>13.64%</td>
<td>22.73%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>3.57%</td>
<td>53.57%</td>
<td>14.29%</td>
<td>25.00%</td>
<td>3.57%</td>
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</table>

**Statistics MQ24 for management**

<table>
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<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.32</td>
<td>0.99</td>
<td>0.23</td>
<td>3.55</td>
<td>3.09</td>
<td>0.87</td>
</tr>
</tbody>
</table>

Statistics M 20
Figure M 101 MQ24 The available infrastructure is used by the general insurance companies to its fullest capacity.

Figure M 102 MQ24 The available infrastructure is used by the general insurance companies to its fullest capacity.
At all managements’ level, 56% say that the available infrastructure is used by the general insurance companies to its fullest capacity, 60% top management level
respondents, 66.66% middle management level and 46.43% officers also agree to this statement. 60% male respondents and 48% female respondents also agree to this. This is because the respondents are satisfied with the infrastructure and feel the same as adequate.

Table M 28 MQ25 The rotation/transfer policies of the public sector general insurance companies are complicated and not acceptable by majority employees

<table>
<thead>
<tr>
<th>MQ25 The rotation/transfer policies of the public sector general insurance companies are complicated and not acceptable by majority employees.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>12.00%</td>
<td>56.00%</td>
<td>12.00%</td>
<td>16.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>60.00%</td>
<td>6.67%</td>
<td>26.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>14.81%</td>
<td>55.56%</td>
<td>11.11%</td>
<td>14.81%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>10.71%</td>
<td>57.14%</td>
<td>14.29%</td>
<td>14.29%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>4.00%</td>
<td>58.00%</td>
<td>12.00%</td>
<td>22.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>28.00%</td>
<td>52.00%</td>
<td>12.00%</td>
<td>4.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>11.11%</td>
<td>55.56%</td>
<td>13.89%</td>
<td>13.89%</td>
<td>5.56%</td>
</tr>
<tr>
<td>PG management</td>
<td>11.11%</td>
<td>55.56%</td>
<td>13.89%</td>
<td>13.89%</td>
<td>5.56%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>15.00%</td>
<td>75.00%</td>
<td>5.00%</td>
<td>5.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>27.27%</td>
<td>40.91%</td>
<td>18.18%</td>
<td>13.64%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>0.00%</td>
<td>53.57%</td>
<td>14.29%</td>
<td>25.00%</td>
<td>7.14%</td>
</tr>
</tbody>
</table>

Statistics MQ25 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.56</td>
<td>1.03</td>
<td>0.24</td>
<td>3.80</td>
<td>3.32</td>
<td>0.84</td>
</tr>
</tbody>
</table>
Figure M 105 MQ25 The rotation/transfer policies of the public sector general insurance companies are complicated and not acceptable by majority employees.

Figure M 106 MQ25 The rotation/transfer policies of the public sector general insurance companies are complicated and not acceptable by majority employees.
Figure M 107MQ25 The rotation/ transfer policies of the public sector general insurance companies are complicated and not acceptable by majority employees.

Figure M 108MQ25 The rotation/ transfer policies of the public sector general insurance companies are complicated and not acceptable by majority employees.
**MQ25** The rotation/transfer policies of the public sector general insurance companies are complicated and not acceptable by majority employees

Overall 80% female respondents say that the rotation/transfer policies of the public sector general insurance companies are complicated and not acceptable by majority employees. 60% male respondents also agree to this. At all managements’ level, 68% agree, at top management level, 60%, at middle management level, 70.30% and at officers’ level, 67.85% respondents agree to this statement. Also, 90% in the income group of 3,00,000 to 4,00,000 lakhs and 68.18% in the income group of 4,00,000 to 5,00,000 lakhs agree to this. This is because the transfers of employees cause inconvenience to the employees, they have to incur extra expenditure. A lot of travelling to their home town is involved. They may face physical problems due to this. Home sickness is another reason. They have to stay away from their homes and their near-ones. Because of this they cannot work properly and cannot concentrate also. They often tend to take leaves and due to these reasons, the transfer/rotation policies are not acceptable to them and feel complicated.

**Table M 29** MQ26 The public sector general insurance companies are facing the problem of fake claims.

<table>
<thead>
<tr>
<th>MQ26 The public sector general insurance companies are facing the problem of fake claims.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>9.33%</td>
<td>44.00%</td>
<td>20.00%</td>
<td>25.33%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>46.67%</td>
<td>20.00%</td>
<td>33.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>11.11%</td>
<td>33.33%</td>
<td>25.93%</td>
<td>25.93%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>14.29%</td>
<td>50.00%</td>
<td>14.29%</td>
<td>21.43%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>8.00%</td>
<td>42.00%</td>
<td>16.00%</td>
<td>32.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>12.00%</td>
<td>48.00%</td>
<td>28.00%</td>
<td>12.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>5.56%</td>
<td>44.44%</td>
<td>22.22%</td>
<td>25.00%</td>
<td>2.78%</td>
</tr>
<tr>
<td>PG management</td>
<td>5.56%</td>
<td>44.44%</td>
<td>22.22%</td>
<td>25.00%</td>
<td>2.78%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>60.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>5.00%</td>
<td>70.00%</td>
<td>20.00%</td>
<td>5.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>13.64%</td>
<td>31.82%</td>
<td>22.73%</td>
<td>27.27%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>10.71%</td>
<td>32.14%</td>
<td>17.86%</td>
<td>39.29%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Statistics MQ26 for management

<table>
<thead>
<tr>
<th>Statistics MQ26 for management</th>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3.35</td>
<td>1.01</td>
<td>0.23</td>
<td>3.58</td>
<td>3.12</td>
<td>0.88</td>
</tr>
</tbody>
</table>

Statistics M 22

Figure M 109

MQ26 The public sector general insurance companies are facing the problem of fake claims.

Figure M 110

MQ26 The public sector general insurance companies are facing the problem of fake claims.
MQ26 The public sector general insurance companies are facing the problem of fake claims.

At ‘all management’ level, 53.33% respondents say that the public sector general insurance companies are facing the problem of fake claims, 46.67% in top management, 44.44% in middle management and 64.29% in the officers' level.
agree to this. 50% male respondents and 60% female respondents agree and in
the income group of 3,00,000 to 4,00,000 lakhs 75% and in the income group of
2,00,000 to 3,00,000 lakhs 60% respondents agree to this statement. In some
cases, people tend to submit fake documents to take undue advantage of rules &
regulations.

Table M 30MQ27 Some public sector general insurance companies follow
unethical practices.

<table>
<thead>
<tr>
<th>MQ27 Some public sector general insurance companies follow unethical practices.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>2.67%</td>
<td>18.67%</td>
<td>28.00%</td>
<td>37.33%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>26.67%</td>
<td>26.67%</td>
<td>26.67%</td>
<td>20.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>18.52%</td>
<td>25.93%</td>
<td>40.74%</td>
<td>11.11%</td>
</tr>
<tr>
<td>Officers</td>
<td>3.57%</td>
<td>14.29%</td>
<td>25.00%</td>
<td>42.86%</td>
<td>14.29%</td>
</tr>
<tr>
<td>Male management</td>
<td>4.00%</td>
<td>24.00%</td>
<td>26.00%</td>
<td>34.00%</td>
<td>12.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>0.00%</td>
<td>8.00%</td>
<td>32.00%</td>
<td>44.00%</td>
<td>16.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>2.78%</td>
<td>13.89%</td>
<td>19.44%</td>
<td>47.22%</td>
<td>16.67%</td>
</tr>
<tr>
<td>PG management</td>
<td>2.78%</td>
<td>13.89%</td>
<td>19.44%</td>
<td>47.22%</td>
<td>16.67%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>25.00%</td>
<td>30.00%</td>
<td>35.00%</td>
<td>10.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>18.18%</td>
<td>22.73%</td>
<td>40.91%</td>
<td>13.64%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>3.57%</td>
<td>10.71%</td>
<td>28.57%</td>
<td>42.86%</td>
<td>14.29%</td>
</tr>
</tbody>
</table>

Statistics MQ27 for management

<table>
<thead>
<tr>
<th>Statistics MQ27 for management</th>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.60</td>
<td>1.03</td>
<td>0.24</td>
<td>2.84</td>
<td>2.36</td>
<td>0.81</td>
</tr>
</tbody>
</table>

Statistics M 23
Figure M 113 MQ27 Some public sector general insurance companies follow unethical practices.

Figure M 114 MQ27 Some public sector general insurance companies follow unethical practices.
MQ27 Some public sector general insurance companies follow unethical practices.

At ‘all management’ level, 50.66% respondents disagree that some public sector general insurance companies follow unethical practices. In case of top management level, 46.67% disagree, in middle management level, 51.85% disagree and in officers’ level, 57.15% disagree. This is because of strict
government control and they have to work within the framework of rules and regulations. Also the use of advance online computer technology and transparency in claim settlement procedure and RTI, it is difficult to follow unethical practices.

Table M 31MQ28 The government should give aid or some special package to the public sector general insurance companies.

<table>
<thead>
<tr>
<th>MQ28 The government should give aid or some special package to the public sector general insurance companies.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>12.00%</td>
<td>36.00%</td>
<td>16.00%</td>
<td>30.67%</td>
<td>5.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>33.33%</td>
<td>6.67%</td>
<td>60.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>22.22%</td>
<td>37.04%</td>
<td>11.11%</td>
<td>22.22%</td>
<td>7.41%</td>
</tr>
<tr>
<td>Officers</td>
<td>10.71%</td>
<td>32.14%</td>
<td>25.00%</td>
<td>25.00%</td>
<td>7.14%</td>
</tr>
<tr>
<td>Male management</td>
<td>12.00%</td>
<td>42.00%</td>
<td>8.00%</td>
<td>34.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>12.00%</td>
<td>24.00%</td>
<td>32.00%</td>
<td>24.00%</td>
<td>8.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>13.89%</td>
<td>33.33%</td>
<td>19.44%</td>
<td>30.56%</td>
<td>2.78%</td>
</tr>
<tr>
<td>PG management</td>
<td>13.89%</td>
<td>33.33%</td>
<td>19.44%</td>
<td>30.56%</td>
<td>2.78%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>0.00%</td>
<td>40.00%</td>
<td>40.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>10.00%</td>
<td>45.00%</td>
<td>15.00%</td>
<td>30.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>13.64%</td>
<td>54.55%</td>
<td>13.64%</td>
<td>13.64%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>14.29%</td>
<td>17.86%</td>
<td>21.43%</td>
<td>42.86%</td>
<td>3.57%</td>
</tr>
</tbody>
</table>

Statistics MQ28 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.19</td>
<td>1.16</td>
<td>0.27</td>
<td>3.45</td>
<td>2.92</td>
<td>1.02</td>
</tr>
</tbody>
</table>

Statistics M 24
Figure M 117MQ28 The government should give aid or some special package to the public sector general insurance companies.

MQ28 The government should give aid or some special package to the public sector general insurance companies.

- Strongly Agree
- Agree
- Neither agree or disagree
- Disagree
- Strongly disagree

All Management
Top level management
Middle level management
Officers

Figure M 118MQ28 The government should give aid or some special package to the public sector general insurance companies.

MQ28 The government should give aid or some special package to the public sector general insurance companies.

- Strongly Agree
- Agree
- Neither agree or disagree
- Disagree
- Strongly disagree

All Management
Male management
Female management
MQ28 The government should give aid or some special package to the public sector general insurance companies.

At ‘all management’ level, 47% respondents say that government should give aid or some special package to the public sector general insurance companies. 59.26% from middle management level agree to this. In the officers’ level, 42.85% agree. But in the top management 60% respondents disagree with this.
This is because the top management respondents feel that public sector general insurance companies can do better with some more efforts and they have good knowledge, good infrastructure facilities, and trust of people being Government Company and related experience to face the competition and survive even without special aid or package from the government.

**Table M 32** MQ29 The government’s policies towards general insurance sector are favourable.

<table>
<thead>
<tr>
<th>MQ29 The government’s policies towards general insurance sector are favourable.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>2.67%</td>
<td>30.67%</td>
<td>32.00%</td>
<td>29.33%</td>
<td>5.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>20.00%</td>
<td>40.00%</td>
<td>33.33%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>0.00%</td>
<td>33.33%</td>
<td>40.74%</td>
<td>25.93%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>32.14%</td>
<td>14.29%</td>
<td>35.71%</td>
<td>10.71%</td>
</tr>
<tr>
<td>Male management</td>
<td>2.00%</td>
<td>34.00%</td>
<td>30.00%</td>
<td>30.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>4.00%</td>
<td>24.00%</td>
<td>36.00%</td>
<td>28.00%</td>
<td>8.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>2.78%</td>
<td>41.67%</td>
<td>27.78%</td>
<td>25.00%</td>
<td>2.78%</td>
</tr>
<tr>
<td>PG management</td>
<td>2.78%</td>
<td>41.67%</td>
<td>27.78%</td>
<td>25.00%</td>
<td>2.78%</td>
</tr>
<tr>
<td>200000 to 300000</td>
<td>20.00%</td>
<td>0.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300000 to 400000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>30.00%</td>
<td>25.00%</td>
<td>5.00%</td>
</tr>
<tr>
<td>400000 to 500000</td>
<td>0.00%</td>
<td>36.36%</td>
<td>27.27%</td>
<td>31.82%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>3.57%</td>
<td>25.00%</td>
<td>32.14%</td>
<td>35.71%</td>
<td>3.57%</td>
</tr>
</tbody>
</table>

**Statistics MQ29 for management**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.96</td>
<td>0.96</td>
<td>0.22</td>
<td>3.18</td>
<td>2.74</td>
<td>0.77</td>
</tr>
</tbody>
</table>

**Statistics M 25**
Figure M 121MQ29 The government’s policies towards general insurance sector are favourable.

Figure M 122MQ29 The government’s policies towards general insurance sector are favourable.
The government’s policies towards general insurance sector are favourable.

There is mixed response to this statement. As can be seen, 33.34% respondents at ‘all management’ level, say that the government policies towards general insurance sector are favourable and in the same category, 34.66% do not agree with this. At various levels, in all the categories, also there is mixed response.
However, 40% respondents in the top management level category do not agree with this statement. This is because the government has allowed and want private sector general insurance companies to contribute to Indian economy. The government also want to reduce the burden of running the public sector companies. Therefore majority of respondents feel that the government’s policies towards general insurance sector are not favourable.

**Table M 33MQ30 Which type of general insurance companies do you think have succeeded in creating new business after globalization?**

<table>
<thead>
<tr>
<th>MQ30 Which type of general insurance companies' do you think have succeeded in creating new business after globalization?</th>
<th>Public Sector (1)</th>
<th>Private Sector (2)</th>
<th>Both (3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>26.67%</td>
<td>20.00%</td>
<td>53.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>20.00%</td>
<td>6.67%</td>
<td>73.33%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>29.63%</td>
<td>18.52%</td>
<td>51.85%</td>
</tr>
<tr>
<td>Officers</td>
<td>25.00%</td>
<td>32.14%</td>
<td>42.86%</td>
</tr>
<tr>
<td>Male management</td>
<td>28.00%</td>
<td>18.00%</td>
<td>54.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>24.00%</td>
<td>24.00%</td>
<td>52.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>22.22%</td>
<td>19.44%</td>
<td>58.33%</td>
</tr>
<tr>
<td>PG management</td>
<td>22.22%</td>
<td>19.44%</td>
<td>58.33%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>40.00%</td>
<td>40.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>10.00%</td>
<td>10.00%</td>
<td>80.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>45.45%</td>
<td>31.82%</td>
<td>22.73%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>25.00%</td>
<td>14.29%</td>
<td>60.71%</td>
</tr>
</tbody>
</table>
Figure M 125MQ30 Which type of general insurance companies do you think have succeeded in creating new business after globalization?

Figure M 126MQ30 Which type of general insurance companies do you think have succeeded in creating new business after globalization?
MQ30 Which type of general insurance companies do you think have succeeded in creating new business after globalization?

At ‘all management’ level, 53.33% respondents say that both types of companies have succeeded in creating new business after globalization. In top management level category 73.33% are of the same opinion, 51.85% in middle management level also say the same thing and in case of officers 42.86% are of the same
opinion. In the income group of 3,00,000 to 4,00,000 lakhs, 80% respondents also say both types of companies have succeeded. 54% male respondents and 52% female also say both types of companies have succeeded. If seen education wise, 58% are of the same opinion. The general insurance business has lot of scope in India. The people who are aware of this business are very less. India is a potential market for general insurance business. For all the private sector and public sector general insurance companies, there is still lot of business and therefore new private sector companies are entering India for the business. This is equally true for public sector companies also and both types of companies have succeeded in creating new business after globalization in India.

Table M 34MQ31 Because of globalization there is ever increasing competition.

<table>
<thead>
<tr>
<th>MQ31 Because of globalization there is ever increasing competition.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>22.67%</td>
<td>70.67%</td>
<td>5.33%</td>
<td>1.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>20.00%</td>
<td>73.33%</td>
<td>6.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>14.81%</td>
<td>74.07%</td>
<td>7.41%</td>
<td>3.70%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>32.14%</td>
<td>64.29%</td>
<td>3.57%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>14.00%</td>
<td>76.00%</td>
<td>8.00%</td>
<td>2.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>40.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>19.44%</td>
<td>77.78%</td>
<td>0.00%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>19.44%</td>
<td>77.78%</td>
<td>0.00%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>40.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>13.64%</td>
<td>77.27%</td>
<td>4.55%</td>
<td>4.55%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>28.57%</td>
<td>60.71%</td>
<td>10.71%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Statistics MQ31 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.15</td>
<td>0.56</td>
<td>0.13</td>
<td>4.28</td>
<td>4.02</td>
<td>0.39</td>
</tr>
</tbody>
</table>

Statistics M 26
Figure M 129 MQ31 Because of globalization there is ever increasing competition.

Figure M 130 MQ31 Because of globalization there is ever increasing competition.
Figure M 131MQ31 Because of globalization there is ever increasing competition.

MQ31 Because of globalization there is ever increasing competition.

Figure M 132MQ31 Because of globalization there is ever increasing competition.

MQ31 Because of globalization there is ever increasing competition.

High majority 93.34% of respondents at ‘all management’ level, 93.33% in top management level, 88.88% middle level management level and 96.43% in officers’ level say that because of globalization there is ever increasing competition. All the 100% female respondents and 90% male respondents agree
to this statement. In the income level of 2, 00,000 to 3, 00,000 lakhs and 3, 00,000 to 4, 00,000 lakhs, all the 100% respondents also are of the same opinion. Because of globalization, more and more private sector general insurance companies are entering India because of vast scope here. The existing companies have to face the competition because of this and also to survive and get more and more business. Therefore, there is competition between all the companies for business especially because of globalization.

Table M 35MQ32 The existing business is getting rotated amongst the insurance companies.

<table>
<thead>
<tr>
<th>MQ32 The existing business is getting rotated amongst the insurance companies.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>9.33%</td>
<td>56.00%</td>
<td>14.67%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>60.00%</td>
<td>13.33%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>11.11%</td>
<td>55.56%</td>
<td>7.41%</td>
<td>25.93%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>10.71%</td>
<td>50.00%</td>
<td>21.43%</td>
<td>17.86%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>8.00%</td>
<td>56.00%</td>
<td>12.00%</td>
<td>24.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>12.00%</td>
<td>56.00%</td>
<td>20.00%</td>
<td>12.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>5.56%</td>
<td>50.00%</td>
<td>22.22%</td>
<td>22.22%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>5.56%</td>
<td>50.00%</td>
<td>22.22%</td>
<td>22.22%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>75.00%</td>
<td>15.00%</td>
<td>10.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>13.64%</td>
<td>50.00%</td>
<td>13.64%</td>
<td>22.73%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>10.71%</td>
<td>42.86%</td>
<td>17.86%</td>
<td>28.57%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Statistics MQ32 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.55</td>
<td>0.92</td>
<td>0.21</td>
<td>3.76</td>
<td>3.34</td>
<td>0.78</td>
</tr>
</tbody>
</table>

Statistics M 27
Figure M 133MQ32 The existing business is getting rotated amongst the insurance companies.

Figure M 134MQ32 The existing business is getting rotated amongst the insurance companies.
Figure M 135 MQ32 The existing business is getting rotated amongst the insurance companies.

Figure M 136 MQ32 The existing business is getting rotated amongst the insurance companies.

MQ32 The existing business is getting rotated amongst the insurance companies.

At ‘all management’ level, 63.33% respondents say that the existing business is getting rotated amongst the insurance companies. 66.67% top management level, 67.67% middle management level and 60.71% officers are also of the same opinion. The 62% male and 68% female respondents agree to this. In the
income group of 2,00,000 to 3,00,000 lakhs 100% respondents and in the income group of 3,00,000 to 4,00,000 lakhs 75% respondents agree to the statement. The agents and the companies cannot reach all the people across India, but while doing this they have to see that at least the existing business remains with them as the companies are trying to grab this business from other companies. The agents who get business for the companies also cannot reach all the people or villages to get new business and therefore, the companies are targeting the existing business and hence the existing business is getting rotated amongst insurance companies.

Table M 36MQ33 Settlement of claims by private sector companies is faster compared to public sector general insurance companies.

<table>
<thead>
<tr>
<th>MQ33 Settlement of claims by private sector companies is faster compared to public sector general insurance companies.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>2.67%</td>
<td>32.00%</td>
<td>16.00%</td>
<td>42.67%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>26.67%</td>
<td>6.67%</td>
<td>53.33%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>0.00%</td>
<td>51.85%</td>
<td>0.00%</td>
<td>40.74%</td>
<td>7.41%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>10.71%</td>
<td>39.29%</td>
<td>39.29%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>0.00%</td>
<td>34.00%</td>
<td>8.00%</td>
<td>52.00%</td>
<td>6.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>28.00%</td>
<td>32.00%</td>
<td>24.00%</td>
<td>8.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>0.00%</td>
<td>36.11%</td>
<td>19.44%</td>
<td>38.89%</td>
<td>5.56%</td>
</tr>
<tr>
<td>PG management</td>
<td>0.00%</td>
<td>36.11%</td>
<td>19.44%</td>
<td>38.89%</td>
<td>5.56%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>5.00%</td>
<td>45.00%</td>
<td>15.00%</td>
<td>35.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>0.00%</td>
<td>27.27%</td>
<td>13.64%</td>
<td>54.55%</td>
<td>4.55%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>0.00%</td>
<td>28.57%</td>
<td>17.86%</td>
<td>42.86%</td>
<td>10.71%</td>
</tr>
</tbody>
</table>

Statistics MQ33 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.81</td>
<td>1.05</td>
<td>0.24</td>
<td>3.05</td>
<td>2.57</td>
<td>0.94</td>
</tr>
</tbody>
</table>

Statistics M 28
Figure M 137 MQ33 Settlement of claims by private sector companies is faster compared to public sector general insurance companies.

Figure M 138 MQ33 Settlement of claims by private sector companies is faster compared to public sector general insurance companies.
Figure M 139MQ33 Settlement of claims by private sector companies is faster compared to public sector general insurance companies.

MQ33 Settlement of claims by private sector companies is faster compared to public sector general insurance companies.

Figure M 140MQ33 Settlement of claims by private sector companies is faster compared to public sector general insurance companies.

MQ33 Settlement of claims by private sector companies is faster compared to public sector general insurance companies.

At 'all management' level, 49.34% respondents say that the settlement of claims by private sector general insurance companies is faster compared to public sector general insurance companies. 66.67% top management level, 48.15% middle management level and 42.86% officers are also of the same opinion. The
58% male respondents agree to this. In the income group of 4, 00,000 to 5, 00,000 lakhs 59.10% respondents and in the income group of more than 5,00,000 lakhs 53.57% respondents agree to the statement. This is solely due to the procedural delays, strict rules and regulations and the limited authorities as per the hierarchy.

Table M 37MQ34 The public sector general insurance companies need to improve the service.

<table>
<thead>
<tr>
<th>MQ34 The public sector general insurance companies need to improve the service.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>20.00%</td>
<td>61.33%</td>
<td>5.33%</td>
<td>13.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>13.33%</td>
<td>66.67%</td>
<td>13.33%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>18.52%</td>
<td>62.96%</td>
<td>0.00%</td>
<td>18.52%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>28.57%</td>
<td>53.57%</td>
<td>7.14%</td>
<td>10.71%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>18.00%</td>
<td>60.00%</td>
<td>6.00%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>24.00%</td>
<td>64.00%</td>
<td>4.00%</td>
<td>8.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>22.22%</td>
<td>52.78%</td>
<td>0.00%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>22.22%</td>
<td>52.78%</td>
<td>0.00%</td>
<td>25.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>40.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>15.00%</td>
<td>75.00%</td>
<td>0.00%</td>
<td>10.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>18.18%</td>
<td>54.55%</td>
<td>4.55%</td>
<td>22.73%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>21.43%</td>
<td>57.14%</td>
<td>10.71%</td>
<td>10.71%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Statistics MQ34 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.88</td>
<td>0.88</td>
<td>0.20</td>
<td>4.08</td>
<td>3.68</td>
<td>0.60</td>
</tr>
</tbody>
</table>

Statistics M 29
Figure M 141MQ34 The public sector general insurance companies need to improve the service.

Figure M 142MQ34 The public sector general insurance companies need to improve the service.
MQ34 The public sector general insurance companies need to improve the service.

At ‘all management’ level, 81.33% respondents say that the public sector general insurance companies need to improve the service. 80% top management level, 81.48% middle management level and 82.14% officers are also of the same opinion. The 78% male and 88% female agree to this. In the income group of
2,00,000 to 3,00,000 lakhs, all the 100% and in the income group of 3,00,000 to 4,00,000 lakhs 90% respondents agree to this statement. Majority of respondents feel like this because there are procedural delays in public sector companies. They have to approach higher authorities for approval and all that. Also they have limited authority and the delays take place, unlike private sector general insurance companies and but they have to improve the service.

Table M 38MQ35 Most of the employees are not fully aware about the IRDA, its duties and functions etc.

<table>
<thead>
<tr>
<th>MQ35 Most of the employees are not fully aware about the IRDA, its duties and functions etc.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>5.33%</td>
<td>61.33%</td>
<td>10.67%</td>
<td>20.00%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>66.67%</td>
<td>20.00%</td>
<td>13.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>7.41%</td>
<td>51.85%</td>
<td>7.41%</td>
<td>25.93%</td>
<td>7.41%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>64.29%</td>
<td>10.71%</td>
<td>17.86%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>4.00%</td>
<td>62.00%</td>
<td>8.00%</td>
<td>22.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>60.00%</td>
<td>16.00%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>2.78%</td>
<td>69.44%</td>
<td>5.56%</td>
<td>19.44%</td>
<td>2.78%</td>
</tr>
<tr>
<td>PG management</td>
<td>2.78%</td>
<td>69.44%</td>
<td>5.56%</td>
<td>19.44%</td>
<td>2.78%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>75.00%</td>
<td>5.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>50.00%</td>
<td>13.64%</td>
<td>31.82%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>7.14%</td>
<td>57.14%</td>
<td>14.29%</td>
<td>14.29%</td>
<td>7.14%</td>
</tr>
</tbody>
</table>

Statistics MQ35 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.47</td>
<td>0.96</td>
<td>0.22</td>
<td>3.69</td>
<td>3.25</td>
<td>0.82</td>
</tr>
</tbody>
</table>

Statistics M 30
Figure M 145MQ35 Most of the employees are not fully aware about the IRDA, its duties and functions etc.

Figure M 146MQ35 Most of the employees are not fully aware about the IRDA, its duties and functions etc.
Most of the employees are not fully aware about the IRDA, its duties and functions etc.

At ‘all management’ level, 66.66% respondents are of the opinion that most of the employees are not fully aware about the IRDA, its duties and functions. 66.67% top management, 59.26% middle management level and 71.70% officers say the same thing. The 66% male and 68% female respondents agree to this.
72.22% graduate and post graduate respondents also agree to this. In the income group of 2, 00,000 to 3, 00,000 lakhs and 75% respondents in the income group of 3, 00,000 to 4, 00,000 lakhs agree to this statement. This is because the employees are not directly concerned about IRDA, its functions, duties etc. as they are busy in their day to day work and not too much keen to acquire this knowledge.

Table M 39MQ36 All the insurance Agents/Brokers have sufficient knowledge about the procedure.

<table>
<thead>
<tr>
<th>MQ36 All the insurance Agents/Brokers have sufficient knowledge about the procedure.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>0.00%</td>
<td>26.67%</td>
<td>18.67%</td>
<td>52.00%</td>
<td>2.67%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>20.00%</td>
<td>40.00%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>0.00%</td>
<td>29.63%</td>
<td>11.11%</td>
<td>55.56%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>28.57%</td>
<td>14.29%</td>
<td>53.57%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>0.00%</td>
<td>26.00%</td>
<td>18.00%</td>
<td>54.00%</td>
<td>2.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>0.00%</td>
<td>28.00%</td>
<td>20.00%</td>
<td>48.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>0.00%</td>
<td>47.22%</td>
<td>13.89%</td>
<td>38.89%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>0.00%</td>
<td>47.22%</td>
<td>13.89%</td>
<td>38.89%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>80.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>35.00%</td>
<td>25.00%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>0.00%</td>
<td>31.82%</td>
<td>9.09%</td>
<td>59.09%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>0.00%</td>
<td>21.43%</td>
<td>25.00%</td>
<td>50.00%</td>
<td>3.57%</td>
</tr>
</tbody>
</table>

Statistics MQ36 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.69</td>
<td>0.90</td>
<td>0.21</td>
<td>2.90</td>
<td>2.49</td>
<td>0.81</td>
</tr>
</tbody>
</table>

Statistics M 31
Figure M 149 MQ36 All the insurance Agents/Brokers have sufficient knowledge about the procedure.

Figure M 150 MQ36 All the insurance Agents/Brokers have sufficient knowledge about the procedure.
Figure M 151MQ36 All the insurance Agents/Brokers have sufficient knowledge about the procedure

![Chart showing percentage agreement or disagreement among different management levels.]

Figure M 152MQ36 All the insurance Agents/Brokers have sufficient knowledge about the procedure

![Chart showing percentage agreement or disagreement among different income brackets.]

MQ36 All the insurance Agents/Brokers have sufficient knowledge about the procedure.

At ‘all management’ level, 54.67% respondents disagree with the statement that all the insurance Agents/Brokers have sufficient knowledge about the procedure. 40% top management level agrees and 40% say neither agree nor disagree. 59.26% middle management level and 57.14% officers also do not agree. 56%
male and 52% female respondents disagree. In the income group of 2, 00,000 to 3, 00,000 lakhs all the 100% and in the income group of 4, 00,000 to 5, 00,000 lakhs, 59.09% respondents also disagree with this statement. The training is given to the agents at the time of their recruitment and in rare cases refresher training is arranged. Calculation of premium is different because of wide range of products. Many a times new products are introduced in the market. This information is circulated in the office first and agents need to update their knowledge about this. Hence, many a times the management people are not sure whether the agents have sufficient knowledge about the procedure. Therefore this statement has got mixed response.

Table M 40MQ37 Any training and development programme for the staff will help you face the competition more efficiently and effectively.

<table>
<thead>
<tr>
<th>MQ37 Any training and development programme for the staff will help you face the competition more efficiently and effectively.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>34.67%</td>
<td>62.67%</td>
<td>2.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>33.33%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>29.63%</td>
<td>62.96%</td>
<td>7.41%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>42.86%</td>
<td>57.14%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>32.00%</td>
<td>64.00%</td>
<td>4.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>40.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>36.11%</td>
<td>61.11%</td>
<td>2.78%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>36.11%</td>
<td>61.11%</td>
<td>2.78%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>20.00%</td>
<td>80.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>36.36%</td>
<td>63.64%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>35.71%</td>
<td>57.14%</td>
<td>7.14%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Statistics MQ37 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.32</td>
<td>0.52</td>
<td>0.12</td>
<td>4.44</td>
<td>4.20</td>
<td>0.47</td>
</tr>
</tbody>
</table>

Statistics M 32

Figure M 153 MQ37 Any training and development programme for the staff will help you face the competition more efficiently and effectively.

Figure M 154 MQ37 Any training and development programme for the staff will help you face the competition more efficiently and effectively.
Almost all the respondents at various levels in all the categories say that any training and development programme for the staff will help them face the competition more efficiently and effectively. At ‘all management’ level, 97.34%, at top management level, 100%, at middle management level, 92.59%, all 100% at
officers’ level, 96% male and 100% female respondents agree to this. 97.22% graduates and 97.22% post graduate respondents agree to the statement. In the income groups of 2,00,000 to 3,00,000 lakhs, 3,00,000 to 4,00,000 lakhs and 4,00,000 to 5,00,000 lakhs, all the 100% respondents agree to this. And in case of income more than 5,00,000 lakhs 92.85% respondents agree to this statement. Training to employees would definitely make them face competition because most of the employees are not aware about the rules, regulations, and procedures. Proper training can help them know everything and they can work more efficiently and effectively.

Table M 41MQ38 Better trained and committed staff will help in getting more business in view of the stiff competition.

<table>
<thead>
<tr>
<th>MQ38 Better trained and committed staff will help in getting more business in view of the stiff competition.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>45.33%</td>
<td>52.00%</td>
<td>2.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>33.33%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>44.44%</td>
<td>51.85%</td>
<td>3.70%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>57.14%</td>
<td>39.29%</td>
<td>3.57%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>38.00%</td>
<td>58.00%</td>
<td>4.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>60.00%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>44.44%</td>
<td>52.78%</td>
<td>2.78%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>44.44%</td>
<td>52.78%</td>
<td>2.78%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>60.00%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>45.00%</td>
<td>55.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>40.91%</td>
<td>54.55%</td>
<td>4.55%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>46.43%</td>
<td>50.00%</td>
<td>3.57%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Statistics MQ38 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.43</td>
<td>0.55</td>
<td>0.13</td>
<td>4.55</td>
<td>4.30</td>
<td>0.52</td>
</tr>
</tbody>
</table>

Statistics M 33
Figure M 157MQ38 Better trained and committed staff will help in getting more business in view of the stiff competition.

Figure M 158MQ38 Better trained and committed staff will help in getting more business in view of the stiff competition.
Figure M 159MQ38 Better trained and committed staff will help in getting more business in view of the stiff competition.

MQ38 Better trained and committed staff will help in getting more business in view of the stiff competition.

Figure M 160MQ38 Better trained and committed staff will help in getting more business in view of the stiff competition.

MQ38 Better trained and committed staff will help in getting more business in view of the stiff competition.

At ‘all management’ level, 97.33% respondents say that better trained and committed staff will help in getting more business in view of the stiff competition. All 100% top management, 96.29% middle management and 96.43% officers also agree to this. 96% male & 100% female agree also agree to this. In the
income group of 2,00,000 to 3,00,000 lakhs and 3, 00,000 to 4,00,000 lakhs all 100% respondents agree to this statement. In other categories also the respondents agreeing to this statement is more than 90%. Till liberalization, it was sellers’ market and after that there has been stiff competition and to withstand this competition, new techniques, new ideas new policies are required to be implemented and for this the staff is required to be trained to enable companies to attract more business.

**Table M 42MQ39** It is often said that the procedure involved in settlement of claims is often complicated.

<table>
<thead>
<tr>
<th>MQ39 It is often said that the procedure involved in settlement of claims is often complicated.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>0.00%</td>
<td>49.33%</td>
<td>10.67%</td>
<td>36.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>33.33%</td>
<td>20.00%</td>
<td>40.00%</td>
<td>6.67%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>0.00%</td>
<td>55.56%</td>
<td>0.00%</td>
<td>40.74%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>46.43%</td>
<td>14.29%</td>
<td>35.71%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>0.00%</td>
<td>50.00%</td>
<td>10.00%</td>
<td>36.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>0.00%</td>
<td>48.00%</td>
<td>12.00%</td>
<td>36.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>0.00%</td>
<td>52.78%</td>
<td>8.33%</td>
<td>36.11%</td>
<td>2.78%</td>
</tr>
<tr>
<td>PG management</td>
<td>0.00%</td>
<td>52.78%</td>
<td>8.33%</td>
<td>36.11%</td>
<td>2.78%</td>
</tr>
<tr>
<td>200001 to 30000</td>
<td>0.00%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 40000</td>
<td>0.00%</td>
<td>75.00%</td>
<td>5.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 50000</td>
<td>0.00%</td>
<td>54.55%</td>
<td>4.55%</td>
<td>40.91%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>0.00%</td>
<td>28.57%</td>
<td>17.86%</td>
<td>46.43%</td>
<td>7.14%</td>
</tr>
</tbody>
</table>

**Statistics MQ39 for management**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.05</td>
<td>1.01</td>
<td>0.23</td>
<td>3.29</td>
<td>2.82</td>
<td>0.93</td>
</tr>
</tbody>
</table>

**Statistics M 34**
Figure M 161MQ39 It is often said that the procedure involved in settlement of claims is often complicated.

![Chart showing responses to MQ39]

Figure M 162MQ39 It is often said that the procedure involved in settlement of claims is often complicated.

![Chart showing responses to MQ39 by gender]
MQ39 It is often said that the procedure involved in settlement of claims is often complicated.

At ‘all management’ level, 49.33% respondents say that the procedure involved in settlement of claims is often complicated and in the same group 40% do not agree to this. At top management level, 33.33% only agree and 46.67% do not agree to this. In case of officers also, there is mixed response where 46.43%
agree and 40% disagree. The percentage of respondents agreeing strongly is nil and that of neither agree or disagree is negligible. The procedure of settlement of claims depends on the availability of particular or related documents, whenever these documents are available, the procedure is not found to be complicated but in the opposite case, the same may be found complicated one and hence there is a mixed response to this statement by the respondents.

Table M 43MQ40 Giving maturity bonus on policies will boost insurance business.

<table>
<thead>
<tr>
<th>MQ40 Giving maturity bonus on policies will boost insurance business.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>5.33%</td>
<td>58.67%</td>
<td>18.67%</td>
<td>17.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>53.33%</td>
<td>13.33%</td>
<td>33.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>7.41%</td>
<td>70.37%</td>
<td>14.81%</td>
<td>7.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>53.57%</td>
<td>17.86%</td>
<td>21.43%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>6.00%</td>
<td>58.00%</td>
<td>20.00%</td>
<td>16.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>4.00%</td>
<td>60.00%</td>
<td>16.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>2.78%</td>
<td>55.56%</td>
<td>25.00%</td>
<td>16.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>2.78%</td>
<td>55.56%</td>
<td>25.00%</td>
<td>16.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>55.00%</td>
<td>25.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>63.64%</td>
<td>22.73%</td>
<td>9.09%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>7.14%</td>
<td>57.14%</td>
<td>14.29%</td>
<td>21.43%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MQ40 Statistics for management</th>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.52</td>
<td>0.84</td>
<td>0.19</td>
<td>3.71</td>
<td>3.33</td>
<td>0.72</td>
<td></td>
</tr>
</tbody>
</table>

Statistics M 35
Figure M 165 MQ40 Giving maturity bonus on policies will boost insurance business.

Figure M 166 MQ40 Giving maturity bonus on policies will boost insurance business.
At ‘all management’ level, 64% say that giving maturity bonus on policies will boost insurance business. In the top management level, 53.33%, in middle management level, 77.78% & in officers’ level, 60.71% respondents agree to this. 64% each male and female respondent agree to this. In the income group of
2,00,000 to 3,00,000 lakhs, 80%, in income group of 3,00,000 to 4,00,000 lakhs 55% and 68.19% in the income group of 4,00,000 to 5,00,000 lakhs agree to this statement. This is but natural because the customers get attracted whenever they get any bonus or discount and really get value for their money.

Table M 44MQ41 Your Company thoroughly understands customer needs.

<table>
<thead>
<tr>
<th>MQ41 Your Company thoroughly understands customer needs.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>14.67%</td>
<td>60.00%</td>
<td>21.33%</td>
<td>4.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>40.00%</td>
<td>53.33%</td>
<td>6.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>18.52%</td>
<td>59.26%</td>
<td>22.22%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>64.29%</td>
<td>25.00%</td>
<td>10.71%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>18.00%</td>
<td>62.00%</td>
<td>18.00%</td>
<td>2.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>8.00%</td>
<td>56.00%</td>
<td>28.00%</td>
<td>8.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>11.11%</td>
<td>66.67%</td>
<td>19.44%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>11.11%</td>
<td>66.67%</td>
<td>19.44%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>0.00%</td>
<td>80.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>65.00%</td>
<td>30.00%</td>
<td>5.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>18.18%</td>
<td>59.09%</td>
<td>18.18%</td>
<td>4.55%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>25.00%</td>
<td>67.86%</td>
<td>7.14%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Statistics MQ41 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.85</td>
<td>0.71</td>
<td>0.16</td>
<td>4.02</td>
<td>3.69</td>
<td>0.51</td>
</tr>
</tbody>
</table>

Statistics M 36
MQ41 Your Company thoroughly understands customer needs.

All Management
Top level management
Middle level management
Officers

MQ41 Your Company thoroughly understands customer needs.

All Management
Male management
Female management

Figure M 169MQ41 Your Company thoroughly understands customer needs.

Figure M 170MQ41 Your Company thoroughly understands customer needs.
Figure M 171MQ41 Your Company thoroughly understands customer needs.

MQ41 Your Company thoroughly understands customer needs.

Figure M 172MQ41 Your Company thoroughly understands customer needs.

MQ41 Your Company thoroughly understands customer needs.

Overall 74.67% in the ‘all management’ level say that their company thoroughly understands customer needs, 93.33% in the top management level, 77.78% in middle management level and 64.29% in officers’ level agree to this. 80% male and 64% female are also of the same opinion. 77.78% graduates and equal
percentage of post graduates also agree to this. At various levels in the income
group categories about 65% and more respondents agree to this statement. The
public sector general insurance companies have been operating since long in
India since nationalization towards the goals decided by government and by now
they are very well aware about the nerve of rural and urban Indian customers and
understand their needs.

**Table M 45MQ42** Your company has built strong relationships with
intermediaries such as agents.

<table>
<thead>
<tr>
<th>MQ42 Your company has built strong relationships with intermediaries such as agents.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>14.67%</td>
<td>57.33%</td>
<td>18.67%</td>
<td>8.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>26.67%</td>
<td>66.67%</td>
<td>6.67%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>18.52%</td>
<td>44.44%</td>
<td>22.22%</td>
<td>14.81%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>7.14%</td>
<td>67.86%</td>
<td>17.86%</td>
<td>3.57%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>14.00%</td>
<td>58.00%</td>
<td>22.00%</td>
<td>6.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>16.00%</td>
<td>56.00%</td>
<td>12.00%</td>
<td>12.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>13.89%</td>
<td>61.11%</td>
<td>22.22%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>13.89%</td>
<td>61.11%</td>
<td>22.22%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>40.00%</td>
<td>20.00%</td>
<td>20.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>10.00%</td>
<td>65.00%</td>
<td>25.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>22.73%</td>
<td>45.45%</td>
<td>18.18%</td>
<td>13.64%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>14.29%</td>
<td>67.86%</td>
<td>10.71%</td>
<td>7.14%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Statistics MQ42 for management**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.76</td>
<td>0.85</td>
<td>0.20</td>
<td>3.96</td>
<td>3.56</td>
<td>0.64</td>
</tr>
</tbody>
</table>

Statistics M 37
Figure M 173MQ42 Your company has built strong relationships with intermediaries such as agents.

Figure M 174MQ42 Your company has built strong relationships with intermediaries such as agents.
Your company has built strong relationships with intermediaries such as agents.

At 'all management' level, 72% respondents say that their company has built strong relationships with intermediaries such as agents. At top management level, 93.34% respondents agree to this. In middle management level, 62.96 and in officers' level, 75% agree. 72% male and female are of the same opinion. 75%
graduates and post graduates also agree to this. At various levels in the income categories, more than about 65% respondents agree to this statement. Majority of respondents agree to this statement because these companies have realised the importance of agents who can directly reach masses and create the image of the company. He can also work as an intermediary between company and the customers. So, public sector general insurance companies have started efforts to develop and nurture the agency force in companies.

Table M 46MQ43 Your Company has segmented the market carefully to arrive at the appropriate products and pricing to cater to the needs of every individual.

<table>
<thead>
<tr>
<th>MQ43 Your Company has segmented the market carefully to arrive at the appropriate products and pricing to cater to the needs of every individual.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>6.67%</td>
<td>64.00%</td>
<td>21.33%</td>
<td>8.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>26.67%</td>
<td>66.67%</td>
<td>0.00%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>62.96%</td>
<td>22.22%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>64.29%</td>
<td>28.57%</td>
<td>7.14%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>8.00%</td>
<td>66.00%</td>
<td>20.00%</td>
<td>6.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>4.00%</td>
<td>60.00%</td>
<td>24.00%</td>
<td>12.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>5.56%</td>
<td>66.67%</td>
<td>25.00%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>5.56%</td>
<td>66.67%</td>
<td>25.00%</td>
<td>2.78%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>40.00%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>65.00%</td>
<td>30.00%</td>
<td>5.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>9.09%</td>
<td>68.18%</td>
<td>18.18%</td>
<td>4.55%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>10.71%</td>
<td>67.86%</td>
<td>14.29%</td>
<td>7.14%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Statistics MQ43 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.69</td>
<td>0.72</td>
<td>0.16</td>
<td>3.86</td>
<td>3.53</td>
<td>0.57</td>
</tr>
</tbody>
</table>

Statistics M 38
Figure M 177MQ43 Your Company has segmented the market carefully to arrive at the appropriate products and pricing to cater to the needs of every individual.

Figure M 178MQ43 Your Company has segmented the market carefully to arrive at the appropriate products and pricing to cater to the needs of every individual.
Figure M 179MQ43 Your Company has segmented the market carefully to arrive at the appropriate products and pricing to cater to the needs of every individual.

Figure M 180MQ43 Your Company has segmented the market carefully to arrive at the appropriate products and pricing to cater to the needs of every individual.

MQ43 Your Company has segmented the market carefully to arrive at the appropriate products and pricing to cater to the needs of every individual.

At ‘all management’ level, 70.67% respondents say that their company has segmented the market carefully to arrive at the appropriate products and pricing to cater to the needs of every individual. 93.34% top management level, 66.66%
middle management level and 64.29% officers’ respondents agree to this. 74% male and 64% female respondents are of the same opinion. In the income categories, in the 4, 00,000 to 5, 00,000 lakhs level, 77.27% and 78.57% respondents whose income is more than 5, 00,000 also agree to this statement. In public sector companies, the motto is to cater for the welfare of the masses and at the same time to earn the reasonable profit.

**Table M 47MQ44** Your Company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.

<table>
<thead>
<tr>
<th>MQ44 Your Company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>2.67%</td>
<td>49.33%</td>
<td>26.67%</td>
<td>20.00%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>73.33%</td>
<td>13.33%</td>
<td>6.67%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>3.70%</td>
<td>40.74%</td>
<td>25.93%</td>
<td>29.63%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>0.00%</td>
<td>46.43%</td>
<td>35.71%</td>
<td>14.29%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>2.00%</td>
<td>56.00%</td>
<td>22.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>4.00%</td>
<td>36.00%</td>
<td>36.00%</td>
<td>20.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>5.56%</td>
<td>50.00%</td>
<td>33.33%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>5.56%</td>
<td>50.00%</td>
<td>33.33%</td>
<td>11.11%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>0.00%</td>
<td>20.00%</td>
<td>60.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>45.00%</td>
<td>40.00%</td>
<td>15.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>54.55%</td>
<td>13.64%</td>
<td>27.27%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>3.57%</td>
<td>53.57%</td>
<td>21.43%</td>
<td>17.86%</td>
<td>3.57%</td>
</tr>
</tbody>
</table>

**Statistics MQ44 for management**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.32</td>
<td>0.87</td>
<td>0.20</td>
<td>3.52</td>
<td>3.12</td>
<td>0.76</td>
</tr>
</tbody>
</table>

**Statistics M 39**
Your Company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.

**Figure M 181**

**Figure M 182**

Your Company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.

**MQ44**

MQ44 Your Company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.

**MQ44**

MQ44 Your Company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.
Figure M 183MQ44 Your Company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.

Overall at ‘all management’ level, 52% say that their company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.

Figure M 184MQ44 Your Company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.

MQ44 Your Company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.

Overall at ‘all management’ level, 52% say that their company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.

Overall at ‘all management’ level, 52% say that their company has moved along a continuum from pure service products to pure commodity products and has explored new outlets for selling the products.
explored new outlets for selling the products. In the top management level, 80% agree, in the middle management level, 44.44% and in the officers' level, 46.43% agree to this. The percentage of graduates who agree is 55.56% and that of post graduates is also 55.56%. In the income group categories, 59.10% respondents from income category of 4,00,000 lakhs to 5,00,000 and 57.14% respondents whose income is more than 5,00,000 lakhs also agree to this statement. These companies have to face the cut throat competition raised by private sector general insurance companies. So to attract more customers and to create new business, there is no alternative but to enter pure commodity products and have to explore new outlets for selling the products.

Table M 48MQ45 The public sector general insurance companies still call the shots despite incursion of private sector general insurance companies.

<table>
<thead>
<tr>
<th>MQ45</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>5.33%</td>
<td>60.00%</td>
<td>14.67%</td>
<td>18.67%</td>
<td>1.33%</td>
</tr>
<tr>
<td>Top level management</td>
<td>6.67%</td>
<td>60.00%</td>
<td>20.00%</td>
<td>13.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>0.00%</td>
<td>70.37%</td>
<td>14.81%</td>
<td>14.81%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>10.71%</td>
<td>46.43%</td>
<td>14.29%</td>
<td>25.00%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Male management</td>
<td>6.00%</td>
<td>62.00%</td>
<td>14.00%</td>
<td>18.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>4.00%</td>
<td>56.00%</td>
<td>16.00%</td>
<td>20.00%</td>
<td>4.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>8.33%</td>
<td>52.78%</td>
<td>19.44%</td>
<td>19.44%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>8.33%</td>
<td>52.78%</td>
<td>19.44%</td>
<td>19.44%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>60.00%</td>
<td>0.00%</td>
<td>20.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>0.00%</td>
<td>75.00%</td>
<td>0.00%</td>
<td>20.00%</td>
<td>5.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>4.55%</td>
<td>50.00%</td>
<td>22.73%</td>
<td>22.73%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>7.14%</td>
<td>57.14%</td>
<td>21.43%</td>
<td>14.29%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Statistics MQ45 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.49</td>
<td>0.91</td>
<td>0.21</td>
<td>3.70</td>
<td>3.28</td>
<td>0.77</td>
</tr>
</tbody>
</table>

Statistics M 40

Figure M 185 MQ45 The public sector general insurance companies still call the shots despite incursion of private sector general insurance companies.

Figure M 186 MQ45 The public sector general insurance companies still call the shots despite incursion of private sector general insurance companies.
The public sector general insurance companies still call the shots despite incursion of private sector general insurance companies.

At ‘all management’ level, 65.33%, at middle management level, 66.67%, at officers’ level, 57.14% respondents say that the public sector general insurance companies still call the shots despite incursion of private sector general insurance companies. Also 68% male and 60% female respondents agree to
this. In the income category in the 2, 00,000 to 3, 00,000 level, 80% and in the income category in the 3, 00,000 to 4, 00,000 lakhs level, 75% respondents agree to this statement. This is due to the fact that the public sector general insurance companies have government support, good infrastructure facilities and thorough knowledge about the subject. These companies have been trying to mould them to suit the changing environment to withstand in the market.

**Table M 49MQ46 The general insurance industry now deals with customers who know what they want and when**

<table>
<thead>
<tr>
<th>MQ46 The general insurance industry now deals with customers who know what they want and when</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>8.00%</td>
<td>64.00%</td>
<td>18.67%</td>
<td>9.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>0.00%</td>
<td>73.33%</td>
<td>13.33%</td>
<td>13.33%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>11.11%</td>
<td>62.96%</td>
<td>18.52%</td>
<td>7.41%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>10.71%</td>
<td>67.86%</td>
<td>14.29%</td>
<td>7.14%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>2.00%</td>
<td>74.00%</td>
<td>16.00%</td>
<td>8.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>20.00%</td>
<td>44.00%</td>
<td>24.00%</td>
<td>12.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>11.11%</td>
<td>58.33%</td>
<td>16.67%</td>
<td>13.89%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>11.11%</td>
<td>58.33%</td>
<td>16.67%</td>
<td>13.89%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>20.00%</td>
<td>60.00%</td>
<td>20.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>10.00%</td>
<td>40.00%</td>
<td>45.00%</td>
<td>5.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>9.09%</td>
<td>63.64%</td>
<td>9.09%</td>
<td>18.18%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>3.57%</td>
<td>82.14%</td>
<td>7.14%</td>
<td>7.14%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Statistics MQ46 for management**

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.71</td>
<td>0.75</td>
<td>0.17</td>
<td>3.88</td>
<td>3.53</td>
<td>0.58</td>
</tr>
</tbody>
</table>

**Statistics M 41**
Figure M 189MQ46 The general insurance industry now deals with customers who know what they want and when

![Graph showing responses to MQ46 question across different management levels.](image)

Figure M 190MQ46 The general insurance industry now deals with customers who know what they want and when

![Graph showing responses to MQ46 question split by gender of management.](image)
The general insurance industry now deals with customers who know what they want and when

Overall at ‘all management’ level, 72% respondents, in the top management level, 73.33% in the middle management level, 74.07% and in the officers’ category, 78.57% respondents say that the general insurance industry now deals with customers who know what they want and when. 76% male and 64% female
respondents agree to this. In the income group category, 80% respondents in the level of 2,00,000 to 3,00,000, 72.33% in the level of 4,00,000 to 5,00,000 lakhs also agree to this. In the income level of more than 5,00,000 lakhs, 85.77% respondents agree to this statement. The education level of customers has increased and the awareness level has also increased mainly due to the entry of private companies in this sector through media. The customers now know better their requirements.

Table M 50MQ47 With increased competition among insurers, quality of service is a key issue

<table>
<thead>
<tr>
<th>MQ47 With increased competition among insurers, quality of service is a key issue</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>48.00%</td>
<td>50.67%</td>
<td>1.33%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>46.67%</td>
<td>53.33%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>51.85%</td>
<td>48.15%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Officers</td>
<td>46.43%</td>
<td>50.00%</td>
<td>3.57%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>36.00%</td>
<td>62.00%</td>
<td>2.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>72.00%</td>
<td>28.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>50.00%</td>
<td>47.22%</td>
<td>2.78%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>PG management</td>
<td>50.00%</td>
<td>47.22%</td>
<td>2.78%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>60.00%</td>
<td>40.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>45.00%</td>
<td>55.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>45.45%</td>
<td>50.00%</td>
<td>4.55%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>50.00%</td>
<td>50.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Statistics MQ47 for management

<table>
<thead>
<tr>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.47</td>
<td>0.53</td>
<td>0.12</td>
<td>4.59</td>
<td>4.35</td>
<td>0.51</td>
</tr>
</tbody>
</table>

Statistics M 42
Figure M 193MQ47 With increased competition among insurers, quality of service is a key issue

Figure M 194MQ47 With increased competition among insurers, quality of service is a key issue
MQ47 With increased competition among insurers, quality of service is a key issue

At ‘all management’ level 98.67%, in top management level and middle management, 100% and in officers’ level, 96.43% respondents say agree that with increased competition among insurers, quality of service is a key issue. 98% male and 100% female agree to this. At various levels in the income categories
also at all levels, 100% respondents agree to this statement except in case of 4,00,000 to 5,00,000 category but the percentage of respondents who agree with this statement in this case is also 95.45%. To attract new business and also to retain existing business, improvement in the quality is a must. The customers will always approach the companies who give them quality service and hence in the competitive market the quality of service is a key issue.

Table M 51MQ48 The merger of all the four public sector general insurance companies would attract more business.

<table>
<thead>
<tr>
<th>MQ48 The merger of all the four public sector general insurance companies would attract more business.</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neither agree or disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Management</td>
<td>24.00%</td>
<td>32.00%</td>
<td>13.33%</td>
<td>26.67%</td>
<td>4.00%</td>
</tr>
<tr>
<td>Top level management</td>
<td>13.33%</td>
<td>26.67%</td>
<td>13.33%</td>
<td>33.33%</td>
<td>13.33%</td>
</tr>
<tr>
<td>Middle level management</td>
<td>25.93%</td>
<td>33.33%</td>
<td>14.81%</td>
<td>22.22%</td>
<td>3.70%</td>
</tr>
<tr>
<td>Officers</td>
<td>28.57%</td>
<td>32.14%</td>
<td>7.14%</td>
<td>32.14%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Male management</td>
<td>26.00%</td>
<td>34.00%</td>
<td>12.00%</td>
<td>22.00%</td>
<td>6.00%</td>
</tr>
<tr>
<td>Female management</td>
<td>20.00%</td>
<td>28.00%</td>
<td>16.00%</td>
<td>36.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>HSC management</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>100.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Graduate management</td>
<td>22.22%</td>
<td>27.78%</td>
<td>11.11%</td>
<td>33.33%</td>
<td>5.56%</td>
</tr>
<tr>
<td>PG management</td>
<td>22.22%</td>
<td>27.78%</td>
<td>11.11%</td>
<td>33.33%</td>
<td>5.56%</td>
</tr>
<tr>
<td>200001 to 300000</td>
<td>40.00%</td>
<td>20.00%</td>
<td>0.00%</td>
<td>40.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>300001 to 400000</td>
<td>15.00%</td>
<td>40.00%</td>
<td>10.00%</td>
<td>35.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>400001 to 500000</td>
<td>31.82%</td>
<td>31.82%</td>
<td>13.64%</td>
<td>22.73%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Above 500000</td>
<td>21.43%</td>
<td>28.57%</td>
<td>17.86%</td>
<td>21.43%</td>
<td>10.71%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Statistics MQ48 for management</th>
<th>Average</th>
<th>Std Deviation</th>
<th>Confidence interval at 95%</th>
<th>Upper limit</th>
<th>Lower limit</th>
<th>Average Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.45</td>
<td>1.23</td>
<td>0.28</td>
<td>3.74</td>
<td>3.17</td>
<td>1.09</td>
<td></td>
</tr>
</tbody>
</table>

Statistics M 43
Figure M 197MQ48 The merger of all the four public sector general insurance companies would attract more business.

Figure M 198MQ48 The merger of all the four public sector general insurance companies would attract more business.
Figure M 199MQ48 The merger of all the four public sector general insurance companies would attract more business.

Figure M 200MQ48 The merger of all the four public sector general insurance companies would attract more business.

MQ48 The merger of all the four public sector general insurance companies would attract more business.

At ‘all management’ level, 56% respondents, at top level, 40%, at middle management level, 59.26% and at officers’ level, 60.71% say that the merger of all the four public sector general insurance companies would attract more business. 60% male and 48% female respondents agree to this. In the category
of income at 2, 00,000 to 3, 00,000 level, 60% and at 4, 00,000 to 5, 00,000 lakhs level, 63.64% respondents agree with the statement. This is because the competition between the four public sector general insurance companies will cease and they can compete more effectively with other private sector companies. These companies can smartly frame development policies because of merger.