QUESTIONNAIRE FOR THE POLICY HOLDERS

1. Name : 
2. Address : 
3. Age : 
4. Occupation : 
5. Monthly Income : 
6. When there are several kinds of savings why did you opt for LIC, It is for : 
   a. Risk coverage 
   b. i.T relief 
   c. To avail yourself of loan facilities. 
   d. Old age pension 
   e. Daughters marriage. 
   f. Children education 
   g. Secured savings. 
7. What are your modes of savings? 
   a. Bank Fixed deposit. 
   b. Post Office Savings 
   c. Provident fund. 
   d. Private chits 
   e. LIC Policies 
8. What type of policy or policies have you opted so far ?. 
   a. Endowment 
   b. Money back 
   c. Jeevan Dhara 
   d. Jeevan akshay 
   e. Whole life policy. 
   f. Bima kiran. 
   g. Others
9. What is the total amount of insurance coverage of the policies?
   a. Rs. 50,000- 1,00,000  b. Rs. 1,00,000- 2,00,000
   c. Rs. 2,00,000- 3,00,000  d. Rs. 3,00,000- 4,00,000
   e. Rs. 4,00,000- 5,00,000  f. Rs. 5,00,000- 6,00,000
10. Why did you prefer these types of policies? It is because.
    a. They give Maximum benefit
    b. They are preferred by all.
    c. The agent recommended it.
11. How many policies have you taken so far?
    a. One  b. Two  c. Three  d. More than three
12. Why did you select different policies? It is for:
    c. Education benefits.
13. Have you satisfied with the policies insured for your life?
    Yes / No
14. Under how many agents have you taken the policies?
    a. One  b. Two  c. Three.  d. Four
15. When does the agent meet you?
    a. At least two to three times in a year.
    b. Meets every month.
    c. Meets whenever his help is sought
    d. Whenever I fail to pay premium.
    e. Never meets at all
16. Does the agent enlighten you about the advantages and disadvantages of the new policies and about the fate of existing policies at the time of meeting?
17. What role does the agent play in fulfilling the formalities at the time of taking policies?
    a. Does everything
    b. Gives instruction and asks us to fulfil them.
18. How does your agent help you? In,
   b. Fulfilling the formalities **before taking the policy**.
   c. Payment of premium.
   d. Rendering services when the policy in force.
   e. Policy claims.   f. Any other.

19. Are you dependent upon the agent or LIC office for services?
   a. Completely on the agent.
   b. Mostly on the agent and to some extent on branch office.
   c. Equally on agent and branch office.
   d. Mostly on the branch and to some extent on agent.
   e. Completely on branch.

20. How do you pay your premium?

21. Did you have a sound knowledge of the various features of the policy premium rate at the time taking it.
   Yes/ No
   (a). If yes, mention the salient features;
   a. premium rates.  b. Bonus percentage  c. Loan facilities.
   d. Maturity value  e. Accident benefits.  f. Mode of payment

22. Do you know anything about the fate of lapsed policies penal interest for delayed payment of premium and revival facilities?
   Yes/ No
   (b). If ‘no’ Why?
   a. Not explained by the agent properly.
   b. Unable to understand it.
   c. Any other reason.

23. Has any of your policy ever lapsed because of non payment of premium?
   Yes/No
(a). If 'yes', what initiative did you take to revive it
   a. Revived the policy as and when it was brought to my knowledge by the agent,
   b. Gave it up once and forever.

24. What is your opinion about the premium rates?

25. How do you feel that the penal interest charged by the LIC for late payment of premium
   a. High   b. Moderate  c. Low

26. What is the Distance between your place and the LIC branch office
   a. Below 10 Kms
   b. 10-20 Kms
   c. 20-30 Kms
   d. 30-40 Kms
   e. 40 -50 Kms

27. Have you ever been to the LIC branch office? Yes/ No
   (a). If 'yes' how often

28. What is your opinion about the service rendered by the employees at the branch office?

29. What is your opinion about the physical facilities available in the branch?
   a. Spacious - Satisfied / Not satisfied
   b. Seating arrangements - Satisfied / Not satisfied
   c. Drinking water. - Satisfied / Not satisfied
   d. Ventilation. - Satisfied / Not satisfied
   e. Illumination. - Satisfied / Not satisfied
   f. Interior decoration. - Satisfied / Not satisfied
   g. Space for queues. - Satisfied / Not satisfied
   h. Placement of sign boards. - Satisfied / Not satisfied
30. Have you ever availed policy loans from the LIC?
   Yes / No

31. Why do you prefer policy loans? It is for
   a. Low rate of interest.  
   b. Quick realization of loan.  
   c. Convenient repayment terms.  
   d. No compulsion for immediate repayment.  
   e. No necessity for collateral security  
   f. All the above

32. Did you repay the loan properly? Yes / No
   If 'no' what are the obstacles that you came across in repayment?
   a. No stipulated time limit for repayment.  
   b. Compound rate of interest.  
   c. No reminders from the LIC  
   d. Any other reasons

33. Have you satisfied with service of LIC while sanctioning loan
   Yes/ No

34. How do you come to know about the new policies that are introduced now and then?
   a. Through advertisements.  
   b. Through friends  
   c. Through agent.  
   d. By directly contacting the officials in LIC.

35. Have you received the premium notices and bonus information regularly?
   a. Regularly  
   b. Not regularly.

36. What particular aspect satisfies you in LIC?
   a. Bonus.  
   b. Low rate of interest for loans.  
   c. Prompt after sales service.  
   d. Risk coverage.

37. What criteria did you adopt for selecting an agent?
   a. Relative  
   b. Friend.  
   c. Knowledgeable in the field.  
   d. Offering gifts.  
   e. Proper advice  
   f. Keen interest in the welfare of the policy holder  
   g. Accessibility  
   h. Good salesmanship  
   i. Use of official pressure  
   j. Prompt service  
   k. Paying some first premium instalments.
38. Do you feel the agent’s role is essential: Yes / No

39. How do the agents play a pivotal role in insurance business?
   a. by acting as a liaison officer.
   b. by giving wide publicity to policies.
   c. by educating and enlightening the policy holders about different type of policies and their benefits.
   d. by providing all types of service.

40. How do you distinguish between the performances of two agents if you have taken policies through them.
   a. Highly informative
   b. Kind attitude towards the policy holders.
   c. Prompt and sincere service
   d. Highly indifferent
   e. Inaccessibility.
   f. Attitudes towards the policy holders
   g. Concern about the welfare of the policy holders
   h. Reminding premium dues
   i. Collecting and paying premiums in LIC.

41. In what way the advertisement given by the LIC is helpful to you.

42. Whether the Agents and Development Officers Helped in Claims Settlement.

43. Have you satisfied with the services rendered by LIC?
   a. Age admission
   b. Medical examination
   c. Granting of policy loans
   d. Loan recovery procedures
   e. Settlement of claims.
   f. Grievance settlement
   g. Issue of premium demand notice
   h. Change of nomination
   i. Surrender of policy
   j. Revival of policy
   k. Change of address
   l. Transfer of policy
   m. Policy status notice
QUESTIONNAIRE FOR THE DEVELOPMENT OFFICERS

1. Name
2. Address
3. Age
4. Date of Appointment.
5. How many agents have you got under your control?
6. What criteria do you follow while selecting agents?
   a. Qualification.
   b. Contact with the society.
   c. Enterprise.
   d. Hard work.
   e. Sincerity.
   f. Any other.
7. How do the agents consult and seek your cooperation?
   a. While meeting the policy holders.
   b. While introducing new policies.
   c. While claims are made.
   d. While performing other services.
8. What role do you play while introducing a new policy?
   a. Motivate the agents.
   b. Canvass the policyholders along with agents.
   c. Guide the agents.
   d. Enlightening the policy holders in an area by conducting special programmes.
9. Do you find it easy to introduce a new policy?
   Yes / No.
10. Do you find it difficult to achieve the target?
    Yes / No.
11. If Yes, specify.
    a. Lack of commercial viability of the area.
    b. Inefficiency of the agents.
    c. Poor response of policy holders owing to illiteracy and low income.
    d. Lack quality of the policies.
12. Are you satisfied with the monetary benefits given by the LIC?
    Yes / No.
13. What are non-monetary benefits that you have availed yourself so far?
14. How the employee of the LIC treats you while approaching them for services?

15. What are your expectations from the LIC for further development?

16. How far the training has helped you to improve your business efficiency.

17. How do the policyholders treat you while approaching them?

18. What are the benefits that you expect from the LIC for your career development.
   c. Interest free vehicle loan.

19. What is your opinion about the infrastructure available to you in the LIC office?

20. Have you satisfied with the services of LIC?

21. What is your opinion about the advertisement given by the LIC?

22. Whether the location of the LIC branch office is convenient to you?
   Yes/No
23. What is your opinion about the **physical** facilities available in the branch?
   a. Spacious
   b. Seating arrangements
   c. Drinking water.
   d. Ventilation.
   e. Illumination.
   f. Interior decoration.
   g. Space for queues.
   h. Placement of sign boards.

- Satisfied / Not satisfied
- Satisfied / Not satisfied
- Satisfied / Not satisfied
- Satisfied / Not satisfied
- Satisfied / Not satisfied
- Satisfied / Not satisfied
- Satisfied / Not satisfied
- Satisfied / Not satisfied
QUESTIONNAIRE FOR THE AGENTS

1. Name.
2. Address.
3. Age.
4. Qualification.
5. Are you a member of any agents club: Yes / No
   If so, name it:
   a. Branch manager’s club   b. Divisional manager’s club
   c. Zonal manager’s club   d. Chairman’s club.
6. What were your achievements in 1995-2000 in the last five years?

<table>
<thead>
<tr>
<th>Year</th>
<th>Business done in lakhs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995-96</td>
<td></td>
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<tr>
<td>1996-97</td>
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<td>1997-98</td>
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<td>1998-99</td>
<td></td>
</tr>
<tr>
<td>1999-20</td>
<td></td>
</tr>
</tbody>
</table>

7. How many policy holders failed to continue their policies in the last five years.

<table>
<thead>
<tr>
<th>Year</th>
<th>No of policy holders.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995-96</td>
<td></td>
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<tr>
<td>1999-20</td>
<td></td>
</tr>
</tbody>
</table>

8. What were the steps taken by you to revive them?
   a. Reminders through letter.
   b. Encourage policy holder to continue.
   c. Inform the policy holder about the revival campaign conducted by the LIC now and then.

9. Is it easy to you promote a new policy when launched
   Easy / Not easy
10 What were the specific efforts taken by you to achieve the targets?
   a. Canvassing all the salaried class regularly.
   b. Convincing the policy holders about new policies or fresh policies.
   c. Frequent follow up actions by meeting the prospective policy holders without any letup.
   d. By performing prompt services to the existing policy holders.
   e. By offering incentives such as stationery, calendars, paying the initial premium.
   f. Any other.

11. Have you come across any difficulties or hurdles in achieving the target.
    Yes / No

12. If yes, specify it.

13. Whether the policy holders shown keen interest in new plans while approaching them
    Yes/No

14. What is your opinion about the current premium rates for different policies?
    a. High b. Moderate c. Low

15. What is your opinion about the penal interest levied on delayed premium payment?

16. How do the employees of the LIC treat you while approaching them?
    a. Very helpful b. Indifferent c. Very lethargic d. Rude

17. What type of field support do you get.(Advertisement.):
    a. Advertisement through media.
    b. Publicity through handbills broachers’ banners bill boards’ wall paintings
    c. Special campaigns.

18. Does a development officer play a constructive role in.
    a. Achieving a target Yes / No
    b. Introducing new policies Yes / No
c. Smooth processing of policies. Yes / No
d. Services. Yes / No

19. What is your opinion about the services rendered by the LIC to its policy holders?
   Satisfactory / Not satisfactory.

20. What is your opinion about different mode of premium payment?
   Convenient / inconvenient

21. Are you satisfied with the rate of commission received? Yes / No

22. Do you receive it in time? Yes / No

23. Are you satisfied with the benefits and facilities provided by the LIC? Yes / No

24. What type of benefits have you received so far?

25. Sometimes you have to pay the first premium on behalf of the policyholder.
   Is it evitable? Yes / No

26. Have you ever undergone any training given by the LIC?

27. If so what particular one.

28. Are you satisfied with the existing training programmes offered by LIC? Yes / No.
   If No, what are your suggestions?

29. How do the policyholders treat you while approaching them.
30. What is your opinion about the physical facilities available in the branch?
   a. Spacious - Satisfied / Not satisfied
   b. Seating arrangements - Satisfied / Not satisfied
   c. Drinking water. - Satisfied / Not satisfied
   d. Ventilation. - Satisfied / Not satisfied
   e. Illumination. - Satisfied / Not satisfied
   f. Interior decoration. - Satisfied / Not satisfied
   g. Space for queues. - Satisfied / Not satisfied
   h. Placement of sign boards. - Satisfied / Not satisfied

31. Whether the location of the LIC branch office is convenient to you
   Yes/No