APPENDICES
Appendix- I

PROFILE OF KADAPA CORPORATION

Development of any region usually depends on the geographical conditions, irrigation, water, minerals and other natural resources available, infrastructure and banking facilities, and growth rate of population, literacy and the like. In this context, Kadapa profile is imperative to gauge the development of Kadapa region through Insurance marketing. Kadapa has got its historical importance in Andhra Pradesh. Kadapa district is said to be the heart of Rayalaseema and is centrally located. It lies between 13° 43' and 15° 14' of Northern Latitude and 70° 47' and 80° 47' of Eastern Longitude. The natural boundaries are Kurnool district on the north, Chittoor district on the south, Nellore and Prakasam districts on East and Anantapur district on the west side. Kadapa is famous for mines and minerals. It has all educational institutions, transport facilities, medical facilities, banks, financial institutions, service agencies, small scale sectors and other organizations. Kadapa Municipal Corporation has a very wide Insurance Network. The details are presented as follows:
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of the Insurance company</th>
<th>Address of the Branch</th>
</tr>
</thead>
</table>
| 01     | LIC of India                           | 1. College Road  
                    |                                        | 2. R.S Road                                |
| 02     | Bajaj Allianz                          | 1. Seven Roads  
                    |                                        | 2. Y.M Pally                               |
| 03     | SBI Life Insurance                    | 1. Seven roads  
                    |                                        | 2. Maruthi Nagar                           |
| 04     | New India Assurance Company Ltd        | 1. Sai ram Towers,  
                    |                                        | Nagarajapet                                |
| 05     | Oriental Insurance Company             | 1. Dwaraka Nagar  
                    |                                        | 2. Maruthi Nagar                           |
| 06     | ICICI Life Insurance                   | 1. New Bus Stand Road               |
| 07     | United India Insurance Company         | 1. Dwaraka Nagar  
                    |                                        | 2. Nr Murali Theater                       |
| 08     | Met life Insurance                     | 1. Seven Roads                   |
The first 150 years of the British Rule in India were characterized by turbulent economic conditions. The first war of independence in 1857, the World Wars 1 and 2 (1914-1918 and 1939-45) and India's national struggle for freedom in between had adverse effect on the economy. In addition to this the period of world wide economic crisis in between the two World Wars termed as the period of Great Depression led to the high rate of bankruptcies and liquidation of most Life insurance companies in India that existed during that time. These occurrences led to loss of faith in insurance of the people of India. The Life Insurance Corporation (LIC) of India founded in 1956 is the largest life insurance company in India owned solely by the Government of India. Headquartered in Mumbai, which is considered the financial capital of India, LIC presently has 7 Zonal Offices and 100 Divisional Offices situated all around the country. In addition to an even distribution of 2048 branches located in different towns and cities of India, LIC also has a network of around one million agents who solicit life insurance policies to the public. LIC has been one of the pioneering
organizations in India who introduced the leverage of Information Technology in servicing and in their business. Data pertaining to almost 10 crore policies is being held on computers in LIC. We have gone in for relevant and appropriate technology over the years. 1964 saw the introduction of computers in LIC. Unit Record Machines introduced in late 1950's were phased out in 1980's and replaced by Microprocessors based computers in Branch and Divisional Offices for Back Office Computerization. Standardization of Hardware and Software commenced in 1990's. Standard Computer Packages were developed and implemented for Ordinary and Salary Savings Scheme (SSS) Policies

**Mission**

"Explore and enhance the quality of life of people through financial security by providing products and services of aspired attributes with competitive returns, and by rendering resources for economic development."

**Vision**

"A trans-nationally competitive financial conglomerate of significance to societies and Pride of India."
Board of Directors:

Members On The Board Of The Corporation

Shri. T.S. Vijayan (Chairman)

Shri. D.K. Mehrotra (Managing Director - LIC)

Shri. Thomas Mathew T. (Managing Director - LIC)

Shri. A.K. Dasgupta (Managing Director - LIC)

Shri. Ashok Chawla (Finance Secretary, Ministry of Finance, Govt. of India)

Shri. G.C. Chaturvedi (Additional Secretary, Department of Financial Services, Ministry of Finance, Govt. of India.)

Shri. Yogesh Lohiya (Chairman cum Managing Director, GIC of India)

Shri. T.C. Venkat Subramanian (Chairman & Managing Director, Export Import Bank of India)

Dr. Sooranad Rajashekhran

Shri. Monis R. Kidwai

CORPORATE OFFICE-MUMBAI
ZONAL OFFICES-8
DIVISIONAL OFFICES-100
BRANCH OFFICES-2048
AGENTS-10.02.489

BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED

Bajaj Life Insurance Company Limited — a 74:26 joint venture between Bajaj Auto Limited and Allianz AG, Germany (formerly Allianz Bajaj Life
Insurance Company Limited) — under a new team headed by Sam Ghosh, CEO, has taken the competition head-on, leaving industry watchers surprised at its rapid pace of growth.

Ghosh himself is a newcomer to the company, earlier having steered the Rs480 crore-Bajaj Allianz General Insurance Company to the second position in the Indian private sector insurance sector. In a span of just eight months, Bajaj Allianz Life (premium income Rs220 crore) has jumped three paces to occupy the fourth slot in the 13-strong life insurance industry.

Today the company is in the midst of pursuing its twin corporate 'dream' goals — to close this fiscal with a premium income of Rs750 crore and occupy the number three slot displacing the incumbent Birla Sun Life Insurance Company Limited. Given the daily collections — over Rs1 crore — and its month-on-month growth, the second may come true sooner.

Satisfied with the performance of the satellite offices, Bajaj Allianz Life plans to open 100 more outlets. CFO Gupta who also looks after bancassurance is happy with the three bancassurance tieups with Standard Chartered Bank, Syndicate Bank and Centurion Bank and expects them to bring in around Rs150 crore this fiscal.
APPENDIX – III

MARKETING OF INSURANCE SERVICES IN SELECT INSURANCE COMPANIES: A STUDY OF KADAPA CORPORATION, ANDHRA PRADESH

SCHEDULE FOR THE INSURANCE OFFICIALS

1. Name of the Insurance Company : 
2. Year of Establishment : 
3. Address of the Insurance Company : 
4. No. of branches held in Kadapa Corporation : 
5. What types of Insurance services are offered by the Insurance Company? (put ✓ mark)
   a. Mutual Funds ( )
   b. Life Insurance ( )
   c. General Insurance ( )
   d. Pension Policies ( )
   e. Child Schemes ( )
   f. Educational Schemes ( )
   g. Housing Finance ( )
   h. Internet Transactions( )
   i. Unit linked Policies ( )
   j. Health Insurance ( )
6. What types of marketing strategies are adopted by the Insurance Company? (put ✓ mark)
   a. Product related strategies ( )
   b. Place related ( )
   c. Promotion related ( )
   d. Price related ( )
   e. People related ( )
   f. Physical evidence ( )
   g. Processes related ( )
   a. Life-Insurance based activities ( )
   b. General-Insurance based activities ( )
   c. Technology based activities ( )
8. What are the Place related strategies adopted by the Insurance Company? Give Percentage.
   a. Consideration while choosing a location ( )
   b. Parking place ( )
   c. Sitting facility ( )
9. What type of Price related strategies are followed by the Insurance Company? 
   
   Give Percentage.

   a. Strategic price ( )
   b. Cost based price ( )
   c. Market based price ( )
   d. Target based price ( )

10. What are the Promotion related strategies followed by the Insurance Company? 
    Give Percentage.

   a. Marketing division ( )
   b. Advertisement media ( )
   c. Social activities ( )
   d. Branding ( )

11. What are the People related strategies followed by the Insurance Company? 
    Give Percentage.

   a. Marketing division ( )
   b. Training programmes pertain to
      (i) Interpersonal skills ( )
      (ii) Academic refresher course ( )
      (iii) Awareness regarding job activities ( )
      (iv) Moral and ethical values ( )
      (v) Staff customer relationship building ( )

12. What type of Physical evidence related strategies are followed by the Insurance Company? 
    Give Percentage.

   a. Branch well located ( )
   b. Pleasant appearance ( )
   c. Systematic Branch Layout ( )

13. What are the Processes / Procedures related strategies of the Insurance Company? 
    Give Percentage.

   a. Marketing division ( )
   b. Kind of information required from marketing research for:
      (i) General market data ( )
      (ii) Identifying customer groups ( )
      (iii) Understanding customer requirements ( )
   c. State of Computerisation ( )
   d. Officer / Employee Call Programmes ( )
   e. Insurer-Insured meets ( )
   f. Focus of customer needs ( )
   g. Customer complaints pertain to behaviour of office staff and delay in service rendered ( )
   h. Company brochures ( )
   i. Have employees work over time ( )
14. What type of Insurance Policies are available in your Insurance Company? (put ✓ mark)

a. Life Insurance
b. General Insurance
c. Joint-life Policies
d. Endowment Policies
e. Whole life Policies
f. Monet back Polices

15. How many Insurance products are issued by the Insurance Company? (Give List)

16. How much amount was collected through Insurance products from 2006-2008 in Kadapa Corporation? (in Rs.)

a. 2005-06
b. 2006-07
c. 2007-08

17. What are different types of Polices extended by the Insurance Company? Please provide the category wise Polices.

16. How much amount was Collected by the Insurance Company through Polices from 2006-2008 in Kadapa Corporation? (in Rs.)

a. 2005-06
b. 2006-07
c. 2007-08

17. What type of Housing finance loans are available in the Insurance Company?

18. How much amount was disbursed by the Insurance Company through Housing loans from 2006- 2009 in Kadapa Corporation? (in Rs.)

a. 2005-06
b. 2006-07
c. 2007-08
19. What are the facilities provided by the Insurance Company to improve the marketing of insurance services?

20. How much you are satisfied with the Company? Give Percentage.
APPENDIX - IV

SCHEDULE FOR THE INSURANCE CUSTOMERS

1. Name of the Customer : 
2. Address of the Customer : 
3. Age (put / mark)  
   a. Less than 25 years ( )  
   b. 25-35 years ( )  
   c. 35-45 years ( )  
   d. Above 45 years ( )  
4. Education (put / mark)  
   a. Graduate ( )  
   b. Post-graduate ( )  
   c. Others, specify ( )  
5. Occupation (put / mark)  
   a. Self-employed ( )  
   b. Salaried ( )  
   c. Others, specify ( )  
6. Annual Income (put / mark)  
   a. Less than 50,000 ( )  
   b. Rs. 50,000 to 1,00,000 ( )  
   c. Rs. 1,00,000 to 2,00,000 ( )  
   d. Rs. 2,00,000 to 5,00,000 ( )  
   e. Above 5,00,000 ( )  
7. Do you have taken any Policy in the following? (put / mark)  
   a. Life-Insurance Policy ( )  
   b. General-Insurance Policy ( )  
   c. Pension Policy ( )  
   d. Children Schemes ( )  
   e. Health Insurance ( )  
8. What are the factors influenced by the customer for choosing a Insurance Company?  
   (Give any 5 ranks)  
   a) Convenient location ( )  
   b) Efficient and speedy service ( )  
   c) Friends/relatives recommendations ( )  
   d) Acquaintance with the Office Staff ( )  
   e) Longer working hours ( )  
   f) Reputed Insurance Company ( )  
   g) Simple Policy procedures ( )  
   h) Customers valued here ( )  
   i) Offers innovative services ( )
9. What are sources of awareness of the customers regarding the Insurance services provided by the Company? (Give any 5 ranks)
   a. Newspapers
   b. Audio/ audio-Visual media
   c. Hoardings
   d. Family/ relatives/ Friends
   e. Company brochures/ publications
   f. Office staff

10. What are the awareness level of the customers regarding general Insurance services? Give (H/ M/ L)
    a. Life-Insurance
    b. Pension
    c. Schemes for Children
    d. Schemes for women
    e. Schemes for retired & old

11. What are the satisfaction level of the customers regarding Insurance company’s personal services? Give (H/ M/ L)
    a. Service Charges
    b. Intervals of Premiums
    c. Company’s Innovativeness in introducing New Services
    d. Company’s Publications regarding performance
    e. Company’s Advertising regarding Services

12. What are the satisfaction level of the customers regarding office atmosphere?
    Give (H/ M/ L)
    a. Décor of the Office
    b. Computerisation of the office
    c. Parking place
    d. Atmosphere in the Office
    e. Location of the Office
    f. layout of the Office
    g. Sitting facility in the Office

13. What are the satisfaction level of customers regarding the Company’s derivatives?
    Give (H/ M/ L)
    a. Swaps
    b. Options
    c. Futures
    d. Forwards

14. What are the requirements provided by the Insurance Company for their customers? (Give any 5 ranks)
    a. Safety in dealings
    b. Reliability
c. Good response 

d. To avail advices 

e. Immediate response at times of need

15. What are the expectations of Insurance customers? (put a mark)

a. Efficient Insurance Operations 

b. Personalised Services Offered 

c. Courteous and duty conscious staff 

d. Impressive Office Decors 

e. Full Computerisation 

f. Introduction of Innovative Services 

16. What are the satisfaction level of the customers regarding customer relations with the Company? Give (H/ M/ L)

a. Company-customer meets 

b. attitude of the staff towards the customer

17. What are the satisfaction level of the customers regarding employee's performance of the Company? ? Give (H/ M/ L)

a. Knowledge of the Company's employees regarding the Insurance services 

b. Efficiency of the staff 

c. Availability of staff at respective counters

18. Please offer your specific suggestions to serve you in a better way by the Insurance Company.