APPENDIX

QUESTIONNAIRE
A Study on Awareness and Selection of General insurance products in Small Scale Sector

Respondent's Name: 
Designation: 

Part -I INFORMATION ABOUT THE UNIT

1. Particulars of the Unit
   a. Name of the business unit :
   b. Address of the unit :
   c. Year of commencement :
   d. Capital invested on fixed assets :
   e. No. of employees :
   f. Product (s) :
   g. Annual turnover (as on 2008) :
   h. Major sources of finance (Loans) :

2. Form of Organization: Tick (✓) the relevant item
   a. Proprietorship (✓)
   b. Partnership ( )
   c. Co operatives ( )
   d. Private limited company ( )
   e. Public limited company ( )

3. According to you, among the list gave, which is the single most important problem?
   a. Fire ( )
   b. Breakdown of equipment ( )
   c. Accidents ( )
   d. Fidelity guarantee ( )
   e. Burglary ( )
   f. Windstorm ( )
   g. Volcanic eruptions ( )
   h. Freezing ( )
   i. Any other------- ( )
4. Was there any unexpected loss during the last five years?

   a. Yes   ( )
   b. No     ( )

If Yes specify the reasons ........................................

Part II INFORMATION ABOUT INSURANCE AWARENESS AND
SELECTION

1. Are you aware of general insurance companies?

   a. Yes   ( )
   b. No     ( )

2. If Yes, List out the General insurance companies.

   Public Sector:
   a. .
   b. .
   c. .
   d. .
   e. .

   Private Sector:
   a. .
   b. .
   c. .
   d. .
   e. .

3. How did you come to know about the General insurance companies?
   Tick as many sources.

   a. TV          ( )
   b. Radio       ( )
   c. Internet    ( )
   d. News papers ( )
   e. Magazines   ( )
   f. Brochures   ( )
   g. Agents      ( )
   h. Financial institutions ( )
   i. Employees of Insurance company ( )
   j. Any other, specify--------------

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4. How did you come to know about the General insurance Products? 
   Tick as many sources.

a. TV 

b. Radio 

c. Internet 

d. News papers 

e. Magazines 

f. Brochures 

g. Agents 

h. Financial institutions 

i. Employees of the insurance company 

5. Which insurance sector do you prefer? 

a. Public Sector 

b. Private Sector 

Specify the reasons for your preference ----------------.

c. Indifferent 

6. Have you insured your firm? 

a. Yes 

b. No 

7. If Yes, on which of the options given below did you take the general insurance? 

a. Plant and Machineries 

b. Stock 

c. Employees 

d. All the above 

e. Any other 

8. Which General insurance product(s) did you purchase? 

a. Health insurance 

b. Fire insurance 

c. Marine insurance 

d. Burglary insurance 

e. Workmen compensation 

f. Miscellaneous insurance products 

g. Any other
9. Which General insurance company’s product/s did you purchase?
   a. National Assurance company  
   b. Oriental insurance company  
   c. New India insurance company  
   d. United India insurance company  
   e. General insurance company  
   f. Any Private insurance company *

* Specify the name of insurance company ------------

10. How for you are aware of the insurance product that you have purchased?
   a. Fully aware  
   b. Some what aware  
   c. Not at all aware of

11. What is the name of the General insurance policy that you purchased?

12. What do you think is the most useful insurance product for your firm from the following?
   a. Health insurance products  
   b. Fire insurance products  
   c. Marine insurance products  
   d. Burglary insurance  
   e. Workmen compensation  
   f. Miscellaneous insurance products  
   g. Any other

13. Rank the following factors based on your importance that you gave to take insurance purchase decision?

<table>
<thead>
<tr>
<th>Factors</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Financial Security to the unit        ( )</td>
<td></td>
</tr>
<tr>
<td>b. Protect Employees  ( )</td>
<td></td>
</tr>
<tr>
<td>c. Utilize Government subsidiaries  ( )</td>
<td></td>
</tr>
<tr>
<td>d. Prerequisite to get a loan ( )</td>
<td></td>
</tr>
</tbody>
</table>

14. How important the following factors in influencing your selection of insurance product?
Scale - 5. Very important 4. Important 3. Indifferent 2. Not important
1. Not at all important.

<table>
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</thead>
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<tr>
<td>a.</td>
<td>Premium</td>
<td>5</td>
</tr>
<tr>
<td>b.</td>
<td>Coverage of Risk</td>
<td>5</td>
</tr>
<tr>
<td>c.</td>
<td>Quality of Service</td>
<td>5</td>
</tr>
<tr>
<td>d.</td>
<td>Product flexibility</td>
<td>5</td>
</tr>
<tr>
<td>e.</td>
<td>Feasibility for processing, subscribing, Premium payment, Claiming and renewal</td>
<td>5</td>
</tr>
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</table>

15. Rank the following product factors that influenced your insurance product selection.

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<td>e. Feasibility for processing, subscribing, Premium payment, Claiming and renewal</td>
<td>( )</td>
</tr>
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</table>

16. Which of the following is the most influential non-product factor for selecting an insurance product?

a. Agents ( )

b. Company ( )

17. What are the difficulties you face while purchasing general insurance Products?

a. Lack of awareness on the insurance products ( )

b. Lack of more options (or)
   lack of tailor made policies to customers ( )

c. Lack of flexible mode of payment of premium ( )

d. Lack of multiple channels of distribution ( )

e. Other ( )

f. No difficulties ( )

18. Are you satisfied with the coverage of risk in the general insurance product that you have purchased?

a. Highly satisfied ( )

b. Some what satisfied ( )
c. Indifferent ( )
d. Some what dissatisfied ( )
e. Highly dissatisfied ( )

19. Are you satisfied with quality of service offered by the Insurance Company that you have purchased from?

a. Highly satisfied ( )
b. Some what satisfied ( )
c. Indifferent ( )
d. Some what dissatisfied ( )
e. Highly dissatisfied ( )

20. When you have a problem and when it is brought to the notice of the company, how satisfied are you, with the problem solution?

a. Highly satisfied ( )
f. Some what satisfied ( )
g. Indifferent ( )
h. Some what dissatisfied ( )
i. Highly dissatisfied ( )

21. Are you satisfied with the initiatives taken by the insurance company in creating insurance awareness among the customers about the new product offerings?

a. Highly satisfied ( )
b. Some what satisfied ( )
c. Indifferent ( )
d. Some what dissatisfied ( )
e. Highly dissatisfied ( )

22. Are you satisfied with the response to your queries by the insurance company?

a. Highly satisfied ( )
b. Some what satisfied ( )
c. Indifferent ( )
d. Some what dissatisfied ( )
e. Highly dissatisfied ( )

23. Who takes care of your insurance premium payment?

a. Myself / Employee from the unit ( )
b. Agent ( )
c. Bank ( )
d. Any other, specify ----------- ( )
24. Do you want to renew the same insurance product for the next year?
   a. Yes ( )
   b. No ( )
   c. Can't say ( )

25. Do you want to continue with the same insurance company?
   a. Yes ( )
   b. No ( )
   c. Can't say ( )