Appendices
Dear Respondent,

I am Bijal N. Mehta, research scholar, working in AES Post Graduate Institute of Business Management – Ahmedabad. As part of my dissertation in the Doctoral Programme in Management from Sardar Patel University, I seek your kind help. For the purpose of my research I am conducting a study on Bancassurance as a distribution channel for marketing of insurance products. I would appreciate your kind efforts to fill in the following questionnaire for this research. I assure you that the information provided by you would be kept confidential and would be used purely for academic purposes.

1. What are the types of products / services that your company is involved in (pls. Tick ✓)
   - General Insurance
   - Life Assurance
   - Re-insurance
   - Any other (pl. specify) ______________________

2. Which products / services are you responsible for? (pls. Tick ✓)
   - General Insurance
   - Life Assurance
   - Re-insurance
   - Any other (pl. specify) ______________________

3. Is insurance marketing a part of your portfolio? (pls. Tick ✓)
   - Yes
   - No

4. Are you involved with Bancassurance?
   - Yes
   - No

5. Approx. how many banks does your insurance company have tie-ups with for marketing of life assurance products?
   - less than 10
   - 11 to 25
   - 26 to 40
   - 41 to 55
   - 56 to 70
   - 71 to 90
   - 91 to 105
   - 106 to 120
   - More than 120

Appendices I
Survey instrument for Life Assurance Companies
Questionnaire
6. Please rate the below criteria on a scale of 1 to 5 for consideration of a bank for partnership (1 being the most important and 5 being the least important)

<table>
<thead>
<tr>
<th>Criteria</th>
<th>1</th>
<th>2</th>
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<th>5</th>
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<tbody>
<tr>
<td>Commission requirement on products</td>
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<td>Brand synergy with the company</td>
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<td>Needs and requirements of bank customers</td>
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<td>Reputation of the bank in the market</td>
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<tr>
<td>Reach of the bank across the country (# of branches)</td>
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<td>Any other (Pls. specify)</td>
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</tbody>
</table>

7. Pls. mention the top five Bancassurance partnerships that your company has. (pls. specify the name and year since the tie-up)

1. 
2. 
3. 
4. 
5. 

8. Which are the policies sold by the banks for your company? (pls. specify)

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 
9. 
10. 

9. From question No.8, please rank the most preferred policy by your Bancassurance partners to the least preferred policy. (1 being most preferred and 5 being the least preferred)

<table>
<thead>
<tr>
<th>Preference Level</th>
<th>Policy Name</th>
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</thead>
<tbody>
<tr>
<td>1. Most preferred</td>
<td></td>
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<td>2.</td>
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<tr>
<td>3.</td>
<td></td>
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<tr>
<td>4.</td>
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<tr>
<td>5. Least Preferred</td>
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</tbody>
</table>

10. Which bank(s) are you involved with for selling of your life assurance products? (pls. specify)

1. 
2. 
3. 

ii
11. Which life assurance policies does the particular bank that you are involved with sell? (pls. specify)

1. 
2. 
3. 
4. 
5. 

12. What according to you are the strengths of this tie up between your life assurance company and the bank? (pls. tick all that apply)

1. Common culture
2. common ways of work
3. mutual interest
4. wider reach due to the tie-up
5. similar codes of conduct
6. improved reputation of both brands in the market after the tie-up
7. others (pls. specify)
8. others (pls. specify)

13. what are the reasons behind choosing the particular bank for the tie-up. ? (pls. tick all that apply)

1. Brand name of the bank
2. common customer base
3. mutual interests of both the companies
4. wide market coverage of the bank
5. increased reputation due to the tie-up with the bank
6. Mutual contacts in higher authorities
7. Others (pls. specify)
8. Others (pls. specify)

14. Following statements concern the relationship dimension between your life assurance company and the bank(s). Please indicate on a 7-point scale for each statement to what extent you agree or disagree in relation to your particular bank and insurance company tie-up, where the scale is:

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
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<th>7</th>
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<tbody>
<tr>
<td>Totally disagree</td>
<td>Slightly Disagree</td>
<td>Disagree</td>
<td>Neutral</td>
<td>Slightly Agree</td>
<td>Agree</td>
<td>Totally agree</td>
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</table>

Both organizations share a similar culture of work

1 2 3 4 5 6 7
Both organizations share common style of work
Both organizations have common place of origin
Both organizations have similar codes of conduct
There is an internal exchange of staff members for performance enhancement
Open communication between the two firms at all levels
There is a clear demarcation of roles and responsibilities
Commitments are met as promised
Work is completed on time
Both firms work jointly to improve on the services delivered to customers
Our partnership is our strength

15. Does your insurance company extend support to the partner banks in order to market/sell/service your policies?
□ Yes □ No

If yes, what kind of support is extended? (Pls. tick all that apply)
□ Manpower allocation for sales □ Project teams for deciding targets
□ Making internal employee motivation schemes
□ Developing specific products for the bank customers
□ Facilities for faster processing of proposals and their underwriting
□ Others (pls. specify)

16. What is your opinion on the service provided by the bank to your company for pre-sale as well as post-sale service to customers?

• Pre-sale support

• Post-sale support

17. In the current scenario, which bank would you recommend to add to the company portfolio for tie-up? (Pls. specify the name of the bank and reason)
18. If given a choice would you like to change the relationship with any of the banks from the current set up?

□ Yes   □ No

19. What improvement areas would you suggest to better enhance the service provided to customers as a team?

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