

ANNEXURE

QUESTIONNAIRE

(For health insurance Policy holders of The New India Assurance Company Ltd)

Dear sir/madam

I am A.Karthika, Research scholar of Avinashilingam Institute for Home science and Higher education for Women, Coimbatore doing a project on “Service quality analysis of select health insurance companies in India – A comparative study”. I need your support and co-ordination to collect the following details. I assure you that data collected would be kept confidential and used only for academic purpose.

PERSONAL DATA

1. Name: _____
2. Age : _____ years
3. Gender: Male Female
4. Educational Qualification:
 High School Higher Secondary Degree Post Graduate others
5. Occupation :
 Employee Business Profession Retired person others
6. Marital status: Single Married
7. Nature of the family: Joint Nuclear
8. Annual Income: Rs

Awareness about the Health Insurance Companies

9. How did you know about this health insurance company?
 Advertisements Agents Development officers Friends & Relatives Others
10. Select the policies you are aware of among the following offered by your insurer
 Janata mediclaim policy Mediclaim 2007 policy
 Group mediclaim policy Family floater mediclaim policy

Existing practices & preferences of health insurance policies

11. Number of health insurance policies held in your family

12. Mention the number of policies taken in each type:

- Janata mediclaim policy Mediclaim 2007 policy
 Group mediclaim policy Family floater mediclaim policy

13. State the total sum insured by your family

- Less than ₹ 1 lakh ₹ 1 lakh to ₹ 5 lakh ₹ 5 lakh to ₹ 10 lakh
 ₹ 10 lakh to ₹ 15 lakh ₹ 15 lakh and above

14. State your mode of premium payment

- By self Through agent Standing instructions through bank others

15. Rank the criteria you may use for selecting your health insurer. (Put [1] for your first reason, [2] for second reason and so on)

- Amount of Premium Easy approachability of the agent Convenient location of the branch Image of the insurer Tax benefits

16. State your preference for settlement

- Third party administrators Directly through the insurance company

17. SERVICE QUALITY

The following statements are the general expectations about health insurance companies. Kindly indicate your level of expectation by making a tick (√) in appropriate column.

Strongly Agree	Agree	Partially Agree	Neutral	Partially Disagree	Disagree	Strongly Disagree
7	6	5	4	3	2	1

Example for the first statement:

Statements	7	6	5	4	3	2	1
1. Physical appearance of the staff of excellent health insurance companies is professional			√				

EXPECTATIONS

Statements	7	6	5	4	3	2	1
1. Physical appearance of the staff of excellent health insurance companies is professional							
2. Excellent health insurance companies have convenient branch locations							

3. Excellent health insurance companies uses latest technology in providing services							
4. Information is easily available through product and service brochures, leaflets, letters by excellent health insurance companies							
5. Employees of excellent health insurance companies fulfil promises in timely manner							
6. Excellent health insurance companies performs the service right in first instance							
7. Excellent health insurance companies provides flexible premium payment schedule							
8. Excellent health insurance companies provides accurate records such as payment records to the customers							
9. Employees of excellent health insurance companies provides prompt service to their customer							
10. Excellent health insurance companies provides prompt and efficient grievance handling mechanism							
11. Excellent health insurance companies provides prompt and hassle free claims settlement							
12. Employees of excellent health insurance companies give their customers faster service							
13. Employees of excellent health insurance companies approaches from customers point of view							
14. Employees of excellent health insurance companies have knowledge and competence to solve customer's problem							
15. Excellent health insurance companies will not misuse your personal information							
16. Agents/Advisors of excellent health insurance companies are trustworthy and honest in delivering the service							
17. Employees of excellent health insurance companies ensures clarity in explaining policy's terms and conditions							
18. Excellent health insurance companies offers simple and less time consuming procedure for purchasing a policy							
19. Excellent health insurance companies keep customers informed about service performed and price charged							
20. Agents/Advisors of excellent health insurance companies have concern and understanding of customer's problem							
21. Excellent health insurance companies have their customers best interest in heart							

22. Excellent health insurance companies will have operating hours convenient to all their customers							
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PERCEPTIONS

The following statements relates to your feelings about your health insurer. Please show the extent to which you believe your banker has the feature described in the statements. Show your level of perceptions by making a tick (√) in appropriate column.

Statements	7	6	5	4	3	2	1
1. Physical appearance of the staff of my health insurance company is professional							
2. My health insurance company has convenient branch locations							
3. My health insurance company uses latest technology in providing services							
4. Information is easily available through product and service brochures, leaflets, letters by my health insurance company							
5. Employees of my health insurance company fulfil promises in timely manner							
6. My health insurance company performs the service right in first instance							
7. My health insurance company provides flexible premium payment schedule							
8. My health insurance company provides accurate records such as payment records to its customers							
9. Employees of my health insurance company provides prompt service to their customer							
10. My health insurance company provides prompt and efficient grievance handling mechanism							
11. My health insurance company provides prompt and hassle free claims settlement							
12. Employees of my health insurance company give its customers faster service							
13. Employees of my health insurance company approaches from customers point of view							
14. Employees of my health insurance company have knowledge and competence to solve customer's problem							
15. My health insurance company will not misuse my personal information							
16. Agents/Advisors of my health insurance company are trustworthy and honest in delivering the service							
17. Employees of my health insurance company ensures clarity in explaining policy's terms and conditions							
18. My health insurance company offers simple and less time consuming procedure for purchasing a policy							

19. My health insurance company keep customers informed about service performed and price charged							
20. Agents/Advisors of my health insurance company have concern and understanding of customer's problem							
21. My health insurance company have its customers best interest in heart							
22. My health insurance company has operating hours convenient to all its customers							

18. Listed below are five features pertaining to the health insurance service they offer. Please allocate 100 points among the five features according to how important it is to you. Make sure the points add up to 100.

1. The appearance of the health insurer's staff/agents, physical facilities, equipment, personnel and communication materials. _____ points
2. Ability to perform the promised service dependably and accurately. _____ points
3. The health insurer's staff/agents' willingness to help customers and provide prompt service. _____ points
4. The knowledge and courtesy of the health insurer's staff/agents and their ability to convey trust and confidence. _____ points
5. The health insurer provides prompt and hassle free claims settlement. _____ points

Total 100 points

19. Can you point out any other services to your health insurer which can increase the number of customers and customer's services?

Thank You for your cooperation...

QUESTIONNAIRE

(For health insurance Policy holders of Bajaj Allianz General Insurance Company Ltd)

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6. Marital status: Single Married
7. Nature of the family: Joint Nuclear
8. Annual Income: Rs

Awareness about the Health Insurance Companies

9. How did you know about this health insurance company?
 Advertisements Agents Development officers Friends & Relatives Others
10. Select the policies you are aware of among the following offered by your insurer
 Individual Health Guard Family Floater Health Guard Extra care
 Health Ensure Critical illness for women Critical illness
 Personal Guard Tax Gain Life + Health Insurance
 Hospital Cash Silver Health Insta Insure Star Package

Existing practices & preferences of health insurance policies

11. Number of health insurance policies held in your family

12. Mention the number of policies taken in each type:

- Individual Health Guard Family Floater Health Guard Extra care
 Health Ensure Critical illness for women Critical illness
 Personal Guard Tax Gain Life + Health Insurance
 Hospital Cash Silver Health Insta Insure Star Package

13. State the value of your health insurance policy

- Less than ₹ 1 lakh ₹ 1 lakh to ₹ 5 lakh ₹ 5 lakh to ₹ 10 lakh
 ₹ 10 lakh to ₹ 15 lakh ₹ 15 lakh and above

14. State your mode of premium payment

- By self Through agent Standing instructions through bank others

15. Rank the criteria you may use for selecting your health insurer. (Put [1] for your first reason, [2] for second reason and so on)

- Amount of Premium Easy approachability of the agent Convenient location of the branch Image of the insurer Tax benefits

16. State your preference for settlement of claims

- Third party administrators Directly through the insurance company

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9. Employees of excellent health insurance companies provide prompt service to their customer							
10. Excellent health insurance companies provide prompt and efficient grievance handling mechanism							
11. Excellent health insurance companies/TPAs provide prompt and hassle free claims settlement							
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