

QUESTIONNAIRE

- (1) Which of the following activities you are undertaking?
How many years you are in these activities?

<u>ACTIVITY</u>	<u>YEARS</u>
1) Sugarcane	
2) Grape cultivation	
3) Banana	
4) Eucalyptus	
5) Cattle rearing	
6) Sheep & Goat rearing	
7) Poultry	

- (2) Do you take insurance for any of these activities?

Yes / No

- (3) Which of the following policies do you take presently?

If you are not continuing any of the following policies, when you have discontinued?

<u>ACTIVITY</u>	<u>CONTINUED</u>	<u>DISCONTINUED</u>
	AT PRESENT	BEFORE (Yrs)
1) Sugarcane		
2) Grape		
3) Banana		
4) Cattle		
5) Sheep & Goat		
6) Any animal (Specify)		
7) Poultry		
8) Pumpset		

<u>ACTIVITY</u>	<u>CONTINUED</u>	<u>DISCONTINUED</u>
	AT PRESENT	BEFORE (Yrs)
9) Animal Driven Cart		
10) Hut insurance		
11) Gobar Gas Plant		
12) New Well		
13) Janata Personal Accident (Individual/Group)		
14) Gramin Accident Policy (Individual/Group)		
(4) For which of the following reasons you have taken the above insurance covers?		
a) Accidental death	b) Fire	
c) Lightning	d) Disability	
e) Heavy winter	f) Snow fall	
g) Unseasonal rains	h) Theft	
i) Flood/Storm/Drought	j) Riot/Hatred	
k) Bank/Society compulsion		
l) Mechanical / Electrical Breakdown		
(5) Have you incurred any loss/damage in the past?		
Yes / No		
If yes, how many times and of what amount?		
OCCURANCE	AMOUNT	Rs.
Was your claim settled by the insurance company?		
Yes / No		
If yes, in how many days and of what amount?		
PERIOD	AMOUNT	Rs.

(6) Through which of the following media you have got the information about rural insurance schemes of GIC?

- | | |
|-------------------------------|--------------------|
| a) Advertisement | b) Shibir |
| c) Free vaccination | d) Propoganda |
| e) Newspaper | f) Insurance agent |
| g) Friend | h) Bank/Society |
| i) Any other source (Specify) | |

(7) Do you have adequate information on any rural insurance policy?

Yes / No

If no, then what are your expectations in this regard from the insurance company? (Please tick appropriate box)

Advertisement ()	Insurance agent ()
Inform on cost-benefit ()	Inform rules & formalities

(8) After taking a particular rural insurance cover, due to what reason you have incurred loss/damage? Please fill in the required information.

COVER	REASONS	NUMBER	AMOUNT (Rs.)	CLAIM SETTLED (Rs.)
1)				
2)				
3)				
4)				
5)				
6)				

(9) In your view, is it necessary to take a particular rural insurance policy?

Yes / No

Why ? (Please give the reasons by ticking appropriate reason)

REASON

- (a) To recover the loss/damage incurred ()
- (b) To minimise the loss ()
- (c) Safety and security of the asset ()
- (d) Any other reason, please specify.

(10) If you have incurred loss/damage and your claim is settled, what is your opinion on the amount of claim settled? (Tickmark)

- a) Adequate claim settled ()
- b) Inadequate but to lesser extent ()
- c) Totally inadequate ()
- d) Not experienced so far ()

(11) What is your opinion about the insurance premium you pay?

- a) Very high b) Fair c) Comparatively less

(12) Do the insurance agent/veterinary doctor visit your place to see the asset insured or to visit on calling?

Yes / No

If yes, what is the frequency?

- 1) Once a year 2) Twice a year

(13) Do you inform the concerned insurance office after incurring loss/damage?

Yes / No

- (14) Which documents do you submit to register the claim?
- 1)
 - 2)
 - 3)
 - 4) Not aware of any such formality
- (15) What is the opinion of public staying in your locality about insurance policy and insurance company?
- a) Extremely good
 - b) Good
 - c) Bad
 - d) Extremely bad
- (16) Are ^{they} of the view that it is necessary to alter the claim procedure?
- Yes / No
- If yes, what would you like to suggest?
- (17) What is your perception regarding to what extent different agricultural activities undertakers do take concerned insurance cover?
- 1) All persons take respective insurance cover
 - 2) Only selected people do take concerned insurance cover
 - 3) Very few do take a particular insurance cover
 - 4) No body takes any insurance cover
 - 5) No idea
- (18) Are you satisfied with the working of insurance company?
- a) Extremely satisfied
 - b) Satisfied
 - c) Dissatisfied
 - d) Extremely dissatisfied
- (19) Have you taken insurance policy because you have taken loan from bank/loan compulsory?
- Yes / No

(20) Have you presently or in past taken a particular insurance policy voluntarily?

Yes / No

(21) Why you have not taken insurance cover?

- a) Higher premium
- b) Less claim settled
- c) Inordinate delay in claim settlement
- d) Faulty claim settlement procedure
- e) Elaborate procedure and formalities in submitting claim
- f) No faith on agent/surveyor/insurance official/insurance company

(22) Are you satisfied with the customer service rendered by the insurance company?

Yes / No

If no, what would you like to suggest?

- 1)
- 2)
- 3)
- 4)

(23) Are you aware of the fact that the insurance company only settles the crop claim for the input cost and not the output produced?

Yes / No

(24) How many times vaccination is required for animals/birds?

- a) one
- b) Two
- c) Three
- d) Frequently
- e) Need based

(25) How many times spraying of insecticides on crops is required?

- a) One
- b) Two
- c) Three
- d) Frequently
- e) Need based