BOOKS


ARTICLES REFERRED IN JOURNALS


**WEBSITES**

1. www.sbilife.co.in
2. www.iciciprulife.com
3. www.licindia.in
4. www.irda.gov.in
5. www.irdaindia.org
6. www.insuranceinstituteofindia.com
QUESTIONNAIRE – FOR AGENTS

A STUDY ON MARKETING OF LIFE INSURANCE PRODUCTS AND SATISFACTION OF POLICYHOLDERS OF SELECT LIFE INSURANCE COMPANIES IN SALEM DISTRICT

PERSONAL DATA

1. Name of the agent:

2. Gender
   a. Male ☐  b. Female ☐

3. Age _____ in years

4. Educational qualification
   a. Higher Secondary ☐  b. Graduate ☐  c. Post Graduate ☐

5. Marital Status
   a. Married ☐  b. Unmarried ☐

6. Number of members in the family
   a. Two ☐  b. Three ☐  c. Four ☐  d. Five and above ☐

7. Number of earning members in the family
   a. One ☐  b. Two ☐  c. More than two ☐

8. How long you are serving as an agent in the insurance company?
   a. less than 5 years ☐  b. 5-10 years ☐
   c. 10-15 years ☐  d. Above 15 years ☐

9. Annual income of the agent
   a. Below Rs.2,00,000 ☐  b. Rs. 2,00,001-Rs.2,50,000 ☐
   c. Rs. 2,50,001-Rs.3,00,000 ☐  d. Above Rs.3,00,000 ☐

10. How did you become agent of Life Insurance Company? Please rank the order of causes. (1-4)
    a. Through company advertisement [ ]
    b. Recommended by friends [ ]
    c. Out of own interest [ ]
    d. Through Development Officer [ ]
MARKETING DATA

11. Which group of people did you approach more?
   d. Private employees □  e. Self employed □

12. How do you approach the customers?
   a. In person □  b. Through Telephone/Mobile □
   c. Through Friends and relatives □

13. How many times will you approach a prospective customer?
   a. Once □  b. Twice □  c. Thrice □  d. More than Thrice □

14. How are you marketing the life insurance products?
   a. By contacting the old clients □
   b. By visiting the Govt. offices and Companies □
   c. Approaching friends and relatives of old clients □

15. What special offers do you give to the customers when the policy is taken through you?
   a. Gifts □  b. Calendar / Diary □  c. Premium for two or three months □

16. Do you elaborate the pros and cons of policies?
   a. Always □  b. occasionally □  c. Never □

17. Which among the following promotional media is more effective to canvas the prospects? Rank them. (1-4)
   a. Through advertisement [ ]
   b. Special shows [ ]
   C. Explanation through agent [ ]
   d. Explanation by having stalls during trade fairs [ ]

18. To canvas the customers through advertisement, rank the media which influence the customers? (1-6)
   a. Magazines [ ]
   b. Posters & Banners [ ]
   c. Notice & pamphlets [ ]
   d. Television [ ]
   e. Internet [ ]
   f. Dailies [ ]
19. What are the problems you face while marketing the products? (Rank 1-4)
   a. Inability to reach the customer
   b. Lack of awareness about the products among prospects/policyholders
   c. Unwillingness of the prospects/policyholders to take up the policy
   d. Time constraint

20. What are the measures taken by you to overcome the problems?
   a. Employ required staff
   b. Employing family members in business
   c. Computerizing the work
   d. Convincing the policyholders

21. Do you state the following to the client in the initial stage?

<table>
<thead>
<tr>
<th>Policy details</th>
<th>Always</th>
<th>Occasionally</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Coverage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium payment</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Penal provisions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maturity details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan facility</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Tax benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

22. Do you know the various types of insurance policies?
   a. Very well known
   b. Known
   c. No opinion

23. Who has provided you with the information relating to the pros and cons of each and every type of policy?
   a. Development Officer
   b. Branch Manager
   c. Other agents

24. Do you tell about the bonus added every year to your clients?
   a. Always
   b. Occasionally
   c. Never

25. Do you intimate your client about the payment of premium?
   a. Yes
   b. No
26. Do you collect and pay the premium for your client?
   a. Always □  b. Occasionally □  c. Never □

27. Do you intimate about the revival campaigns of the insurance company?
   a. Always □  b. Occasionally □  c. Never □

28. Have you assisted your clients for getting loans by using the policy?
   a. Yes □  b. No □

29. If yes, how many times have you assisted?
   a. Once □  b. Twice □  c. Thrice □  d. More than thrice □

**OPINION OF THE AGENTS**

30. In your opinion how do you rate the effectiveness of publicity?
    (M-Medium, H-High, V.H – Very High)

<table>
<thead>
<tr>
<th></th>
<th>M</th>
<th>H</th>
<th>V.H</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highlighting unique features of new products</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highlighting premium rates</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highlighting bonus</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highlighting benefits of new products</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

31. Give your opinion about the following:
    (D.S – Dissatisfied, N-Neutral, S - Satisfied, H.S - Highly satisfied)

<table>
<thead>
<tr>
<th></th>
<th>D.S</th>
<th>N</th>
<th>S</th>
<th>H.S</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commission</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Incentives</td>
<td></td>
<td></td>
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<tr>
<td>Bonus</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Loan facility</td>
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</tr>
</tbody>
</table>

32. How frequently do you report to your higher officials?
   a. Every day □  b. Twice in a week □
   c. Once in a week □  d. Once in a month □

33. What is the medium of reporting?
   a. Telephone/Mobile □  b. Personal visits □
   c. E – Mail □
34. On what factors do you think that insurance companies should concentrate more while formulating next new policy?
   a. Reducing the premium rates
   b. Increased return through equity linked policies
   c. Term of policies should be reduced
   d. Minimum sum assured should be decreased.

35. Will you recommend the same company to others for taking the policy?
   a. Always □      b. Occasionally □ Never □

36. If you are given a chance, will you switch over to other company?
   a. Always □      b. Occasionally □ Never □

37. If you have the intention of switching over to other companies, reason for such switch over:
   (SDA-Strongly disagree, DA- Disagree, N-Neutral, A-Agree, SA-Strongly agree)

<table>
<thead>
<tr>
<th>Reasons</th>
<th>SDA</th>
<th>DA</th>
<th>N</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher Commission</td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Scope for development</td>
<td></td>
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<tr>
<td>More number of clients</td>
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<tr>
<td>Various types of policies</td>
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<td></td>
<td></td>
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<tr>
<td>More Advertisement</td>
<td></td>
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</tbody>
</table>

38. Suggestions, if any: .........

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QUESTIONNAIRE (FOR POLICYHOLDERS)

A STUDY ON MARKETING OF LIFE INSURANCE PRODUCTS AND SATISFACTION OF POLICYHOLDERS OF SELECT LIFE INSURANCE COMPANIES IN SALEM DISTRICT

I. PERSONAL DATA

1. Name :

2. Gender
   a) Male   □   b) Female  □

3. Marital Status
   a) Single □   b) Married □

4. Age ______ (in years)

5. Education
   a) Illiterate □   b) School level □
   c) College level □   d) Professional □

6. Occupation
   a) Govt. employee □   b) Private employee □
   c) Business □   d) Others □

7. Household composition
   a) Two □   b) Three □   c) Four □   c) Above four □

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

9. Family Income per annum
   a) Below Rs. 2,00,000 □   b) Rs. 2,00,001 - Rs. 4,00,000 □
   c) Rs. 4,00,001 - Rs. 6,00,000 □   d) Above Rs. 6,00,000 □

10. Savings per annum
    a) Below Rs.50,000 □   b) Rs.50,001-Rs.75,000 □
    c) Rs.75,001-Rs.1,00,000 □   d) Above Rs.1,00,000 □
II. AWARENESS LEVEL

11. From which source you are aware of the insurance companies?
   a) News papers ☐  b) Television ☐  c) Agents ☐
   d) Development Officers ☐  e) Friends ☐

12. State your level of awareness about life insurance companies.
   a) Very low ☐  b) low ☐  c) medium ☐  d) high ☐  e) very high ☐

13. How long you have been aware of life insurance policies?
   a) Below 5 years ☐  b) 5 - 10 years ☐
   c) 10 - 15 years ☐  d) Above 15 years ☐

14. What type of policies you are aware of?
   a) Endowment ☐  b) Money Back ☐  c) Children’s Plan ☐
   d) Pension Plan ☐  e) Unit Linked Plan ☐

15. Which media attracted you for advertisements of life insurance policies?

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Media</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Newspapers</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Magazines</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Posters</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Radio</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Television</td>
<td></td>
</tr>
</tbody>
</table>

III. INVESTMENT BEHAVIOUR

16. Who influenced your investment decision?
   a) Spouse ☐  b) Parents ☐
   c) Relatives ☐  d) Friends ☐

17. When did you take your first insurance policy?
   a) Below 5 years ☐  b) 5 - 10 years ☐
   c) 10 - 15 years ☐  d) Above 15 years ☐
18. What type of policy you had taken?
   a) Endowment  
   b) Money back plan  
   c) Children’s plan  
   d) Pension plan  
   e) Unit linked plan  
19. Mention your mode of premium payment.
   a) Monthly  
   b) Quarterly  
   c) Half yearly  
   d) Yearly  
20. Mention the method of payment of premium.
   a) In person  
   b) Agent  
   c) Bank  
   d) Electronic Clearing Service (ECS)  
   e) Internet Payment  
   f) Salary saving scheme (SSS)  
21. State the sum assured by you.
   a) Below Rs. 1,00,000  
   b) Rs. 1,00,001 - Rs. 3,00,000  
   c) Rs. 3,00,001 - Rs. 5,00,000  
   d) Above Rs. 5,00,000  
22. State the amount of premium paid per annum
   a) Below Rs. 10,000  
   b) Rs. 10,001 - Rs. 15,000  
   c) Rs. 15,001 - Rs. 20,000  
   d) Above Rs. 20,000  
23. State the reasons for taking the policy
   (SDA-Strongly Disagree, DA-Disagree, N-Neutral, A-Agree, SA-Strongly Agree)

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Reasons</th>
<th>SDA</th>
<th>DA</th>
<th>N</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Savings</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2.</td>
<td>Wide risk coverage</td>
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<tr>
<td>3.</td>
<td>Reasonable premium</td>
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<tr>
<td>4.</td>
<td>Quick settlement of previous claims</td>
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<tr>
<td>5.</td>
<td>Image and popularity of the policy</td>
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</tr>
<tr>
<td>6.</td>
<td>Tax shelter</td>
<td></td>
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<td></td>
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<tr>
<td>7.</td>
<td>Known agent / Officials</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
24. What are the influencing factors of a company you consider before taking policies?

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Factors</th>
<th>Always</th>
<th>Occasionally</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Reputation of the company</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Number of branches</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Location</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Assistance by agents</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Quality of life insurance product</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Simple procedures &amp; formalities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Quality of service</td>
<td></td>
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</tr>
</tbody>
</table>

25. State the reasons for not investing more amount in life insurance policies.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Reasons</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Higher amount of premium</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Not aware of existing policies</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Not profitable</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Return after a long period</td>
<td></td>
</tr>
</tbody>
</table>

IV. RENEWAL, LAPSATION AND REVIVAL

26. Do you renew the policies in force regularly by paying the premium?

a) Yes ☐  b) No ☐

27. If no, what are the reasons for non-renewal of the policies?

a) Financial problem ☐

b) No intimation about the renewal date ☐

c) Dissatisfaction on the services rendered ☐

28. Has your policy lapsed at any time?

a) Yes ☐  b) No ☐

29. If yes, for how many years you had paid premium?

a) Below 1 year ☐  b) 1 - 2 years ☐  c) 2 - 3 years ☐

d) Above 3 years ☐
30. Are you interested in reviving the lapsed policy?
   a) Yes ☐  b) No ☐

31. If you had revived your policy, how did you revive the lapsed policy?
   a) Penalty Interest ☐  b) Medical Checkup ☐

V. CLAIMS

32. Have you lodged any claims so far?
   a) Yes ☐  b) No ☐

33. If yes, how many claims have you lodged so far?
   a) One ☐  b) Two ☐  c) Three ☐  d) More than Three ☐

34. State the purpose of the claim.
   a) Maturity ☐  b) Death ☐  c) Survival benefit ☐
   d) Surrender ☐

35. Is there any delay in settlement?
   a) Yes ☐  b) No ☐

36. If yes, specify the reasons for delay in settlement.
   a) Indifferent response ☐  b) Procedural delay ☐
   c) Want of certificates from authorities ☐
   d) Lack of assistance by employees ☐

VI. SATISFACTION ABOUT SERVICES

37. Does the agent give full details about the various policies?
   a) Yes ☐  b) No ☐

38. Rank the problems faced by you while utilizing the services of the agents of the life insurance company.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Reasons</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Lack of knowledge of agents dealing with the particular policy</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Agents do not contact after the issue of the policy</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Too much dependence on superior in clarifying doubts</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Over selling, Pressurized selling</td>
<td></td>
</tr>
</tbody>
</table>
39. Do you require any change in the services provided by the company?
   a) Yes ☐  b) No ☐

40. If yes, what type of change you expect
   a) Reminder for survival benefits ☐  b) Reminder for renewal ☐
   c) Intimation for bonus ☐  d) Reminder for claims ☐

41. State your attitude towards Life Insurance Company.
   (SDA-Strongly Disagree, DA-Disagree, N-Neutral, A-Agree SA-Strongly
   Agree)

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Information about the company</th>
<th>SDA</th>
<th>DA</th>
<th>N</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Premium charged is reasonable</td>
<td></td>
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<td></td>
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<tr>
<td>2.</td>
<td>Time taken for issuing policy document is reasonable</td>
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<tr>
<td>3.</td>
<td>Remittance of premium takes little time in the branch</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>4.</td>
<td>Advertisement is appealing</td>
<td></td>
<td></td>
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<tr>
<td>5.</td>
<td>Customer service is effective</td>
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<tr>
<td>6.</td>
<td>After sales service is attractive</td>
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<tr>
<td>7.</td>
<td>Revival of the policy is easy</td>
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<tr>
<td>8.</td>
<td>Policy assignment is easy</td>
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<tr>
<td>9.</td>
<td>Complaint handling/grievance redressal is prompt</td>
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<tr>
<td>10.</td>
<td>Claim settlement is prompt</td>
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</tbody>
</table>

42. State your overall level of satisfaction regarding the services
   a) Highly Satisfied ☐  b) Satisfied ☐  c) Neutral ☐
   d) Dissatisfied ☐  e) Highly Dissatisfied ☐
### A. Expected Level

(SDA-Strongly Disagree, DA-Disagree, N-Neutral, A-Agree, SA-Strongly Agree)

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Item Code</th>
<th>Item</th>
<th>Expected Level</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>R₁</td>
<td>Providing Services at the right time</td>
<td></td>
</tr>
<tr>
<td></td>
<td>R₂</td>
<td>Error free and speedy documentation of the policies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>R₃</td>
<td>Guiding the policyholders as regards the policy status and new products</td>
<td></td>
</tr>
<tr>
<td></td>
<td>R₄</td>
<td>Sincere interest of the agents and employees in solving the problems of the policyholder</td>
<td></td>
</tr>
<tr>
<td>Reliability</td>
<td>A₁</td>
<td>Agents have a very good knowledge about the various policies of the company and explain features of the policy</td>
<td></td>
</tr>
<tr>
<td></td>
<td>A₂</td>
<td>Agents assist in identifying the right policy</td>
<td></td>
</tr>
<tr>
<td></td>
<td>A₃</td>
<td>Agents and employees clarify the doubts</td>
<td></td>
</tr>
<tr>
<td></td>
<td>A₄</td>
<td>Agents remind the policy holders of the due date for payment of premium and making payment of premium</td>
<td></td>
</tr>
<tr>
<td>Assurance</td>
<td>T₁</td>
<td>Neat and well dressed agents and employees</td>
<td></td>
</tr>
<tr>
<td></td>
<td>T₂</td>
<td>Use of modern technology by the life insurance company</td>
<td></td>
</tr>
<tr>
<td>Dimensions</td>
<td>Item Code</td>
<td>Item</td>
<td>Expected Level</td>
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<td>SDA</td>
</tr>
<tr>
<td>T_3</td>
<td>Clean and comfortable environment of the branch office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>T_4</td>
<td>Modern fixtures and parking facility</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E_1</td>
<td>Polite and friendly dealing of agents and employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E_2</td>
<td>Knowledgeable agents and employees to answer policyholders’ questions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E_3</td>
<td>Considering policyholders beliefs and emotions.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>E_4</td>
<td>Understanding specific needs of the policyholders</td>
<td></td>
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<tr>
<td>E_5</td>
<td>Having convenient operating hours in the branches for the policyholders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Re_1</td>
<td>Willingness to help the policy holder</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Re_2</td>
<td>Willingness to respond to policy holders’ requests</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Re_3</td>
<td>Instilling confidence in the policyholder</td>
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<tr>
<td>Re_4</td>
<td>Feeling safety and security in the interaction with the agents and employees</td>
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<tr>
<td>Re_5</td>
<td>Timely revival of lapsed policies, change of nominee, address and mode of payment</td>
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</table>
### B. Perception Level

(SDA-Strongly Disagree, DA-Disagree, N-Neutral, A-Agree, SA-Strongly Agree)

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Item Code</th>
<th>Item</th>
<th>Perception Level</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>SDA</td>
</tr>
<tr>
<td>Reliability</td>
<td>R₁</td>
<td>Providing Services at the right time</td>
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<tr>
<td></td>
<td>R₂</td>
<td>Error free and speedy documentation of the policies</td>
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<tr>
<td></td>
<td>R₃</td>
<td>Guiding the policyholders as regards the policy status and new products</td>
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<tr>
<td></td>
<td>R₄</td>
<td>Sincere interest of the agents and employees in solving the problems of the policyholder</td>
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<tr>
<td>Assurance</td>
<td>A₁</td>
<td>Agents have a very good knowledge about the various policies of the company and explain features of the policy</td>
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<tr>
<td></td>
<td>A₂</td>
<td>Agents assist in identifying the right policy</td>
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<tr>
<td></td>
<td>A₃</td>
<td>Agents and employees clarify the doubts</td>
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<tr>
<td></td>
<td>A₄</td>
<td>Agents remind the policy holders of the due date for payment of premium and making payment of premium</td>
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<tr>
<td>Tangibles</td>
<td>T₁</td>
<td>Neat and well dressed agents and employees</td>
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<tr>
<td></td>
<td>T₂</td>
<td>Use of modern technology by the life insurance company</td>
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<tr>
<td></td>
<td>T₃</td>
<td>Clean and comfortable environment of the branch office</td>
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<td></td>
<td>T₄</td>
<td>Modern fixtures and parking facility</td>
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<tr>
<td>Empathy</td>
<td>E₁</td>
<td>Polite and friendly dealing of agents and employees</td>
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<tr>
<td>Dimensions</td>
<td>Item Code</td>
<td>Item</td>
<td>Perception Level</td>
</tr>
<tr>
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<td>------------------------------------------------------------------------------------------------</td>
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<tr>
<td></td>
<td>E₂</td>
<td>Knowledgeable agents and employees to answer policy holders’ questions</td>
<td>SDA  DA  N   A  SA</td>
</tr>
<tr>
<td></td>
<td>E₃</td>
<td>Considering policyholders beliefs and emotions.</td>
<td></td>
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<td></td>
<td>E₄</td>
<td>Understanding specific needs of the policyholders</td>
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<tr>
<td></td>
<td>E₅</td>
<td>Having convenient operating hours in the branches for the policyholders</td>
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<tr>
<td>Responsiveness</td>
<td>Re₁</td>
<td>Willingness to help the policy holder</td>
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<td></td>
<td>Re₂</td>
<td>Willingness to respond to policy holders’ requests</td>
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<tr>
<td></td>
<td>Re₃</td>
<td>Instilling confidence in the policyholder</td>
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<tr>
<td></td>
<td>Re₄</td>
<td>Feeling safety and security in the interaction with the agents and employees</td>
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<tr>
<td></td>
<td>Re₅</td>
<td>Timely revival of lapsed policies, change of nominee, address and mode of payment</td>
<td></td>
</tr>
</tbody>
</table>

44. Give your suggestions (if any) ______________________
PRODUCT PORTFOLIO DURING THE YEAR 2013 FOR SBI LIFE, ICICI PRUDENTIAL LIFE AND LIC OF INDIA

SBI LIFE – PRODUCT PORTFOLIO

Unit Linked Plans

- SBI Life – Smart Wealth Builder
- SBI Life – Smart Wealth Assure
- SBI Life – Saral Maha Anand
- SBI Life – Smart Scholar
- SBI Life – Smart Elite
- SBI Life – Smart Power Insurance

Child Plans

- SBI Life – Smart Scholar

Pension Plans

- SBI Life – Saral Pension
- SBI Life – Retire Smart
- SBI Life – Annuity Plus

Savings Plans (Endowment and Money Back)

- SBI Life – Smart Money Back Gold
- SBI Life – Shubh Nivesh
- SBI Life – Saral Swadhan+
- SBI Life – Flexi Smart Plus
ICICI PRUDENTIAL LIFE INSURANCE – PRODUCT PORTFOLIO

ICICI Prudential Term Plans
- ICICI Pru iCare
- ICICI Pru Pure Protect
- ICICI Pru Life Guard
- ICICI Pru Home Assure

ICICI Prudential ULIP Plans
- ICICI Pru Life State Wealth II
- ICICI Pru Life Time Premier
- ICICI Pru Pinnacle Super
- ICICI Pru Elite Life
- ICICI Pru Elite Wealth

ICICI Prudential Pension Plan
- ICICI Prudential Immediate Annuity

ICICI Prudential Child Plans
- ICICI Pru Smart Kid – Regular Premium
- ICICI Pru SmartKid Premier

ICICI Prudential Traditional Plans
- ICICI Pru Future Secure
- ICICI Pru Whole Life
- ICICI Pru Save n Protect
- ICICI Pru Cash Back
LIC OF INDIA – PRODUCT PORTFOLIO

Endowment Plans
- Endowment with Profits
- Children’s Deferred Assurance
- Ltd Payment with Profits
- Children’s Deferred Assurance
- Jeevan Mitra Double Cover
- Jeevan Swathi
- Marriage Endowment with Profits
- New Janaraksha
- Jeevan Chhaya
- Jeevan Mitra Triple Cover
- Jeevan Shree – 1
- Jeevan Pramukh
- Jeevan Anurag
- Jeevan Amrit

Money Back Plans
- Money Back (20 Years)
- New Money Back (20 Years)
- Jeevan Surabhi (15 Years)
- Jeevan Surabhi (20 Years)
- Jeevan Surabhi (25 Years)
- Bima Bachat (9, 12 & 15 Years)
- New Bima Gold (12, 16 & 20 Years)
- Jeevan Bharati – 1 (15 & 20 Years)
Children’s Plans

- Jeevan Kishore
- Komal Jeevan
- Child Carreer Plan
- Child Future Plan

Investment + Risk Plan

- Jeevan Saral
- Bima Nivesh 2005
- Profit Plus
- Money Plus – 1
- Child Fortune Plus
- Health Protection Plus
- Jeevan Saathi Plus
- Endowment Plus

Pension Plans

- New Jeevan Suraksha – 1
- New Jeevan Dhara – 1
- Jeevan Nidhi
- Jeevan Akshay – VI
- Pension Plus – 1