

**“A CONSUMER STUDY ON FACTORS AFFECTING “CHOICE” AND BUYING
BEHAVIOUR FOR MEDICLAIM POLICIES IN THE STATE OF GUJARAT”**

**CHAPTER NUMBER FIVE
DATA ANALYSIS AND INTERPRETATION
CHAPTER FIVE AT A GLANCE**

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CHAPTER NUMBER FIVE

DATA ANALYSIS AND INTERPRETATION

The researcher has made an attempt to analyze, interpret and report on the results by applying SPSS 12.0 on collected primary data. The abbreviations used in this chapter are, V = Vadodara; A = Ahmedabad; S = Surat and R = Rajkot; I = Important; UI = Unimportant; AG = Agree, DA = Disagree; SD = Standard Deviations; ST = Satisfied; DS = Dissatisfied;

5.1 PROFILE OF SELECTED MEDICLAIM POLICYHOLDERS IN THE SELECTED CITIES OF GUJARAT STATE:

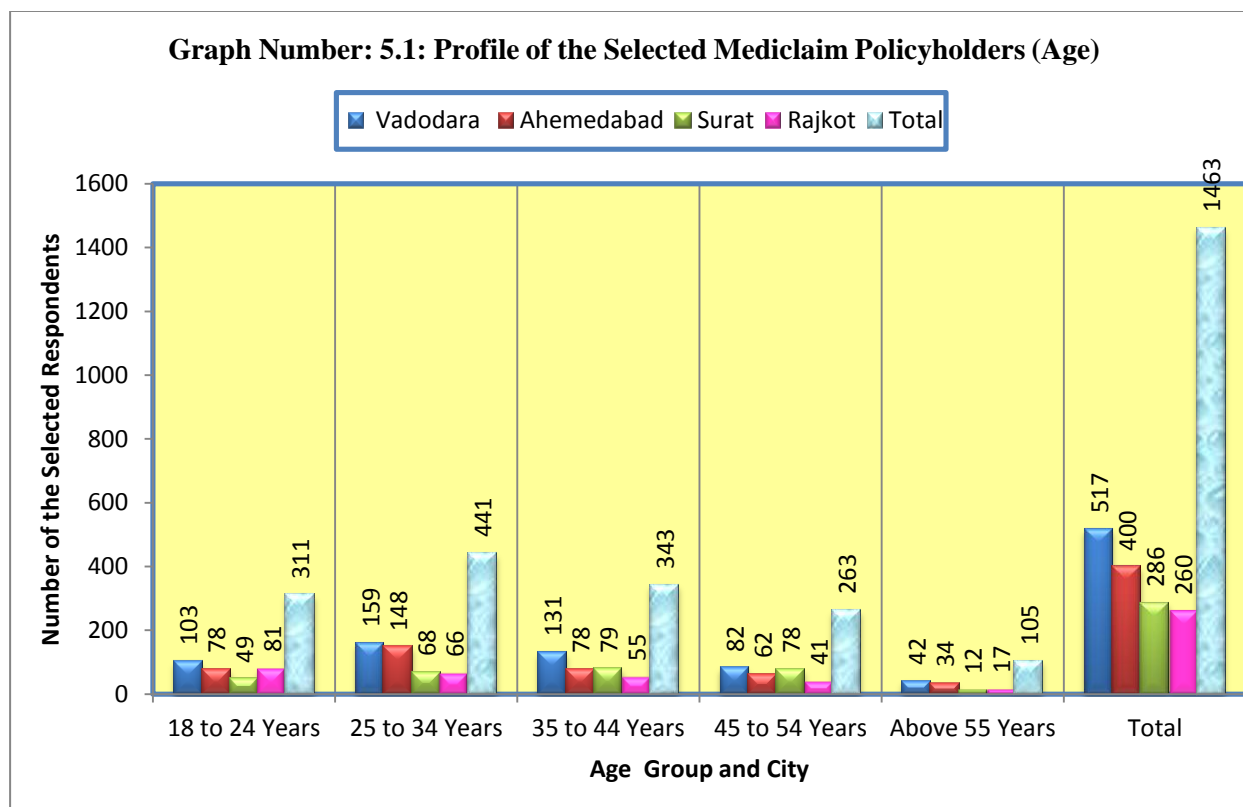
The profile of the selected mediclaim policyholders in the selected cities of the Gujarat State is based on the selected demographic criteria, viz., Age, Gender, Educational Qualifications, Marital Status, Occupation, Type of the Family, Annual Family Income, Number of the Dependent Family Members and Number of the Earning Family Members given as follows:

The profile of the Mediclaim Policyholders is given below in Table Number 5.1 to Table Number 5.9.

Table Number: 5.1

Profile of the Selected Mediclaim Policyholders (Age)

Sr. No.	Selected Demographic Variable of Selected Mediclaim Policyholders		Number of Selected Mediclaim Policyholders City-Wise				Number and Percentages of Mediclaim Policyholders
			V	A	S	R	
01	Age Groups	18 to 24 Years	103 (19.9)	78(19.5)	49(17.1)	81 (31.2)	311 (24.3)
		25 to 34 Years	159 (30.8)	148(37.0)	68(23.8)	66(25.4)	441 (30.1)
		35 to 44 Years	131(25.3)	78(19.5)	79(27.6)	55(21.29)	343 (23.4)
		45 to 54 Years	82(15.9)	62(15.5)	78(27.3)	41(15.8)	263 (18.0)
		Above 55 Years	42 (8.1)	34(8.5)	12(4.2)	17(6.5)	105 (7.2)
		Total	517	400	286	260	1463

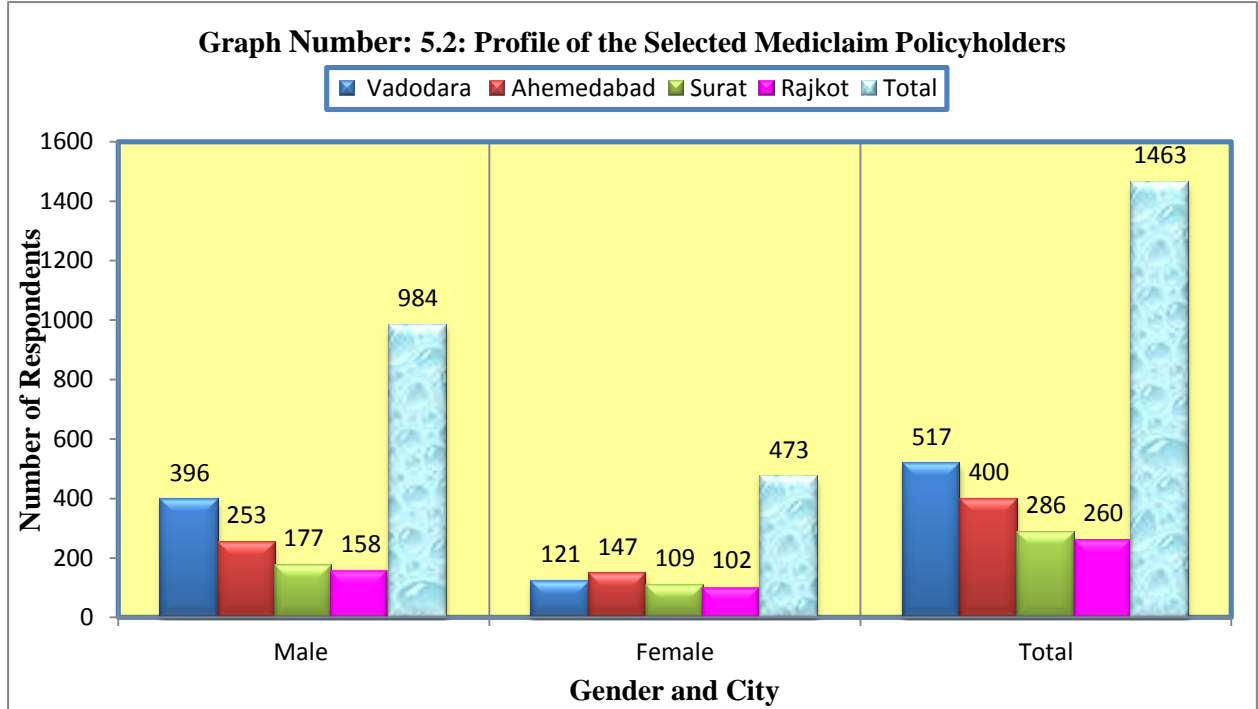


A comprehensive tabular analysis has revealed that maximum number (Above 30 per cent) of the Mediciclaim Policyholders were found to be placed in the age group of 25 to 34 years in Vadodara and Ahmedabad Cities. Unlike, in case of Surat City, maximum number (27 per cent) of mediclaim policyholders were found as belonging to the age group of 35 to 54 years, and in case of Rajkot City, the maximum number (30 per cent) of them were found as placed in the age group of 18 to 24 years.

Overall, maximum numbers of mediclaim policyholders were found within the age group of 25 to 34 years, followed by the age group of 18 to 24 years (24 per cent) and 35 to 44 years (23 per cent) respectively. The results revealed mixed responses across the selected age group categories. However, the limitations in terms of age eligibility for buying mediclaim policy has been reflected in the age group of above 54 years across the selected cities which was less than 10 per cent.

Table Number: 5.2
Profile of the Selected Medclaim Policyholders (Gender)

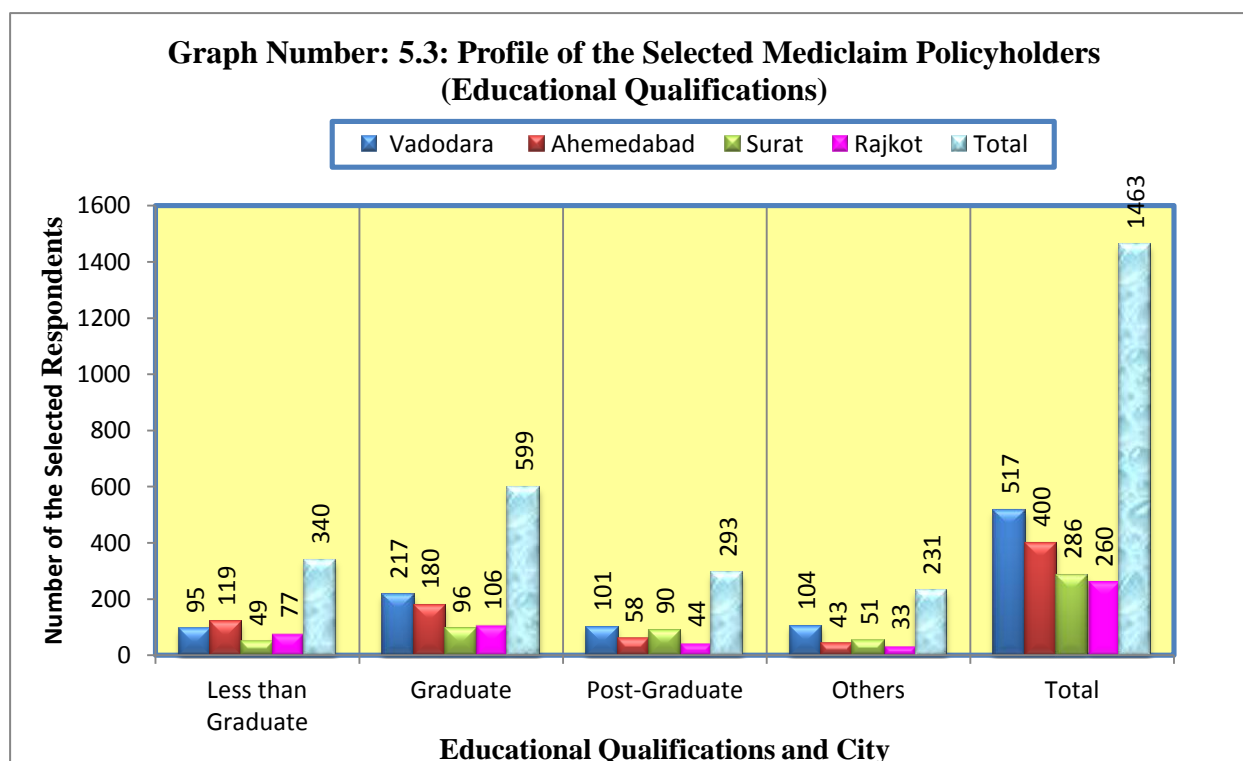
Sr. No.	Selected Demographic Variable of Selected Medclaim Policyholders		Number of Selected Medclaim Policyholders City-Wise				Number and Percentages of Medclaim Policyholders
			V	A	S	R	
02	Gender	Male	396(76.6)	253(63.3)	177(61.9)	158(60.8)	984 (67.3)
		Female	121(23.4)	147(36.8)	109(38.1)	102(39.2)	473 (32.7)
		Total	517	400	286	260	1463



Above 60 percent of medclaim policyholders in all the selected cities of Gujarat State, viz., Vadodara, Ahmedabad, Surat and Rajkot were found to be males. Overall, it can be inferred that purchase decision of medclaim policies was influenced by the male members in a family amongst selected Medclaim Policyholders from the selected cities in the State of Gujarat.

Table Number: 5.3
Profile of the Selected Medclaim Policyholders (Educational Qualifications)

Sr. No.	Selected Demographic Variable of Selected Medclaim Policyholders		Number of Selected Medclaim Policyholders City-Wise				Number and Percentages of Medclaim Policyholders
			V	A	S	R	
03	Educational Qualifications	Less than Graduate	95(18.4)	119(29.8)	49(17.1)	77(29.6)	340 (23.2)
		Graduate	217(42.0)	180(45.0)	96(33.6)	106(40.8)	599 (40.9)
		Post-Graduate	101(19.5)	58(14.5)	90(31.5)	44(16.9)	293 (20.0)
		Others	104(20.1)	43(10.8)	51(17.8)	33(12.7)	231 (15.8)
		Total	517	400	286	260	1463

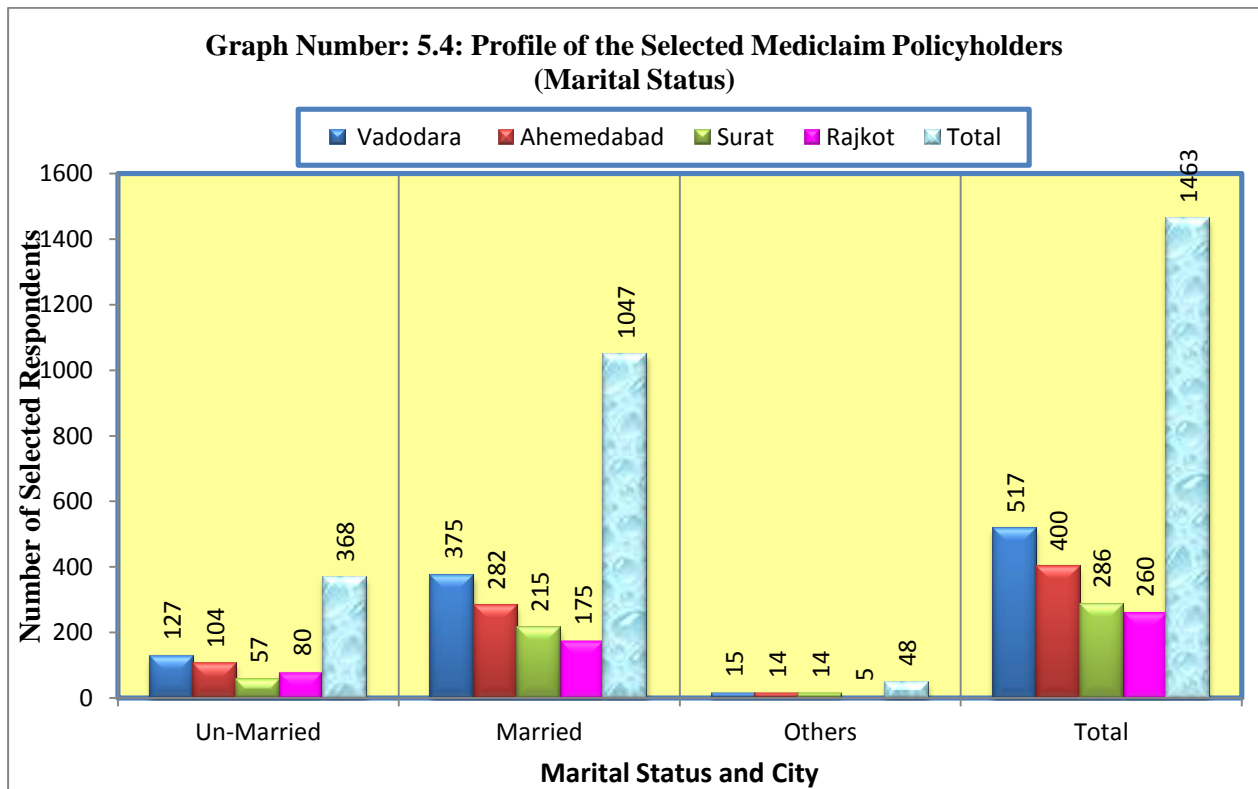


In case of educational qualifications, it was found that more than 60 per cent of the Medclaim Policyholders in the Vadodara and Surat Cities were found to be Graduates and Post-Graduates. But, in case of Ahmedabad and Rajkot Cities, more than 70 per cent were found up to Graduation. Overall, the percentage of the Medclaim Policyholders with Post-Graduate degrees was found to be of 20 per cent in all the four selected cities of Gujarat State. Overall, maximum numbers (40 per cent) of the Medclaim Policyholders were found as Graduates, whereas the Medclaim Policyholders with educational qualifications less than Graduation, and those with Post Graduate educational qualifications were nearly 20 per cent respectively.

It became evident from the research study that educational qualifications influences the purchase of the mediclaim policies, however, under-graduates and professional degrees and others were found to be influencing for the purchase of the mediclaim policy.

Table Number: 5.4
Profile of the Selected Mediclaim Policyholders (Marital Status)

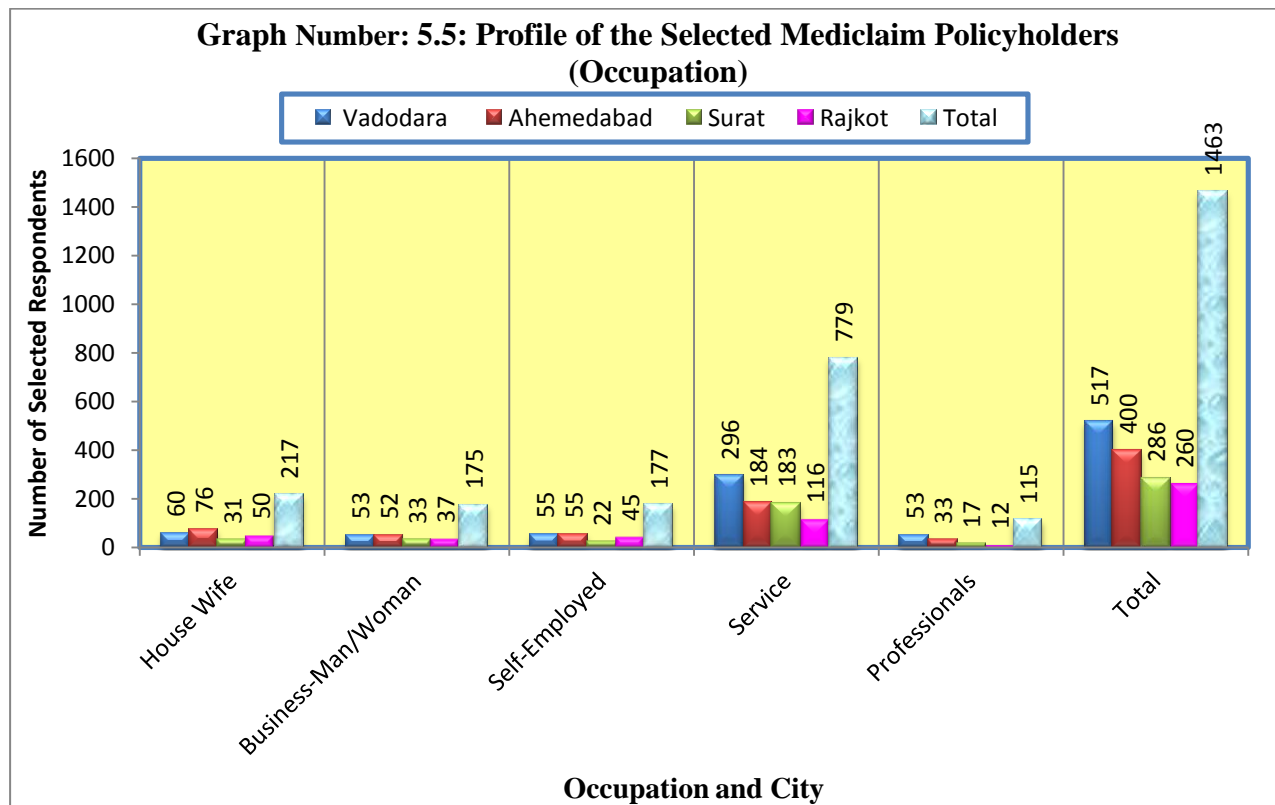
Sr. No.	Selected Variable of Selected Mediclaim Policyholders	Demographic of Selected	Number and Percentages of Mediclaim Policyholders				
			V	A	S	R	Total
04	Marital Status	Un-Married	127(24.6)	104(26.0)	57(19.9)	80(30.8)	368 (25.2)
		Married	375(72.5)	282(70.5)	215(75.2)	175(67.3)	1047 (71.6)
		Others	15(2.9)	14(3.5)	14(4.9)	5(1.9)	48 (3.2)
		Total	517	400	286	260	1463



It becomes clear that nearly 70 per cent of the Mediclaim Policyholders in the each of the selected cities of the Gujarat State were found as married. It meant that married people are more interested in availing the mediclaim policies in the selected cities of Gujarat State.

Table Number: 5.5
Profile of the Selected Medclaim Policyholders (Occupation)

Sr. No.	Selected Demographic Variable of Selected Medclaim Policyholders		Number and Percentages of Medclaim Policyholders				
			V	A	S	R	Total
05	Occupation	House Wife	60(11.6)	76(19.0)	31(10.8)	50(19.2)	217 (14.8)
		Business-Man/Woman	53(10.3)	52(13.0)	33(11.5)	37(14.2))	175 (12.0)
		Self-Employed	55(10.6)	55(13.8)	22(7.7)	45(17.3)	177 (12.1)
		Service	296(57.3)	184(46.0)	183(64.0)	116(44.6)	779 (55.2)
		Professionals	53(10.3)	33(8.3)	17(5.9)	12(4.6)	115 (7.9)
		Total	517	400	286	260	1463

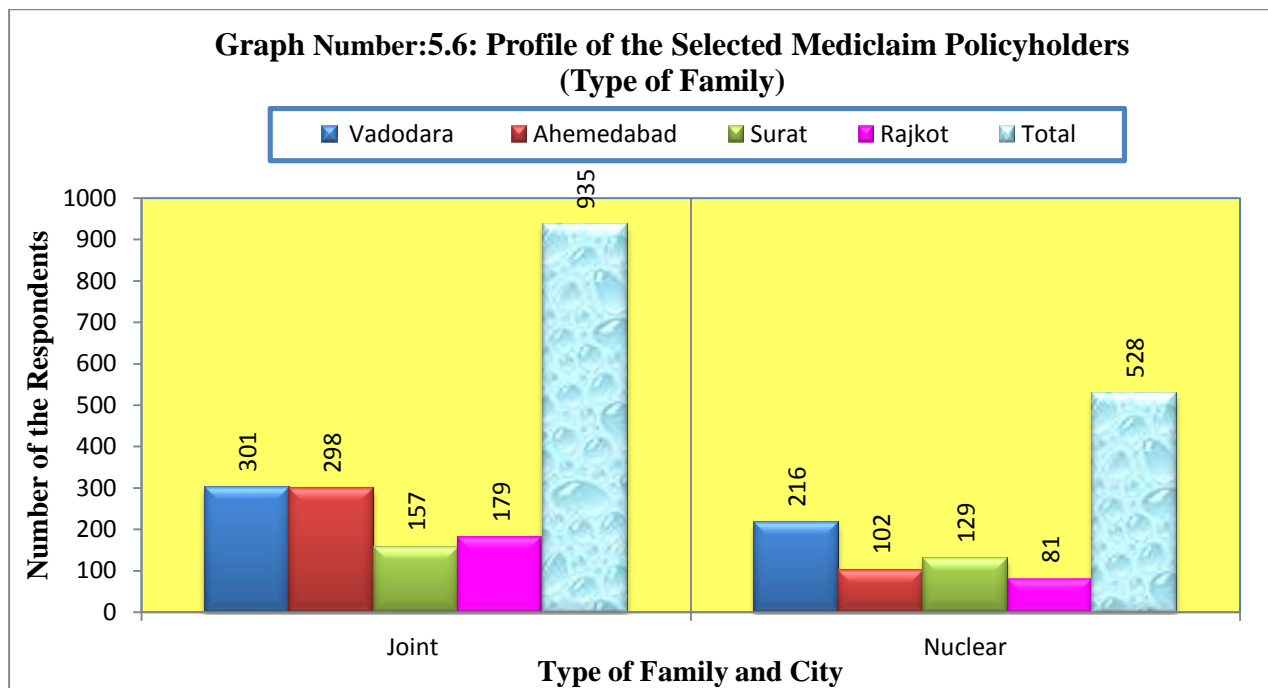


Maximum numbers of Medclaim Policyholders were belonging to service class in Vadodara (57 percent), Ahmedabad (46 per cent) and Rajkot (44 per cent) Cities, followed by the house-wives and self-employed class, business and professional class of occupation. But, in case of Surat City, 64 per cent of them were found as placed in service class followed by business class, housewives, self-employed and professional category of occupation. Overall, 55 per cent of the Medclaim Policyholders were found as belonging to service class. However, the researcher had found equal number (12 per cent) of the Medclaim Policyholders belonging to business and self-employed category of occupation.

It implies that service class people who are having fixed income are keen to purchase medclaim policy as it provides security against uncertain healthcare expenditures.

Table Number: 5.6 Profile of the Selected Mediclaim Policyholders (Type of Family)

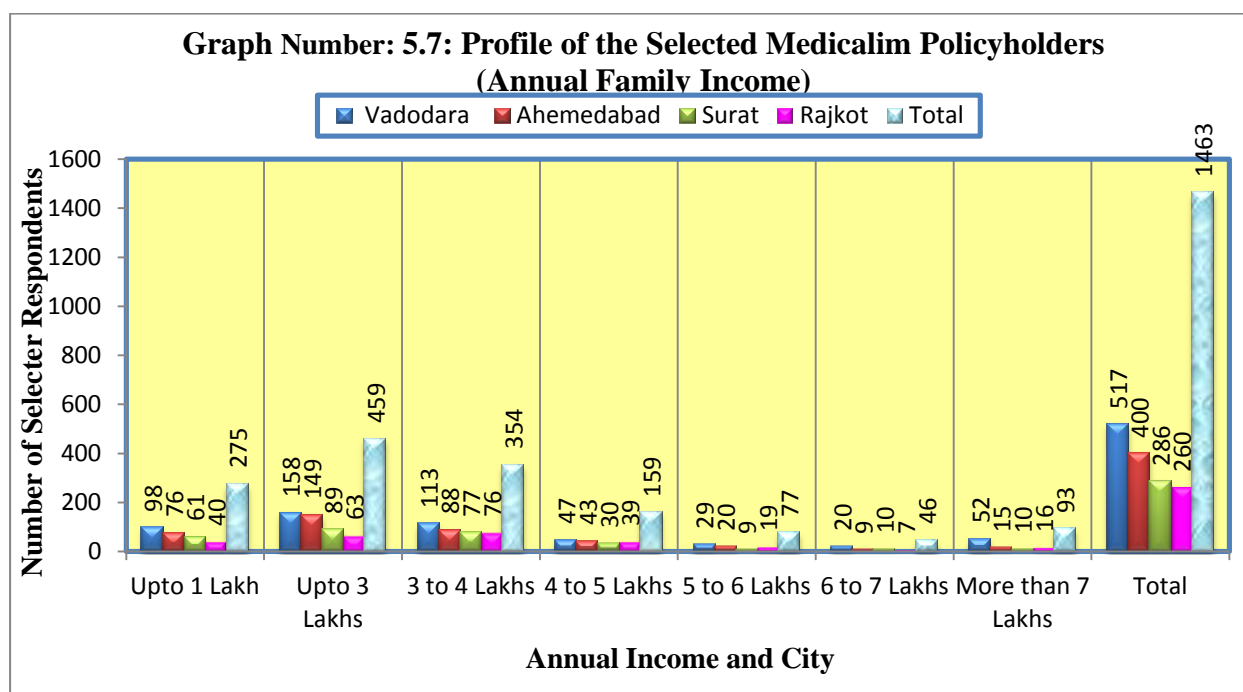
Sr. No.	Selected Variable of Demographic of Selected Mediclaim Policyholders		Number and Percentages of Mediclaim Policyholders				
			V	A	S	R	Total
06	Type of Family	Joint	301(58.2)	298(74.5)	157(54.9)	179(68.8)	935 (63.9)
		Nuclear	216(41.8)	102(25.5)	129(45.1)	81(31.2)	528 (36.1)
		Total	517	400	286	260	1463



In case of type of family, it was found that overall 63 per cent of the Mediclaim Policyholders were belonging to joint family and in case of all the selected cities in the State of Gujarat, it showed between 54 to 74 per cent. It reflects that in order to protect the family from uncertain burden of the healthcare expenditure, the joint families are more interested in buying mediclaim policies compared to nuclear families.

Table Number: 5.7
Profile of the Selected Mediclaim Policyholders (Annual Family Income)

Sr. No.	Selected Variable of Demographic of Selected Mediclaim Policyholders		Number and Percentages of Mediclaim Policyholders				
			V	A	S	R	Total
07	Annual Family Income	Up to 1 Lakh	98(19.0)	76(19.0)	61(21.3)	40(15.4)	275 (18.8)
		Up to 3 Lakhs	158(30.6)	149(37.3)	89(31.1)	63(24.2)	459 (31.4)
		3 to 4 Lakhs	113(21.9)	88(22.0)	77(26.9)	76(29.2)	354 (24.2)
		4 to 5 Lakhs	47(9.1)	43(10.8)	30(10.5)	39(15.0)	159 (10.9)
		5 to 6 Lakhs	29(5.6)	20(5.0)	9(3.1)	19(7.3)	77 (5.3)
		6 to 7 Lakhs	20(3.9)	9(2.3)	10(3.5)	7(2.7)	46 (3.1)
		More than 7 Lakhs	52(10.0)	15(3.6)	10(3.5)	16(6.2)	93 (6.3)
		Total	517	400	286	260	1463

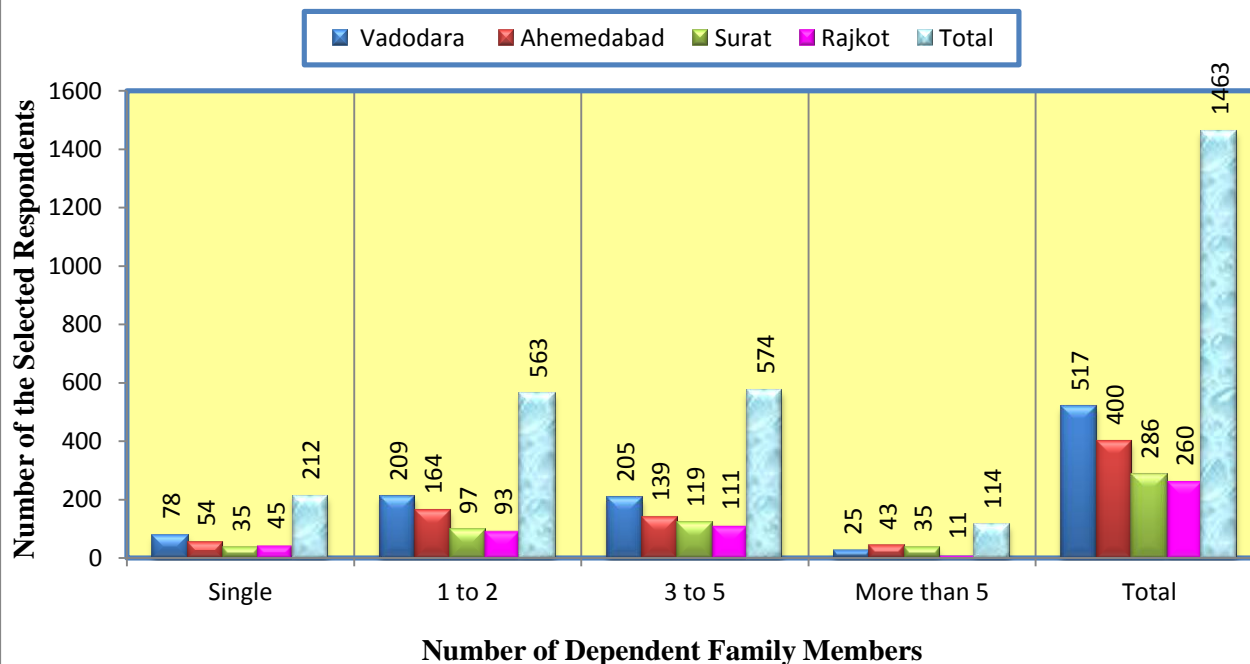


Majority of the Mediciclaim Policyholders were placed between the annual family income range of more than Rs. 1Lakh to Rs. 4 Lakh, and 17 percent were ranged from more than Rs. 4 Lakh to Rs. 7 Lakh except in case of Rajkot. Amongst the four selected cities, the highest numbers of them were from Vadodara City. Overall, 6 per cent of the selected Mediciclaim Policyholders were found to be belonging to the annual family income of more than Rs. 7 Lakh. It implies that the mediclaim policies were considered to be inevitable for the people with the moderate annual family income, viz., and middle-income group. While, the people with high annual family income were not found to be very keen in buying mediclaim policies. The people with low annual family income, viz., not more than Rs. 1 Lakhs found difficulty for buying mediclaim policy due to the limitations in premium payment.

**Table Number: 5.8
Profile of the Selected Mediciclaim Policyholders (Number of Dependent Family Member)**

Sr. No.	Selected Demographic Variable of Selected Mediciclaim Policyholders		Number and Percentages of Mediciclaim Policyholders				
			V	A	S	R	Total
08	Number of Dependent Family Members	Single	78(15.1)	54(13.5)	35(12.2)	45(17.3)	212 (14.5)
		1 to 2	209(40.4)	164(41.0)	97(33.9)	93(35.8)	563 (38.5)
		3 to 5	205(39.7)	139(34.8)	119(41.6)	111(42.7)	574 (39.2)
		More than 5	25(4.8)	43(10.8)	35(12.2)	11(4.2)	114 (7.8)
		Total	517	400	286	260	1463

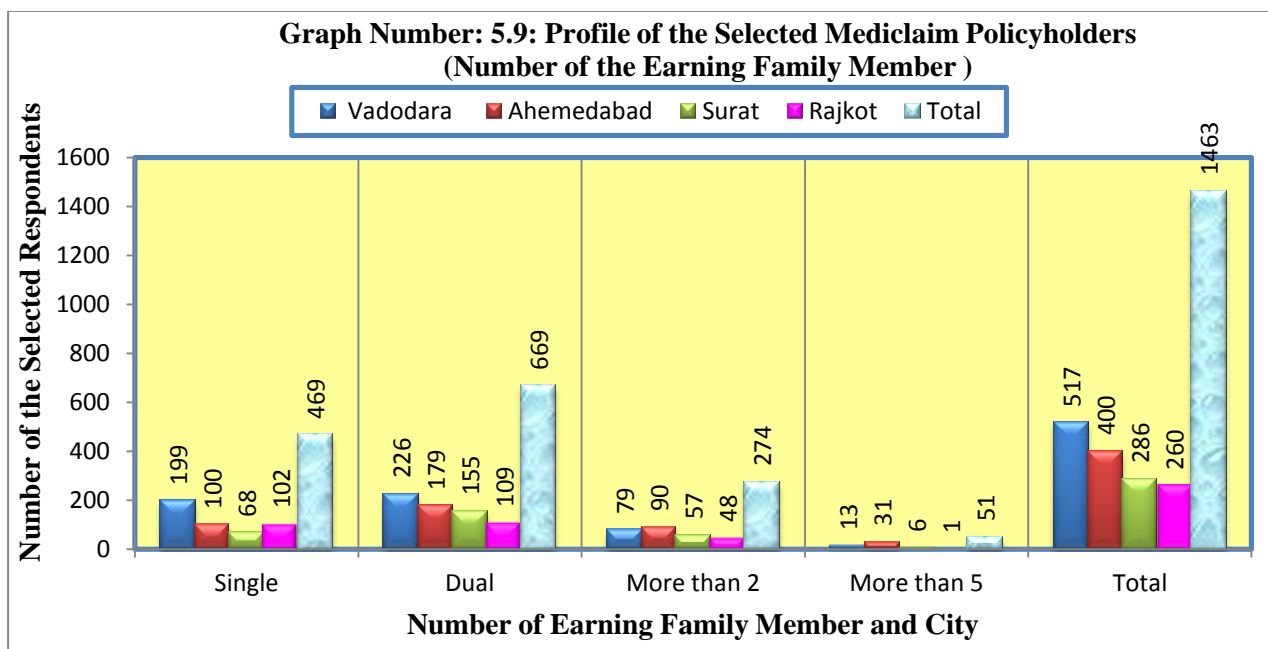
**Graph Number: 5.8: Profile of the Selected Medclaim Policyholders
(Number of Dependent Family Members)**



Overall 77 per cent of the medclaim policyholders were having 1 to 5 dependent family members but in Vadodara and Ahmedabad Cities, 40 per cent of them were having 1 to 2 dependent family member, compared to 3 to 5 dependent family members of in Surat and Rajkot City, respectively. 10 per cent of medclaim policyholders with more than 5 dependent family members were found to be belonging to Surat and Ahmedabad cities. It can be inferred that families having higher dependent family members (1 to 5) were found to be more concerned and were able to purchase the medclaim policies. On the other fronts, the independent Medclaim Policyholders were barely concerned to purchase the medclaim policies.

**Table Number: 5.9
Profile of the Selected Medclaim Policyholders (Number of Earning Family Member)**

Sr. No.	Criteria		Number and Percentages of Medclaim Policyholders				
			V	A	S	R	Total
09	Number of Earning Family Member	Single	199(38.5)	100(25.0)	68(23.8)	102(39.2)	469 (32.1)
		Dual	226(43.7)	179(44.8)	155(54.2)	109(41.9)	669 (45.7)
		More than 2	79(15.3)	90(22.5)	57(19.9)	48(18.5)	274 (18.7)
		More than 5	13(2.5)	31(7.8)	6(2.1)	1(0.4)	51 (3.5)
		Total	517	400	286	260	1463



More than 40 per cent of the Mediciclaim Policyholders of except Surat City were having dual earning family member. Overall, only 3 per cent of them had more than 5 earning family members, and 78 per cent of them were having single earning family member and dual earning family members. It can be inferred that major source of buyers of mediciclaim policies were either the single or dual income family members.

5.2 DAILY ACTIVITIES OF THE SELECTED MEDICLAIM POLICYHOLDERS:

**Table Number 5.10:
Selected Mediciclaim Policyholders' Responses on the Selected Daily Activities**

Sr. No.	Selected Daily Activities	Number and Percentages of Mediciclaim Policyholders				
		V	A	S	R	Total
01	Reading Magazines	194 (37.5)	206(51.5)	167(58.4)	140(53.8)	707(48.3)
02	Reading News Papers	422(81.6)	384(96.0)	276(96.5)	250(96.2)	1332(91.1)
03	Watch TV	447(86.5)	368(92.0)	259(90.6)	239(91.9)	1313(89.7)
04	Listen Radio	248(48.0)	293(73.3)	159(55.6)	85(32.7)	785(53.7)
05	Go for Walk	240(46.4)	133(33.3)	117(40.9)	78(30.0)	568(38.8)
06	Physical Exercise	207(40.0)	145(36.3)	93(32.5)	82(31.5)	527(36.0)
07	Meet Friends	296(57.3)	205(51.3)	138(48.3)	142(54.6)	781(53.4)
08	Meet Relatives	193(37.3)	168(42.0)	108(37.8)	104(40.0)	573(39.2)
09	Meet Colleagues	195(37.7)	159(39.8)	107(37.4)	65(25.0)	526(36.0)
	Total	517(100.0)	400(100.0)	286(100.0)	260(100.0)	1463(100.0)

It becomes clear that the Mediciclaim Policyholders indulged on daily basis in the activities, includes, watching TV (86 per cent), reading of newspapers (82 per cent) and meeting friends (57 per cent). Overall, it can be concluded that Mediciclaim Policyholders indulged daily in the activities, viz., reading newspapers, watching TV, listening radio and meeting friends. However, the activities such as, performing exercise, going for walk and meet colleagues were performed by nearly 36 per cent of the selected Mediciclaim Policyholders across the selected cities on daily basis.

It can be implied that the mediclaim policyholders across the selected cities were found to be more exposed to the television and newspapers media on daily basis, followed by radio, peers and magazines.

They were also found as indulged in the activities viz., going for walk, exercise, meeting relative and colleagues on daily basis. For the marketers of the mediclaim policies this daily activities provide insight which is important not only in understanding the attitude of the mediclaim policyholders towards the healthy life, but also in communicating them about the various mediclaim products on daily basis.

5.3 OWNERSHIP OF CONSUMER DURABLES AND MEDIA HABITS OF THE SELECTED MEDICLAIM POLICYHOLDERS:

Table Number: 5.11

Selected Mediclaim Policyholders' Responses on Ownership and Use of the Consumer Durables

Sr. No.	Selected Consumer Durables	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Own/Use Home	402(77.8)	258(64.5)	209(73.1)	202(77.7)	1071(73.2)
02	Own/Use Car	289(55.9)	217(54.3)	187(65.4)	120(46.2)	813(55.6)
03	Own/Use Color TV	473(91.5)	379(94.8)	262(91.6)	236(90.8)	1350(92.3)
04	Own/Use Fridge	443(85.7)	367(91.8)	255(89.2)	232(89.2)	1297(88.7)
05	Own/Use Mobile Phone	490(94.8)	387(96.8)	268(93.7)	254(97.7)	1399(95.6)
06	Own/Use Camera	242(46.8)	143(35.8)	59(20.6)	75(28.8)	519(35.5)
07	Own/Use Landline Phone	203(39.3)	191(47.8)	89(31.1)	103(39.6)	586(41.8)
08	Own/Use Washing Machine	221(42.7)	182(45.5)	101(35.3)	108(41.5)	612(16.4)
09	Own/Use Microwave	109(21.1)	76(19.0)	21(7.3)	34(13.1)	240(13.5)
10	Own/Use OTG	78(15.1)	67(16.8)	23(8.0)	29(11.2)	197(13.5)
11	Own/Use Air Conditioner	180(34.8)	118(29.5)	36(12.6)	51(19.6)	385(26.3)
12	Own/Use Personal Computer	236(45.6)	121(30.3)	66(23.1)	60(23.1)	483(33.0)
13	Own/Use Laptop	213(41.2)	66(16.5)	29(10.1)	58(22.3)	366(25.0)
14	Own/Use Music System/DVD/MP3	230(44.5)	171(42.8)	126(44.1)	88(33.8)	615(42.0)
15	Own/Use iPod/Cable TV/DTH	120(23.2)	67(16.8)	44(15.4)	96(36.9)	327(22.4)
	Total	517(100.0)	400(100.0)	286(100.0)	260(100.0)	1463(100.0)

Almost 90 per cent of the selected Mediclaim Policyholders owned the selected consumer durables items, viz., mobile phones, color TV, and fridge. It can be concluded that owning as well as usage pattern was found to be similar. For the marketers of the mediclaim policies, such information about the ownership patterns of the selected consumer durables provides insights for determining communication strategy. The insurance marketers should also assess buyers' ability for payment of the premium for the insurance policies offered over a period of time.

Table Number: 5.12**Media Habits of the Selected Mediciclaim Policyholders (Newspapers)**

Sr. No.	Name of the Newspapers	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
01	Gujarat Samachar	329	63.6	232	58.0	190	66.4	183	70.4	934	63.8
02	Times of India	186	36.0	49	12.3	29	10.1	44	16.9	308	21.1
03	Sandesh	265	51.3	214	53.5	186	65.0	167	64.2	832	56.9
04	DivyaBhaskar	228	44.1	245	61.3	124	43.4	94	36.2	691	47.2
05	Economic Times	30	5.8	6	1.5	3	1.0	3	1.2	42	2.9
06	GujaratMitra	1	0.2	2	0.5	83	29.0	0	0.0	86	5.9
07	Others	51	9.9	41	10.3	12	4.2	55	21.2	159	10.9
	Total	517	100.0	400	100.0	286	100	260	100	1463	100

Selected mediclaim policyholders ranging between 51 to 70 per cent from Vadodara, Surat and Rajkot were found to be reading the Gujarat Samachar and Sandesh.

In case of Ahmedabad City, 61 per cent were found to be reading DivyaBhaskar followed by Gujarat Samachar and Sandesh respectively. Overall, 63 per cent reads Gujarat Samachar and 57 per cent reads Sandesh, (47 per cent) reads DivyaBhaskar, and rest of the Mediciclaim Policyholders reads Times of India, Gujarat Mitra and The Economic Times respectively. The marketers should give highest priority to these newspapers for delivering their communication to their prospective & existing mediclaim policy customers.

Table Number 5.13:**Media Habits of the Selected Mediciclaim Policyholders (Magazines)**

Sr. No.	Name of the Magazine	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
01	Chitralekha	53	10.3	24	6.0	60	21.0	52	20.0	189	12.9
02	India Today	43	8.3	9	2.3	11	3.8	5	1.9	68	4.6
03	Safari	18	3.5	18	4.5	15	5.2	61	23.5	112	7.7
04	Abhiyan	9	1.7	11	2.8	16	5.6	7	2.7	43	2.9
05	GruhShobha	11	2.1	5	1.3	8	2.8	6	2.3	30	2.1
06	Stri	6	1.2	9	2.3	7	2.4	9	3.5	31	2.1
07	DharmDarshan	0	0.0	31	7.8	5	1.7	0	0.0	36	2.5
08	Madhuri	0	0.0	11	2.8	17	5.9	4	1.5	32	2.2
09	Navrang	1	0.2	30	7.5	0	0.0	0	0.0	31	2.1
10	Others	216	41.8	104	26.0	129	45.1	36	13.8	485	33.2
	Total	517	100.0	400	100.0	286	100	260	100	1463	100

Overall, 13 per cent of the selected mediclaim policyholders were found to be reading magazine named Chitralekha, followed by Safari (8 per cent) and India Today (10 per cent).

Table Number 5.14: Media Habits of the Selected Mediciclaim Policyholders (Television Channels)

Sr. No.	Name of the Television Channel	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
01	SAB	59	11.4	76	19.0	21	7.3	29	11.2	185	12.6
02	StarSports	29	5.6	7	1.8	2	0.7	4	1.5	42	2.9
03	AajTak	63	12.2	53	13.3	21	7.3	12	4.6	149	10.2
04	Sony	83	16.1	70	17.5	41	14.3	36	13.8	230	15.7
05	StarPlus	82	15.9	64	16.0	45	15.7	28	10.8	219	15.0
06	StarNews	34	6.6	30	7.5	20	7.0	10	3.8	94	6.4
07	Life OK	11	2.1	20	5.0	20	7.0	0	0.0	51	3.5
08	CNBC Aawaaz	23	4.4	13	3.3	1	0.3	1	0.4	38	2.6
09	Star Movies	16	3.1	12	3.0	15	5.2	10	3.8	53	3.6
10	National Geography	20	3.9	8	2.0	0	0.0	2	0.8	30	2.1
11	9XM	5	1.0	21	5.3	13	4.5	12	4.6	51	3.5
12	Discovery	50	9.7	14	3.5	15	5.2	5	1.9	84	5.7
13	ETV Guj	14	2.7	32	8.0	37	12.9	10	3.8	93	6.4
14	Colors	39	7.5	48	12.0	22	7.7	16	6.2	125	8.5
15	NDTV Imagine	15	2.9	14	3.5	6	2.1	4	1.5	39	2.7
16	Astha	2	0.4	26	6.5	30	10.5	10	3.8	68	4.6
17	Zee TV	41	7.9	33	8.3	22	7.7	3	1.2	99	6.8
18	Set MAX	6	1.2	18	4.5	9	3.1	2	0.8	35	2.4
19	Star Gold	1	0.2	17	4.3	13	4.5	2	0.8	33	2.3
20	Zee Cinema	15	2.9	12	3.0	3	1.0	2	0.8	32	2.2
21	Others	215	41.6	183	45.8	151	52.8	52	20.0	601	41.1
	Total	517	100.0	400	100.0	286	100	260	100	1463	100

In case of media habits considering overall viewership of Television channels, the selected mediclaim policyholders were found to be viewing the TV channels, viz., Sony (15 per cent), Star Plus (15 per cent), SAB (13 per cent) and AajTak (10 per cent), respectively. It implies that the entertainment channels, viz., Sony, Star Plus and SAB and the AajTak channel should be considered by the insurance marketers.

Table Number 5.15:
Media Habits of the Selected Mediciclaim Policyholders (Radio Channels)

Sr. No.	Name of the Radio Channels	Number and Percentages of Mediciclaim Policyholders				
		V	A	S	R	Total
01	VividhBharti	131 (25.3)	117(29.3)	79(27.6)	25(9.6)	352(24.1)
02	98.3 RadioMirchi	154(29.8)	182(45.5)	85(29.7)	42(16.2)	463(31.6)
03	91.1 Radio City	59(11.4)	38(9.5)	26(9.1)	5(1.9)	128(8.7)
04	92.7 Big FM	150(29.0)	20(5.0)	39(13.6)	17(6.5)	226(15.4)
05	93.5 Red FM	90(17.4)	36(9.0)	16(5.6)	11(4.2)	153(10.5)
06	BBC	1(0.2)	5(1.3)	0(0.0)	4(1.5)	10(0.7)
07	All India Radio	5(1.0)	1(0.3)	7(2.4)	6(2.3)	19(1.3)
08	My FM	1(0.2)	16(4.0)	71(24.8)	2(0.8)	90(6.2)
09	RajkotRadioParade	0(0.0)	0(0.0)	0(0.0)	14(5.4)	14(1.0)
10	Radio One	1(0.2)	3(0.8)	0(0.0)	0(0.0)	4(0.3)
	Total	517(100)	400(100)	286(100)	260(100)	1463(100)

21 per cent of the selected mediclaim policyholders of the Gujarat State were found to be listening to Radio Mirchi, followed by VividhBharti (25 per cent) and Big FM (15 per cent). It implies that the most preferred radio channels should be considered by the insurance marketers.

Table Number 5.16:
Selected Mediclaim Policyholders' Responses on the Ownership of the Mobile Brand

Sr. No.	Selected Daily Activities	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Nokia	230(44.5)	182(45.5)	150(52.4)	131(50.4)	693(47.4)
02	Max	21(4.1)	7(1.8)	3(1.0)	2(0.8)	33(2.3)
03	Sony Ericson	12(2.3)	23(5.8)	1(0.3)	15(5.8)	51(3.5)
04	BlackBerry	13(2.5)	3(0.8)	3(1.0)	3(1.2)	22(1.5)
05	IPhone 4	2(0.4)	1(0.3)	2(0.7)	00(0.0)	5(0.3)
06	Samsung	100(19.3)	81(20.3)	60(21.0)	49(18.8)	290(19.8)
07	Beetle	1(0.2)	1(0.3)	00(0.0)	00(0.0)	2(0.1)
08	Vodafone	7(1.4)	5(1.3)	10(3.5)	00(0.0)	22(1.5)
09	HTC	5(1.0)	00(0.0)	00(0.0)	8(3.1)	13(0.9)
10	Spice	2(0.4)	5(1.3)	1(0.3)	4(1.5)	12(0.8)
11	LG	63(12.2)	49(12.3)	31(10.8)	259(9.6)	168(11.5)
12	BSNL	2(0.4)	00(0.0)	00(0.0)	00(0.0)	2(0.1)
13	IPhone Apple	1(0.2)	3(0.8)	00(0.0)	9(3.5)	13(0.9)
14	Reliance	7(1.4)	11(2.8)	3(1.0)	00(0.0)	21(1.4)
15	Idea	2(0.4)	1(0.3)	1(0.3)	00(0.0)	4(0.3)
16	SonyExperia	1(0.2)	00(0.0)	00(0.0)	00(0.0)	1(0.1)
17	Motorola	5(1.0)	4(1.0)	2(0.7)	2(0.8)	13(0.9)
18	China Model	14(2.7)	8(2.0)	6(2.1)	3(1.2)	31(2.1)
19	Tata	5(1.0)	3(0.8)	1(0.3)	3(1.2)	12(0.8)
20	Rediffone	00(0.0)	1(0.3)	00(0.0)	00(0.0)	1(0.1)
21	Onida	00(0.0)	3(0.8)	1(0.3)	00(0.0)	4(0.3)
22	Fly	1(0.2)	00(0.0)	00(0.0)	00(0.0)	1(0.1)
	Total	517(100)	400(100)	286(100)	260(100)	1463(100)

The Mediclaim Policyholders were found owning the mobile instrument of Nokia (from 44 to 50 per cent), followed by Samsung (18 to 21 per cent) and LG (9 to 12 per cent). Overall, the ownership of Nokia were found 47 per cent followed by 20 per cent of Samsung, and 11 per cent of LG respectively.

Table Number 5.17:
Selected Mediclaim Policyholders' Responses on Driving of the Vehicle

Sr. No.	Selected Daily Activities	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Two Wheeler	251(48.5)	151(37.8)	147(51.4)	122(46.9)	671(45.9)
02	Four Wheeler	23(4.4)	45(11.3)	28(9.8)	22(8.5)	118(8.0)
03	Both	194(37.5)	134(33.5)	82(28.7)	89(34.2)	499(34.1)
04	Cannot Drive	49(9.5)	70(17.5)	29(10.1)	27(10.1)	175(12.0)
	Total	517(100)	400(100)	286(100)	260(100)	1463(100)

Between 37 to 51 per cent range of Mediclaim Policyholders in the Gujarat State were found to be driving two wheeler vehicle. Overall, 46 per cent of them were found to be driving two wheeler and 34 per cent four wheeler vehicles respectively.

5.4 PATTERN OF INVESTMENT OF THE SELECTED MEDICLAIM POLICYHOLDERS:

Table Number 5.18:
Selected Mediclaim Policyholders' Responses on Investments

Sr. No.	Selected Investment Alternatives	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Investment in Gold Ornaments	325 (62.9)	252(63.0)	202(70.6)	241(92.7)	1020(69.7)
02	Investment in Silver Ornaments	139(26.9)	146(36.5))	115(40.2)	96(36.9)	496(33.9)
03	Investment in Gold/Silver plans of the Insurance Co.	77(14.9)	74(18.5)	38(13.3)	13(5.0)	202(13.8)
04	Investment in Real Estate	142(27.5)	82(20.5)	48(16.8)	71(27.3)	343(23.4)
05	Investment in Shares Stocks	214(41.4)	166(41.5)	118(41.3)	134(51.5)	632(43.2)
06	Investment in Mutual Funds	192(37.1)	123(30.8)	59(20.6)	76(29.2)	450(30.8)
07	Investment in PPF	218(42.2)	150(37.5)	67(23.4)	39(15.0)	474(32.4)
08	Investment in Post Savings Deposits	186(36.0)	215(53.8)	148(51.7)	116(44.6)	665(45.5)
09	Investment in Fixed Deposits with the Banks	346(66.9)	245(61.3)	135(47.2)	143(55.0)	869(59.4)
10	Investment in Life Insurance Policies	412(79.7)	309(77.3)	236(82.5)	204(78.5)	1161(79.4)
11	Investment in Unit Link Policies	126(24.4)	91(22.8)	54(18.9)	48(18.5)	319(21.8)
12	Investment in Mediclaim Policies	517(100)	400(100)	286(100)	260(100)	1463(100.0)
	Total	517	400	286	260	1463

Overall, it can be said that preference for investment were found in the life insurance policies(79 per cent) and gold ornaments (70 per cent),followed by the Mediclaim Policyholders who had invested in fixed deposits with banks (59 per cent). It was also found that 14 per cent of the selected Mediclaim Policyholders had invested in gold and silver plans of the insurance companies, real estate (23 per cent) and unit link plans (21 per cent).It was found that the investment in life insurance policies and investment in gold ornaments along with the purchase of the mediclaim policies were found most preferred options.

5.5 OPINIONS OF THE SELECTED MEDICLAIM POLICYHOLDERS ON HEALTH, GENERAL INSURANCE AND MEDICLAIM POLICY:

Table Number 5.19:

Selected Mediclaim Policyholders' Opinions on Health Status

Sr. No.	Selected Beliefs on Health Status	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		DA	AG	DA	AG	DA	AG	DA	AG	DA	AG
01	Health Status is the God Gift	128 (24.8)	389 (75.2)	97 (24.3)	303 (75.8)	67 (23.4)	219 (76.6)	91 (35.0)	169 (65.0)	383 (26.2)	1080 (73.8)
02	I am aware of my medical history	113 (21.9)	404 (78.1)	113 (28.3)	287 (71.8)	135 (47.2)	151 (52.8)	71 (27.3)	189 (72.7)	432 (29.5)	1031 (70.5)
03	I am healthy	106 (20.5)	411 (79.5)	108 (27.0)	292 (73.0)	113 (39.5)	173 (60.5)	54 (20.8)	206 (79.2)	381 (26.0)	1082 (74.0)
04	I am conscious about my health status	101 (19.5)	416 (80.5)	103 (25.8)	297 (74.3)	84 (29.4)	202 (70.6)	39 (15.0)	221 (85.0)	327 (22.4)	1136 (77.6)
05	I can judge my health status	181 (35.0)	336 (65.0)	139 (34.8)	261 (65.3)	111 (38.8)	175 (61.2)	47 (18.1)	213 (81.9)	478 (32.7)	985 (67.3)
06	Health can be maintained at any age	191 (36.9)	326 (63.1)	124 (31.0)	276 (69.0)	118 (41.3)	168 (58.7)	42 (16.2)	218 (83.8)	475 (32.5)	988 (67.5)
07	Provision can be made in the form of the health care status	156 (30.2)	361 (69.8)	100 (25.0)	300 (75.0)	117 (40.9)	169 (59.1)	32 (12.3)	228 (87.7)	405 (27.7)	1058 (72.3)

Overall, majority of them had shown agreements towards the selected beliefs which implies that there exists the positive belief pattern. However, majority of them had also agreed to the items, health status is the god gift which implies that the targeted mediclaim policy market would not only demand the rational and logical reasoning for the purchase of the mediclaim policies but also the strong proposition from the insurance marketers which could compete and would win over their aforementioned beliefs.

Table Number 5.20: Selected Mediclaim Policyholders' Opinions on Benefits of General Insurance

Sr. No.	Selected Beliefs on Benefits of General Insurance	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		DA	AG	DA	AG	DA	AG	DA	AG	DA	AG
01	General Insurance policies provide the tax benefits	142 (27.5)	375 (72.5)	138 (34.5)	262 (65.5)	160 (55.9)	126 (44.1)	43 (16.5)	217 (83.5)	483 (33.0)	980 (67.0)
02	General Insurance policies safeguards against the future risk	135 (26.1)	382 (73.9)	134 (33.5)	266 (66.5)	90 (31.5)	196 (68.5)	38 (14.6)	222 (85.4)	397 (27.1)	1066 (72.9)
03	General Insurance policies gives financial security	134 (25.9)	383 (74.1)	141 (35.3)	259 (64.8)	90 (31.5)	196 (68.5)	51 (19.6)	209 (80.4)	416 (28.4)	1047 (71.6)
04	General Insurance offers return on investments	228 (44.1)	289 (55.9)	180 (45.0)	220 (55.0)	141 (49.3)	145 (50.7)	69 (26.5)	191 (73.5)	618 (42.2)	845 (57.8)
05	General Insurance is available for the old age Individuals	297 (57.4)	220 (42.6)	165 (41.3)	235 (58.8)	169 (59.1)	117 (40.9)	61 (23.5)	199 (76.5)	692 (47.3)	771 (52.7)
06	General Insurance policies provides mental peace	151 (29.2)	366 (70.8)	126 (31.5)	274 (68.5)	155 (54.2)	131 (45.8)	49 (18.8)	211 (81.2)	481 (32.9)	982 (67.1)

Overall, mediclaim policyholders' agreement was found on each of the selected items concerning the benefits of the general insurance except for the item, viz., general insurance is available for the old age individuals (47 per cent), and general insurance offers return on investments (42 per cent). Overall, there exists the positive set of beliefs towards the benefits of the general insurance. However, the potentialities in the market seems to be restricted by the unavailability of the benefits of general insurance in the old age and the limited returns on the invested funds in the form of policy premium.

Table Number 5.21:
Selected Mediclaim Policyholders' Opinions on Mediclaim Policy

Sr. No.	Selected Opinions on Mediclaim Policy	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		DA	AG	DA	AG	DA	AG	DA	AG	DA	AG
01	Mediclaim Policy is inevitable	143 (27.7)	374 (72.3)	108 (27.0)	292 (73.0)	131 (45.8)	155 (54.2)	36 (13.8)	224 (86.2)	418 (28.6)	1045 (71.4)
02	Mediclaim Policy is beneficial to me	90 (17.4)	427 (82.6)	76 (19.0)	324 (81.0)	77 (26.9)	209 (73.1)	23 (8.8)	237 (91.2)	266 (18.2)	1197 (81.8)
03	It is safe to have Mediclaim Policy	79 (15.3)	438 (84.7)	92 (23.0)	308 (77.0)	65 (22.7)	221 (77.3)	19 (7.3)	241 (92.7)	255 (17.4)	1208 (82.6)
04	I like to have Mediclaim Policy	90 (17.4)	427 (82.6)	101 (25.3)	299 (74.8)	89 (31.1)	197 (68.9)	27 (10.4)	233 (89.6)	307 (21.0)	1156 (79.0)
05	It is a pleasure to have Mediclaim Policy	108 (20.9)	409 (79.1)	116 (29.0)	284 (71.0)	80 (28.0)	206 (72.0)	46 (17.7)	214 (82.3)	350 (23.9)	1113 (76.1)
06	I am ready to bear the cost to have Mediclaim Policy	101 (19.5)	416 (80.5)	120 (30.0)	280 (70.0)	96 (33.6)	190 (66.4)	33 (12.7)	227 (87.3)	350 (23.9)	1113 (76.1)
07	I positively involve myself to have Mediclaim Policy	88 (17.0)	429 (83.0)	131 (32.8)	269 (67.3)	86 (30.1)	200 (69.9)	38 (14.6)	222 (85.4)	343 (23.4)	1120 (76.6)

Overall, mediclaim policyholders had shown agreement to each of the selected item concerning buying of the mediclaim policy.

5.6 RESPONSES ON THE PURCHASE OF THE MEDICLAIM POLICY OF THE SELECTED MEDICLAIM POLICYHOLDERS:

Table Number 5.22:

Selected Mediclaim Policyholders' Responses on the Purchase of the Mediclaim Policy (Insurance Company)

Sr. No.	Name of the Insurance Company	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Bajaj Allianz General Insurance Co Ltd.	53(10.3)	42(10.5)	55(19.2)	70(26.9)	220(15.0)
02	Bharti AXA	06(1.2)	10(2.5)	14(4.9)	0 (0.0)	30(2.1)
03	Future General	04(0.8)	04(1.0)	03(1.0)	04(1.5)	15(1.0)
04	IFFCO Tokio General Insurance Co Ltd.	14(2.7)	05(1.3)	07(2.4)	01(0.4)	27(1.8)
05	Universal Sompo	03(0.6)	02(0.5)	01(0.3)	00(0.0)	06(0.4)
06	Cholamandalam MS	02(0.4)	06(1.5)	02(0.7)	00(0.0)	10(0.7)
07	HDFC ERGO General Insurance Co Ltd.	34(6.6)	14(3.5)	31(10.8)	22(8.5)	101(6.9)
08	ICICI Lombard General Insurance Co. Ltd.	60(11.6)	65(16.3)	26(9.1)	36(13.8)	187(12.8)
09	Royal Sundaram General Insurance Co. Ltd.	11(2.1)	05(1.3)	02(0.7)	00(0.0)	18(1.2)
10	National Insurance Co. Ltd.	45(8.7)	56(14.0)	29(10.1)	18(6.9)	148(10.1)
11	New India Assurance Co. Ltd.	97(18.8)	52(13.0)	36(12.6)	21(8.1)	206(14.1)
12	Oriental Insurance Co. Ltd	54(10.4)	42(10.5)	12(4.2)	31(11.9)	139(9.5)
13	United India Insurance Co. Ltd.	52(10.1)	18(4.5)	15(5.2)	42(16.2)	127(8.7)
14	Star Health and Allied Insurance	02(0.4)	16(4.0)	07(2.4)	02(0.8)	27(1.8)
15	Apollo Munich Health Insurance Co. Ltd	12(2.3)	14(3.5)	00(0.0)	06(2.3)	32(2.2)
16	Max Bupa Health Insurance Co. Ltd.	09(1.7)	01(0.3)	05(1.7)	00(0.0)	15(1.0)
17	Any other:	59(11.4)	48(12.0)	41(14.3)	07(2.7)	155(10.6)
	Total	517	400	286	260	1463

Amongst the selected mediclaim policyholders in the State of Gujarat, maximum had purchased mediclaim policy from Bajaj Allianz General Insurance Co. Ltd (15 per cent), followed by the New India Assurance Co. Ltd (14 per cent), and ICICI Lombard General Insurance Co. Ltd (13 per cent), respectively.

Table Number 5.23:

Selected Mediclaim Policyholders' Responses on the Purchase of the Mediclaim Policy (Insurance Sector)

Sr. No.	Insurance Sector Category	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Public Sector Company	278(53.8)	184(46.0)	100(35.0)	117(45.0)	679 (46.4)
02	Private Sector Company	215(41.6)	186(46.5)	173(60.5)	135(51.9)	709 (48.5)
03	Stand-alone Company	24(4.6)	30(7.5)	13(4.5)	08(3.1)	75(5.2)
	Total	517	400	286	260	1463

Overall, the purchase of the mediclaim policy by the selected mediclaim policyholders sector wise was found to be similar. Only 5.2 per cent of them had purchased the mediclaim policies from the up-coming stand-alone health insurance companies. It implies that the preferences of mediclaim policyholders were found to be similar to buy mediclaim policy from both public sector and private sector insurance companies, respectively.

Table Number 5.24:
Selected Mediciclaim Policyholders' Responses on the Purchase of the Mediciclaim Policy
(Period of Purchase)

Sr. No.	Year	Number and Percentages of Mediciclaim Policyholders				
		V	A	S	R	Total
01	Before 1990s	09 (1.7)	07(1.8)	10(3.5)	03(1.2)	29 (2.0)
02	1991-2000 period	39(7.5)	33(8.3)	20(7.0)	09(3.5)	101(6.9)
03	2001-2005 period	120(23.2)	69(17.3)	51(17.8)	40(15.4)	280(19.1)
04	2006-2010 period	266(51.5)	244(61.0)	173(60.5)	161(61.9)	844(57.7)
05	2011 onwards	58(11.2)	41(10.3)	23(8.0)	45(17.3)	167(11.4)
06	Not Mentioned	25(4.8)	06(1.5)	09(3.1)	02(0.8)	42(2.9)
	Total	517	400	286	260	1463

In case of the period of purchase of the mediclaim policy by the selected mediclaim policyholders across the selected cities of Gujarat state overall, it was found that 88 per cent of the mediclaim policyholders had purchased the mediclaim policy after the year 2000, amongst which 57 per cent of them had purchased the mediclaim policies in the period 2006-2010. Overall only 8.9 per cent of the selected mediclaim policyholders had purchased the mediclaim policies before the year 2000. It implies that with the liberalization of the insurance sector and entry of the private insurance players have increased the competition in the insurance sector and health insurance sector, respectively.

Table Number 5.25:
Selected Mediciclaim Policyholders' Awareness on the Sources of Information

Sr. No.	Sources of Information	Number and Percentages of Mediciclaim Policyholders				
		V	A	S	R	Total
01	Spouse	259(50.1)	205(51.3)	168(58.7)	138(53.1)	770(52.6)
02	Parents	245(47.4)	139(34.8)	135(47.2)	105(40.4)	624(42.7)
03	Family Members	271(52.4)	139(34.8)	114(39.9)	142(54.6)	666(45.5)
04	Neighbour	214(41.4)	137(34.3)	123(43.0)	107(41.2)	581(39.7)
05	Colleague	253(48.9)	128(32.0)	177(61.9)	96(36.9)	654(44.7)
06	Doctors	196(37.9)	92(23.0)	68(23.8)	60(23.1)	416(28.4)
07	Hospital Staff	178(34.4)	68(17.0)	38(13.3)	49(18.8)	333(22.8)
08	Pharmacists	91(17.6)	42(10.5)	20(7.0)	28(10.8)	329(22.5)
09	Other Healthcare Professionals	189(36.6)	85(21.3)	41(14.3)	63(24.2)	378(25.8)
10	Insurance Agent	435(84.1)	360(90.0)	249(87.1)	239(91.9)	1283(87.7)
11	Company's Website	266(51.5)	168(42.0)	114(39.9)	164(63.1)	712(48.7)
12	Advertisements on Television	228(44.1)	209(52.3)	127(44.4)	137(52.7)	701(47.9)
13	Advertisements on Radios	202(39.1)	105(26.3)	115(40.2)	94(36.2)	516(35.3)
14	SMS on Mobile Phones	212(41.0)	115(28.8)	97(33.9)	121(46.5)	545(37.3)
15	Advertisements in Newspapers	185(35.8)	88(22.0)	112(39.2)	67(25.8)	452(30.9)
16	Advertisements in Magazines	172(33.3)	73(18.3)	66(23.1)	62(23.8)	373(25.5)
17	Hoardings	174(33.7)	76(19.0)	55(19.2)	60(23.1)	365(24.9)
18	Leaflets/ Circulars	170(32.9)	118(29.5)	43(15.0)	47(18.1)	378(25.8)
19	Any other:	157(30.4)	33(8.3)	35(12.2)	48(18.5)	273(18.7)

Overall, the awareness of the selected mediclaim policyholders across the selected cities in the State of Gujarat amongst the selected sources of information for buying of the mediclaim policy was found to be higher for insurance agent (88 per cent) and spouse (52 per cent), respectively.

Table Number 5.26:
Selected Mediciclaim Policyholders' Actual Consideration of the Sources of Information

Sr. No.	Sources of Information	Number and Percentages of Mediciclaim Policyholders				
		V	A	S	R	Total
01	Spouse	126(24.4)	154(38.5)	95(33.2)	78(30.0)	453(31.0)
02	Parents	116(22.4)	100(25.0)	66(23.1)	43(16.5)	325(22.0)
03	Family Members	139(26.9)	91(22.8)	57(19.9)	121(46.5)	408(27.9)
04	Neighbours	109(21.1)	101(25.3)	91((31.8)	69(26.5)	370(25.3)
05	Colleague	131(25.3)	102(25.5)	147(51.4)	52(20.0)	432(29.5)
06	Doctors	96(18.6)	53(13.3)	46(16.1)	34(13.1)	229(15.7)
07	Hospital Staff	77(14.9)	47(11.8)	23(8.0)	31(11.9)	178(12.2)
08	Pharmacists	91(17.6)	42(10.5)	20(7.0)	28(10.8)	181(12.4)
09	Other Healthcare Professionals	92(17.8)	50(12.5)	27(9.4)	30(11.5)	199(13.6)
10	Insurance Agent	341(66.0)	321(80.3)	229(80.1)	209(80.4)	1100(75.2)
11	Company's Websites	168(32.5)	127(31.8)	94(32.9)	114(43.8)	503(34.4)
12	Advertisements on Television	116(22.4)	133(33.3)	84(29.4)	100(38.5)	433(29.6)
13	Advertisements on Radio	105(20.3)	60(15.0)	82(28.7)	63(24.2)	310(21.2)
14	SMS on Mobile Phones	126(24.4)	80(20.0)	69(24.1)	98(37.7)	373(25.5)
15	Advertisements in Newspapers	99(19.1)	62(15.5)	69(24.1)	48(18.5)	278(19.0)
16	Advertisements in Magazines	86(16.6)	40(10.0)	41(14.3)	38(14.6)	205(14.0)
17	Hoardings	95(18.4)	45(11.3)	36(12.6)	45(17.3)	221(15.1)
18	Leaflets/ Circulars	91(17.6)	66(16.5)	21(7.3)	30(11.5)	208(14.2)
19	Any other:	91(17.6)	9(2.3)	24(8.4)	26(10.0)	150(10.3)

It was found that the selected mediclaim policyholders most preferred source of information was insurance agent (75 per cent) and hospital staff was the lowest (12 per cent).

Table Number 5.27:
Ratio of Selected Mediciclaim Policyholders' Actual Consideration Vis-a-Vis Awareness on the Sources of Information

Sr. No.	Sources of Information	Number and Percentages of Mediciclaim Policyholders				
		V	A	S	R	Total
01	Spouse	0.49	0.75	0.57	0.57	0.59
02	Parents	0.47	0.72	0.49	0.41	0.52
03	Family Members	0.51	0.65	0.50	0.85	0.61
04	Neighbours	0.51	0.74	0.74	0.64	0.64
05	Colleague	0.52	0.80	0.83	0.54	0.66
06	Doctors	0.49	0.58	0.68	0.57	0.55
07	Hospital Staff	0.43	0.69	0.61	0.63	0.53
08	Pharmacists	1.00	1.00	1.00	1.00	0.55
09	Other Healthcare Professionals	0.49	0.59	0.66	0.48	0.53
10	Insurance Agent	0.78	0.89	0.92	0.87	0.86
11	Company's Websites	0.63	0.76	0.82	0.70	0.71
12	Advertisements on Television	0.51	0.64	0.66	0.73	0.62
13	Advertisements on Radio	0.52	0.57	0.71	0.67	0.60
14	SMS on Mobile Phones	0.59	0.70	0.71	0.81	0.68
15	Advertisements in Newspapers	0.54	0.70	0.62	0.72	0.62
16	Advertisements in Magazines	0.50	0.55	0.62	0.61	0.55
17	Hoardings	0.55	0.59	0.65	0.75	0.61
18	Leaflets/ Circulars	0.54	0.56	0.49	0.64	0.55
19	Any other:	0.58	0.27	0.69	0.54	0.55

Overall, the ratio of actual consideration vis-à-vis the awareness for the sources of the information was found to be highest for insurance agent (0.86) followed by company' websites (0.71), SMS on mobile phones (0.68) and colleagues (0.66), and it was found as lowest for the selected sources of information, viz, parents (0.52), other healthcare professionals (0.53) and hospital staff (0.53), respectively. It implies that the selected mediclaim policyholders of Gujarat State were found as aware of the sources of information, viz., insurance agent, pharmacists, and company's websites and these were also considered in buying of the mediclaim policy. While, for the other sources of information the awareness and consideration was found to be heterogeneous. It meant that for marketing of mediclaim policies and the promotion of the mediclaim policy through the selected sources of information, viz., insurance agents, company's websites and SMS on mobile phones shall be given highest priority.

**Table Number 5.28:
Selected Mediclaim Policyholders' Awareness on Channels**

Sr. No.	Selected Channels	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Through the Insurance Agents	483(93.4)	388(97.0)	276(96.5)	258(99.2)	1405(96.0)
02	Directly from the Offices of General Insurance Companies'	236(45.6)	132(33.0)	129(45.1)	160(51.9)	657(44.9)
03	Through Banks	230(44.5)	140(35.0)	119(41.6)	135(51.9)	624(42.7)
04	Online Purchase	209(40.4)	153(38.3)	113(39.5)	95(36.5)	570(39.0)

Overall, 96 per cent of them were found as aware about the insurance agent as the intermediary for availing of the mediclaim policy.

**Table Number 5.29:
Selected Mediclaim Policyholders' Actual Usage of Channels**

Sr. No.	Selected Channels	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Through the Insurance Agents	328(63.4)	287(71.8)	217(75.9)	196(75.4)	1028(70.3)
02	Directly from the Offices of General Insurance Companies'	102(19.7)	35(8.8)	19(6.6)	17(6.5)	173(11.8)
03	Through Banks	58(11.2)	43(10.8)	32(11.2)	49(18.8)	182(12.4)
04	Online Purchase	53(10.3)	37(9.3)	19(6.6)	03(1.2)	112(7.7)

Majority of the selected Mediclaim Policyholders (70 per cent) had considered insurance agent as the intermediary for availing the mediclaim policy. It implies that insurance agents also were the popular and most preferred medium for buying of the mediclaim policy in the selected cities of Gujarat state.

**Table Number 5.30:
Ratio of Selected Mediclaim Policyholders' Actual Usage Vis-a-Vis Awareness of the Channels**

Sr. No.	Selected Channels	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Through the Insurance Agents	0.68	0.74	0.79	0.76	0.73
02	Directly from the Offices of General Insurance Companies'	0.43	0.27	0.15	0.11	0.26
03	Through Banks	0.25	0.31	0.27	0.36	0.29
04	Online Purchase	0.25	0.24	0.17	0.03	0.19

Overall, it can be stated that for marketing of mediclaim policies in the selected cities of Gujarat State, the role of insurance agents as the intermediary is found to be very popular.

Table Number 5.31: Selected Mediclaim Policyholders' Awareness on the Insurance Companies

Sr. No.	Selected Insurance Companies	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Bajaj Allianz General Insurance Co Ltd.	347(67.1)	266(66.5)	187(65.4)	220(84.6)	1020(70.0)
02	Bharti AXA General Insurance Co. Ltd.	197(38.1)	144(36.0)	58(20.3)	101(38.8)	500(34.2)
03	Future General Insurance Co. Ltd.	183(35.4)	130(32.5)	38(13.3)	102(39.2)	453(31.0)
04	IFFCO Tokio General Insurance Co. Ltd.	208(40.2)	124(31.0)	53(18.5)	45(17.3)	430(29.4)
05	Universal Sompo General Insurance Co. Ltd.	132(25.5)	88(22.0)	30(10.5)	35(13.5)	285(19.5)
06	Cholamandalam MS Health Insurance Co. Ltd.	142(27.5)	74(18.5)	30(10.5)	35(13.5)	281(19.2)
07	HDFC ERGO General Insurance Co. Ltd.	278(53.8)	173(43.3)	163(57.0)	160(61.5)	774(52.9)
08	ICICI Lombard General Insurance Co. Ltd.	297(57.4)	201(50.3)	141(49.3)	163(62.7)	802(54.8)
09	Royal Sundaram General Insurance Co. Ltd.	206(39.8)	99(24.8)	53(18.5)	48(18.5)	406(27.8)
10	National Insurance Co. Ltd.	344(66.5)	221(55.3)	180(62.9)	170(65.4)	915(62.5)
11	New India Assurance Co. Ltd.	373(72.1)	243(60.8)	178(62.2)	173(66.5)	967(66.1)
12	Oriental Insurance Co. Ltd.	344(66.5)	211(52.8)	156(54.5)	180(69.2)	891(60.9)
13	United India Insurance Co. Ltd.	328(63.4)	183(45.8)	153(53.5)	155(59.6)	819(56.0)
14	Star Health and Allied Insurance Co. Ltd.	170(32.9)	131(32.8)	31(10.8)	36(13.8)	368(25.2)
15	Apollo Munich Health Insurance Co. Ltd.	166(32.1)	97(24.3)	19(6.6)	101(38.8)	383(26.2)
16	Max Bupa Health Insurance Co. Ltd.	170(32.9)	79(19.8)	30(10.5)	29(11.2)	308(21.1)
17	Any other: Please Specify:	217(42.0)	162(40.5)	143(50.0)	123(47.3)	645(44.1)

The awareness regarding the insurance company was found as relatively similar, and the highest awareness was found for the Bajaj Allianz General Insurance Co. Ltd. that has been gradually crossing the popularity of even the public sector general insurance companies offering the mediclaim policy.

Table Number 5.32:
Selected Mediclaim Policyholders' Actual Consideration of the Insurance Companies

Sr. No.	Selected Channels	Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Bajaj Allianz General Insurance Co. Ltd.	123(23.8)	129(32.3)	117(40.9)	107(41.2)	476(32.5)
02	Bharti AXA General Insurance Co. Ltd.	62(12.0)	51(12.8)	30(10.5)	9(3.5)	152(10.4)
03	Future General Insurance Co. Ltd.	65(12.6)	35(8.8)	14(4.9)	19(7.3)	133(9.1)
04	IFFCO Tokio General Insurance Co Ltd.	79(15.3)	42(10.5)	23(8.0)	12(4.6)	156(10.7)
05	Universal Sompo General Insurance Co. Ltd.	67(13.0)	23(5.8)	9(3.1)	12(4.6)	111(7.6)
06	Cholamandalam MS Health Insurance Co Ltd.	58(11.2)	27(6.8)	14(4.9)	13(5.0)	112(7.7)
07	HDFC ERGO General Insurance Co. Ltd.	128(24.8)	75(18.8)	86(30.1)	47(18.1)	336(23.0)
08	ICICI Lombard General Insurance Co. Ltd.	152(29.4)	120(30.0)	60(21.0)	69(26.5)	401(27.4)
09	Royal Sundaram General Insurance Co. Ltd.	95(18.4)	35(8.8)	15(5.2)	12(4.6)	157(10.7)
10	National Insurance Co. Ltd.	211(40.8)	123(30.8)	73(25.5)	53(20.4)	460(31.4)
11	New India Assurance Co. Ltd.	227(43.9)	40(10.0)	80(28.0)	61(23.5)	508(34.7)
12	Oriental Insurance Co. Ltd.	183(35.4)	102(25.5)	56(19.6)	59(22.7)	400(27.3)
13	United India Insurance Co. Ltd.	180(34.8)	81(20.3)	55(19.2)	63(24.2)	379(25.9)
14	Star Health and Allied Insurance Co. Ltd.	74(14.3)	62(15.5)	16(5.6)	13(5.0)	165(11.3)
15	Apollo Munich Health Insurance Co. Ltd.	89(17.2)	51(12.8)	9(3.1)	17(6.5)	166(11.3)
16	Max Bupa Health Insurance Co. Ltd.	78(15.1)	32(8.0)	12(4.2)	10(3.8)	132(9.0)
17	Any other: Please Specify:	156(30.2)	96(24.0)	77(26.9)	49(18.8)	378(25.8)

The consideration for the insurance company among the mediclaim policyholders of Ahmedabad, Surat and Rajkot City was relatively found as similar and it was found highest for the New India Assurance Co. Ltd., despite of the continuous competition being faced from the various private sector insurance companies offering the mediclaim policy.

Table Number 5.33:
Ratio of Selected Mediclaim Policyholders' Actual Consideration Vis-a-Vis Awareness of the Insurance Companies

Sr. No.	Selected Insurance Companies	Ratio : Consideration/ Awareness Number and Percentages of Mediclaim Policyholders				
		V	A	S	R	Total
01	Bajaj Allianz General Insurance Co Ltd.	0.35	0.48	0.63	0.49	0.47
02	Bharti AXA General Insurance Co Ltd.	0.31	0.35	0.52	0.09	0.30
03	Future General Insurance Co Ltd.	0.36	0.27	0.37	0.19	0.29
04	IFFCO Tokio General Insurance Co Ltd.	0.38	0.34	0.43	0.27	0.36
05	Universal Sompo General Insurance Co Ltd.	0.51	0.26	0.30	0.34	0.39
06	Cholamandalam MS Health Insurance Co Ltd.	0.41	0.36	0.47	0.37	0.40
07	HDFC ERGO General Insurance Co Ltd.	0.46	0.43	0.53	0.29	0.43
08	ICICI Lombard General Insurance Co. Ltd.	0.51	0.60	0.43	0.42	0.50
09	Royal Sundaram General Insurance Co. Ltd.	0.46	0.35	0.28	0.25	0.39
10	National Insurance Co. Ltd.	0.61	0.56	0.41	0.31	0.50
11	New India Assurance Co. Ltd.	0.61	0.16	0.45	0.35	0.53
12	Oriental Insurance Co. Ltd.	0.53	0.48	0.36	0.33	0.45
13	United India Insurance Co. Ltd.	0.55	0.44	0.36	0.41	0.46
14	Star Health and Allied Insurance Co. Ltd.	0.44	0.47	0.52	0.36	0.45
15	Apollo Munich Health Insurance Co. Ltd.	0.54	0.53	0.47	0.17	0.43
16	Max Bupa Health Insurance Co. Ltd.	0.46	0.41	0.40	0.34	0.43
17	Any other: Please Specify:	0.72	0.59	0.54	0.40	0.59

Overall, it was found that the awareness of the aforementioned public sector insurance companies was found to be high. However, in case of the private sector insurance companies, high awareness was found for ICICI Lombard General Insurance Company followed by the Bajaj Allianz General Insurance Co. Ltd., and both have entered the consideration set of the selected mediclaim policyholders across the selected cities of Gujarat State.

Table Number 5.34:
Selected Mediciclaim Policyholders' Overall Awareness on the Terms of Mediciclaim Policy

Sr. No.	Selected Health Insurance Terms	Number and Percentages of Mediciclaim Policyholders				
		V	A	S	R	Total
1	Health Insurance Policy	361(69.8)	277(69.3)	217(75.9)	202(77.7)	1057(72.2)
2	Mediciclaim Policy	487(94.2)	369(92.3)	272(95.1)	241(92.7)	1369(93.6)
3	Individual Mediciclaim Policy	338(65.4)	292(73.0)	166(58.0)	184(70.8)	980(67.0)
4	Floater Mediciclaim Policy	243(47.0)	146(36.5)	76(26.6)	58(22.3)	523(35.7)
5	Premium	438(84.7)	353(88.3)	260(90.9)	227(87.3)	1278(87.4)
6	Sum Assured	381(73.7)	349(87.3)	264(92.3)	231(88.8)	1225(83.7)
7	Sum Insured	250(48.4)	190(47.5)	93(32.5)	97(37.3)	630(43.1)
8	Pre-hospitalization	267(51.6)	150(37.5)	42(14.7)	67(25.8)	526(36.0)
9	Nursing Expenses	328(63.4)	285(71.3)	199(69.6)	202(77.7)	1014(69.3)
10	Room Boarding Expenses	384(74.3)	329(82.3)	224(78.3)	218(83.8)	1155(78.9)
11	Domiciliary	215(41.6)	120(30.0)	36(12.6)	53(20.4)	424(29.0)
12	Post-hospitalization	255(49.3)	183(45.8)	63(22.0)	108(41.5)	609(41.6)
13	Comprehensive network base	226(43.7)	179(44.8)	121(42.3)	90(34.6)	616(42.1)
14	Pre-existing Illness	242(46.8)	183(45.8)	126(44.1)	131(50.4)	682(46.6)
15	Waiting Period	231(44.7)	159(39.8)	95(33.2)	96(36.9)	581(39.7)
16	Waiver	113(21.9)	99(24.8)	39(13.6)	36(13.8)	287(19.6)
17	Deductibles	128(24.8)	92(23.0)	31(10.8)	40(15.4)	291(19.9)
18	Exclusions	133(25.7)	74(18.5)	33(11.5)	34(13.1)	274(18.7)
19	TPAs	179(34.6)	154(38.5)	109(38.1)	93(35.8)	535(36.6)
20	Co-Payment	148(28.6)	99(24.8)	34(11.9)	66(25.4)	347(23.5)
21	Critical Illness	247(47.8)	187(46.8)	73(25.5)	98(37.7)	605(41.4)
22	Cashless System	319(61.7)	289(72.3)	208(72.7)	169(65.0)	985(67.3)
23	Cash Reimbursement System	271(52.4)	168(42.0)	66(23.1)	89(34.2)	594(40.6)
24	Renewal Age Limit	225(43.5)	208(52.0)	171(59.8)	133(51.2)	737(50.4)
25	Renewal Discounts	220(42.6)	226(56.5)	190(66.4)	134(51.5)	770(52.6)
26	Claim Free Years	239(46.2)	216(54.0)	177(61.9)	101(38.8)	733(50.1)
27	Filling of the claims	228(44.1)	150(37.5)	73(25.5)	68(26.2)	519(35.5)
28	Succession Certificate	192(37.1)	156(39.0)	95(33.2)	124(47.7)	567(38.8)
29	Claim Settlement	274(53.0)	163(40.8)	101(35.3)	120(46.2)	658(45.0)
30	Health insurance Portability	156(30.2)	120(30.0)	50(17.5)	87(33.5)	413(28.2)
31	Sub Limits on the medical expenses	137(26.5)	172(43.0)	89(31.1)	73(28.1)	471(32.2)
32	Non-Life Ins Com	165(31.9)	133(33.3)	62(21.7)	87(33.5)	447(30.6)
33	IRDA	203(39.3)	192(48.0)	114(39.9)	140(53.8)	649(44.4)
34	Central Govt. health ins	154(29.8)	130(32.5)	61(21.3)	72(27.7)	417(28.5)
35	Employees' State Health Ins	198(38.3)	148(37.0)	55(19.2)	107(41.2)	508(34.7)
36	Private Health Insurance	91(17.6)	85(21.3)	39(13.6)	107(41.2)	322(22.0)
37	Community based Health Insurance	94(18.2)	65(16.3)	39(13.6)	39(15.0)	237(16.2)
38	Universal Health Insurance	93(18.0)	76(19.0)	9(3.1)	58(22.3)	236 (16.1)
39	Standalone Health Insurance Scheme	67(13.0)	47(11.8)	28(9.8)	42(16.2)	185(12.6)

More than 92 per cent of the selected mediciclaim policyholders in the State of Gujarat were found aware about the selected terms of mediciclaim policy. Overall, the lowest (13 per cent) awareness were found for the term Standalone Health Insurance followed by the 16 per cent of Universal Health Insurance, and Community based Health Insurance, respectively.

5.7 EXPECTATIONS AND EXPERIENCES ON THE PURCHASE OF THE MEDICLAIM POLICY OF THE SELECTED MEDICLAIM POLICYHOLDERS:

Table Number 5.35:

Selected Mediclaim Policyholders' Expectations on Age Eligibility Conditions

Sr. No.	Age Eligibility Conditions	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Age eligibility for Purchase of Policy	144 (27.9)	373 (72.1)	72 (18.0)	328 (82.0)	121 (42.3)	165 (57.7)	23 (8.8)	237 (91.2)	360 (24.6)	1103 (75.4)
02	Broad range of Age eligibility for Renewal of the Policy	150 (29.0)	367 (71.0)	62 (15.5)	338 (84.5)	93 (32.5)	193 (67.5)	22 (8.5)	238 (91.5)	327 (22.4)	1136 (77.6)

75 per cent of the mediclaim policyholders in the State of Gujarat opined that age eligibility conditions is important in buying of the mediclaim policy. Overall, majority of them had also considered it for buying mediclaim policy. It implies that not only the criteria of the age eligibility in buying of the mediclaim policy, but also influences the renewal of the mediclaim policy. The insurance companies should make required improvements in the policy features with respect to the age eligibility of the policyholder at the time of the offering the mediclaim policy, and also incorporate this feature of the wider age limit for the renewal of the mediclaim policy to the policyholders subject to their period of purchase of the mediclaim policy as the strategy to attract and retain them.

Table Number 5.36:

Selected Mediclaim Policyholders' Expectations' on Range of Premium

Sr. No.	Range of Premium	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Range of the premium offered by the companies	148 (28.6)	369 (71.4)	74 (18.5)	326 (81.5)	77 (26.9)	209 (73.1)	20 (7.7)	240 (92.3)	319 (21.8)	1144 (78.2)
02	The range of the premium for various age groups	152 (29.4)	365 (70.6)	86 (21.5)	314 (78.5)	78 (27.3)	208 (72.7)	24 (9.2)	236 (90.8)	340 (23.2)	1123 (76.8)

Majority of them had considered all selected items as important in buying of the mediclaim policy. It implies that their expectations with regard to range of premium were found as similar. However, it also implies that the insurance companies should formulate and design the features of the mediclaim policy with respect to range of premium by expanding the upper and lower premium range for buying of the mediclaim policy as well as it should widen the range of premium limits offered to each age-group category. Hence, introducing the policyholder-friendly premium range the insurance companies will be able to grab the biggest pie of the health insurance market in the selected cities of Gujarat State.

Table Number 5.37:
Selected Mediciclaim Policyholders' Expectations on Coverage of Illness and Diseases

Sr. No.	Coverage of Illness and Diseases	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Coverage of various Illness/Diseases	89 (17.2)	428 (82.8)	56 (14.0)	344 (86.0)	55 (19.2)	231 (80.8)	22 (8.5)	238 (91.5)	222 (15.2)	1241 (84.8)
02	Coverage for Allopathic Treatments	109 (21.1)	408 (78.9)	89 (22.3)	311 (77.8)	68 (23.8)	218 (76.2)	21 (8.1)	239 (91.9)	287 (19.6)	1176 (80.4)
03	Coverage for Ayurvedic Treatments	149 (28.8)	368 (71.2)	108 (27.0)	292 (73.0)	64 (22.4)	222 (77.6)	33 (12.7)	227 (87.3)	354 (24.2)	1109 (75.8)
04	Coverage for Naturopathy Treatments	178 (34.4)	339 (65.6)	131 (32.8)	269 (67.3)	134 (46.9)	152 (53.1)	39 (15.0)	221 (85.0)	482 (32.9)	981 (67.1)
05	Coverage for HIV Infection	137 (26.5)	380 (73.5)	87 (21.8)	313 (78.3)	101 (35.3)	185 (64.7)	28 (10.8)	232 (89.2)	353 (24.1)	1110 (75.9)
06	Coverage for Cancer	116 (22.4)	401 (77.6)	61 (15.3)	339 (84.8)	101 (35.3)	185 (64.7)	24 (9.2)	236 (90.8)	302 (20.6)	1161 (79.8)
07	The time period for the inclusion of the Pre-existing Illness	144 (27.9)	373 (72.1)	74 (20.3)	326 (81.5)	115 (40.2)	171 (59.8)	31 (11.9)	229 (88.1)	364 (24.9)	1099 (75.1)

84 per cent of mediciclaim policyholders in the State of Gujarat had considered coverage of various illness/diseases, followed by coverage for allopathic treatments, and coverage for cancer for buying of the mediciclaim policy as important which indicates that high expenses are involved in such medical treatments. It also indicates that they are not keen on availing the coverage for the expenses incurred on naturopathy treatments. The policy implications to the insurance companies involves that as majority of them had considered the provision of coverage for HIV and Cancer as important criteria of the selected factor coverage of illness and diseases as important in buying of the mediciclaim policy, the insurance companies need to look forward for the scope of incorporating in the features of the mediciclaim policy at the earliest.

Table Number5.38: Selected Medicaid Policyholders' Expectations on Coverage of Other Medical and Treatment Related Expenses

Sr. No.	Coverage of Other Medical & Treatment Related Expenses	Number and Percentages of Medicaid Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Coverage for the Room Boarding Expenses	109 (21.1)	423 (78.9)	61 (15.3)	339 (84.8)	102 (35.7)	184 (64.3)	24 (9.2)	236 (90.8)	296 (20.2)	1167 (79.8)
02	Coverage of the Nursing Expenses	94 (18.2)	413 (81.8)	73 (18.3)	327 (81.8)	101 (35.3)	185 (64.7)	26 (10.0)	234 (90.0)	294 (20.1)	1169 (79.9)
03	Coverage of Pre-hospitalization Expenses	104 (20.1)	403 (79.9)	76 (19.0)	324 (81.0)	106 (37.1)	180 (62.9)	17 (6.5)	243 (93.5)	303 (20.7)	1160 (79.3)
04	Coverage of Post-hospitalization Expenses	114 (22.1)	415 (77.9)	67 (16.8)	333 (83.3)	113 (39.5)	173 (60.5)	19 (7.3)	241 (92.7)	313 (21.4)	1150 (78.6)
05	Coverage in the period of loss of income during the hospitalization	101 (19.5)	368 (80.3)	75 (18.8)	325 (81.3)	60 (21.0)	226 (79.0)	22 (8.5)	238 (91.5)	258 (17.6)	1205 (82.4)
06	Domiciliary Hospitalization Cover	149 (28.8)	420 (71.2)	81 (20.3)	319 (79.8)	93 (32.5)	193 (67.5)	21 (8.1)	239 (91.9)	344 (23.5)	1119 (76.5)
07	Provision of giving Surgeon, anesthetist medical practitioner, consultants, specialist's fees	97 (18.8)	413 (81.2)	75 (18.8)	325 (81.3)	53 (18.5)	233 (81.5)	24 (9.2)	236 (90.8)	249 (17.0)	1214 (83.0)
08	Coverage of payment of Professional fees related to Anesthesia/blood/oxygen/ operation surgical/appliance medicines	104 (20.1)	411 (79.9)	61 (15.3)	339 (84.8)	71 (24.8)	215 (75.2)	20 (7.7)	240 (92.3)	256 (17.5)	1207 (82.5)
09	Coverage of Diagnostic material and X-Rays, dialysis, chemotherapy, radiotherapy, pacemaker, artificial limbs & cost of organs and similar expenses	106 (20.5)	399 (79.5)	55 (13.8)	345 (86.3)	61 (21.3)	225 (78.7)	23 (8.8)	237 (91.2)	245 (16.7)	1218 (83.3)
10	Renewable Discount Offers	118 (22.8)	399 (77.2)	73 (18.3)	327 (81.8)	86 (30.1)	200 (69.9)	30 (11.5)	230 (88.5)	307 (21.0)	1156 (79.0)
11	Bonus for the Claim Free Years	118 (22.8)	339 (77.2)	68 (17.0)	332 (83.0)	95 (33.2)	191 (66.8)	23 (8.8)	237 (91.2)	304 (20.8)	1159 (79.2)
12	Copayment Discounts	178 (34.4)	423 (65.6)	102 (25.5)	298 (74.5)	114 (39.9)	172 (60.1)	22 (8.5)	238 (91.5)	416 (28.4)	1047 (71.6)

Overall, it was found that all the mediclaim policyholders in the State of Gujarat had considered all the selected criteria as important in buying of the mediclaim policy. It implies that the criteria considered important included the coverage of other medical and treatment related expenses. Amongst the item wise consideration of importance, much variation was not found.

Table Number 5.39:
Selected Mediclaim Policyholders' Expectations on Benefits of the Mediclaim Policy

Sr. No.	Benefits of the Mediclaim Policy	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Tax benefits	69 (13.3)	448 (86.7)	71 (17.8)	329 (82.3)	78 (27.3)	208 (72.7)	23 (8.8)	237 (91.2)	241 (16.5)	1222 (83.5)
02	Coverage for the Health Risk	91 (17.6)	426 (82.4)	51 (12.8)	349 (87.3)	60 (21.0)	226 (79.0)	18 (6.9)	242 (93.1)	220 (15.0)	1243 (85.0)
03	Coverage for Increasing Health Care Expenditure	119 (23.0)	398 (77.0)	54 (13.5)	346 (86.5)	72 (25.2)	214 (74.8)	21 (8.1)	239 (91.9)	266 (18.2)	1197 (81.8)

Overall, it implies that the mediclaim policyholders in the State of Gujarat necessarily expect the coverage for their health risk, the tax benefits and health care expenditure from mediclaim policy they would like to purchase. Therefore, the mediclaim policy marketers should widen the range of the benefits offered in their mediclaim policy on the aforementioned selected items for not only retaining the existing policyholders' base but also for tapping the potential market.

Table Number 5.40:
Selected Mediclaim Policyholders' Expectations on Promotional Incentives

Sr. No.	Promotional Incentives	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Critical Illness Coverage	110 (21.3)	407 (78.7)	47 (11.8)	353 (88.3)	74 (25.9)	212 (74.1)	22 (8.5)	238 (91.5)	253 (17.3)	1210 (82.7)
02	Free Medical Check Up	136 (26.3)	381 (73.7)	65 (16.3)	335 (83.8)	89 (31.1)	197 (68.9)	29 (11.2)	231 (88.8)	319 (21.8)	1144 (78.2)
03	Free Ambulance Services	118 (22.8)	399 (77.2)	78 (19.5)	322 (80.5)	57 (19.9)	229 (80.1)	51 (19.6)	209 (80.4)	304 (20.8)	1159 (79.2)
04	Coverage for the day care procedures	152 (29.4)	365 (70.6)	74 (18.5)	326 (81.5)	102 (35.7)	184 (64.3)	21 (8.1)	239 (91.9)	349 (23.9)	1114 (76.1)
05	Free 24 hour help line Facility	93 (18.0)	424 (82.0)	60 (15.0)	340 (85.0)	42 (14.7)	244 (85.3)	27 (10.4)	233 (89.6)	222 (15.2)	1241 (84.8)
06	Free General Physician Consultations	133 (25.7)	384 (74.3)	71 (17.8)	329 (82.3)	59 (20.6)	227 (79.4)	38 (14.6)	222 (85.4)	301 (20.6)	1162 (79.4)
07	Free health magazines	171 (33.1)	346 (66.9)	95 (23.8)	305 (76.3)	95 (33.2)	191 (66.8)	44 (16.9)	216 (83.1)	405 (27.7)	1058 (72.3)
08	Family Discount	127 (24.6)	390 (75.4)	89 (22.3)	311 (77.8)	94 (32.9)	192 (67.1)	28 (10.8)	232 (89.2)	338 (23.1)	1125 (76.9)
09	Online Cashless Card	113 (21.9)	404 (78.1)	78 (19.5)	322 (80.5)	55 (19.2)	231 (80.8)	29 (11.2)	231 (88.8)	275 (18.8)	1188 (81.2)

Overall, it was found that 85 per cent of the mediclaim policyholders in the State of Gujarat had considered the feature of free 24hour helpline facility as important in buying of the mediclaim policy.

It was followed by critical illness coverage and online cashless card facility respectively. It implies that they desires for free 24hour help line facility as the most important feature followed by the promotional incentives viz., critical illness coverage and online cashless facility, in buying of the mediclaim policy. Moreover, it is also implies that they do not emphasize the promotional incentive such as free health magazines and coverage for the day care procedures in availing of the mediclaim policy which should be noted by the mediclaim policy marketers in determining the promotional mix of their mediclaim products.

Table Number 5.41:
Selected Mediclaim Policyholders' Expectations on Image of the Insurance Company

Sr. No.	Image of Insurance Company	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	The market share of the company	206 (39.8)	311 (60.2)	129 (32.3)	271 (67.8)	118 (41.3)	168 (58.7)	28 (10.8)	232 (89.2)	481 (32.9)	982 (67.1)
02	Ownership type of the company public, private or the stand-alone	186 (36.0)	331 (64.0)	118 (29.5)	282 (70.5)	137 (47.9)	149 (52.1)	30 (11.5)	230 (88.5)	471 (32.2)	992 (67.8)
03	Disputes Redressal by the company	180 (34.8)	337 (65.2)	113 (28.3)	287 (71.8)	124 (43.4)	162 (56.6)	22 (8.5)	238 (91.5)	439 (30.0)	1024 (70.0)
04	Awards/Recognitions won by the company	196 (37.9)	321 (62.1)	104 (26.0)	296 (74.0)	131 (45.8)	155 (54.2)	28 (10.8)	232 (89.2)	459 (31.4)	1004 (68.6)

Overall, 70 per cent of the selected of the mediclaim policyholders in the State of Gujarat had considered the item disputes redressal by the company as important, and 33 per cent considered the market share of the company as unimportant. It implies that they have shown perceived importance for image of the company for buying of the mediclaim policy. They were desirous to buy the mediclaim policy from the insurance company that shall provide the redressal of the disputes followed by the criteria, via, the awards, recognitions won by the company, ownership type of the company, and market share of the company. It has the marketing implication on the insurance company to capitalize on the company's efficiency and effectiveness in redressal the disputes which is considered as important by maximum number of them. The insurance companies shall also keep their target market informed about the awards and prizes won by the company by making use of the sources of the information used by mediclaim policyholders and media habits preferred by them in order to get their favourable response in buying of the mediclaim policy.

Table Number 5.42:
Selected Mediciam Policyholders' Expectations on Services Provided by Insurance Agent

Sr. No.	Services Provided by Insurance Agent	Number and Percentages of Mediciam Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Easy Purchase from the Agents	117 (22.6)	400 (77.4)	74 (18.5)	326 (81.5)	98 (34.3)	188 (65.7)	19 (7.3)	241 (92.7)	308 (21.1)	1155 (78.9)
02	Reminder calls for the premium payment from Agent	96 (18.6)	421 (81.4)	62 (15.5)	338 (84.5)	78 (27.3)	208 (72.7)	26 (10.0)	234 (90.0)	262 (17.9)	1201 (82.1)
03	Timely collections of the premium by Agent	86 (16.6)	431 (83.4)	74 (18.5)	326 (81.5)	80 (28.0)	206 (72.0)	23 (8.8)	237 (91.2)	263 (18.0)	1200 (82.0)
04	Regular Updates given by the Agent/s	89 (17.2)	428 (82.8)	70 (17.5)	330 (82.5)	65 (22.7)	221 (77.3)	27 (10.4)	233 (89.6)	251 (17.2)	1212 (82.8)
05	Assistance of Agent in Filling of the Claims	97 (18.8)	420 (81.2)	77 (19.3)	323 (80.8)	97 (33.9)	189 (66.1)	32 (12.3)	228 (87.7)	303 (20.7)	1160 (79.3)
06	Assistance of Agent in Settlement of the Claims	89 (17.2)	428 (82.8)	74 (18.5)	326 (81.5)	86 (30.1)	200 (69.9)	24 (9.2)	236 (90.8)	273 (18.8)	1190 (81.3)
07	Help of the Agents for switching over to the other Mediciam Policy (Health Insurance Portability)	134 (25.9)	383 (74.1)	92 (23.0)	308 (77.0)	100 (35.0)	186 (65.0)	29 (11.2)	231 (88.8)	355 (24.3)	1108 (75.7)

Overall, it was found that nearly 82 per cent of the mediciam policyholders in the State of Gujarat had considered services provided by insurance agent as important for buying of the mediciam policy. However, assistance of agent in switching over to the other mediciam policy was considered less important. It implies that they would like to buy the mediciam policy with expectations that insurance agent will provide the better services. Hence, the branch managers, sales managers and line managers of the insurance companies should perform their role of taking timely and regular reports from the insurance agents. Also, the insurance companies should announce variety of monetary as well as non-monetary incentives in order to motivate their insurance agents for providing the aforementioned services. The measures undertaken by the insurance companies to retain their insurance agents will indirectly maintain the customer base of the company. The movement of the insurance agents from one insurance company to the other insurance company will not only disturb the smooth flow of providing variety of services to the mediciam policy holders, but, gradually it may result into switching over of the policyholder in case the insurance agent is amongst influential sources for making the purchase decision.

Table Number 5.43:
Selected Mediciclaim Policyholders' Expectations on Services Provided by Insurance Company

Sr. No.	Services Provided by Insurance Company	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Easy Purchase from the Company's website	152 (29.4)	365 (70.6)	87 (21.8)	313 (78.3)	122 (42.7)	164 (57.3)	49 (18.8)	211 (81.2)	410 (28.0)	1053 (72.0)
02	Easy Purchase from Company's Physical Office	171 (33.1)	346 (66.9)	93 (23.3)	307 (76.8)	111 (38.8)	175 (61.2)	53 (20.4)	207 (79.6)	428 (29.3)	1035 (70.7)
03	Reminders for the payment of the premium by the Company	133 (25.7)	384 (74.3)	81 (20.3)	319 (79.8)	73 (25.5)	213 (74.5)	56 (21.5)	204 (78.5)	343 (23.4)	1120 (76.6)
04	Online Payment of Premium	117 (22.6)	400 (77.4)	72 (18.0)	328 (82.0)	69 (24.1)	217 (75.9)	62 (23.8)	198 (76.2)	320 (21.9)	1143 (78.1)
05	Regular Updates made by the Company	116 (22.4)	401 (77.6)	86 (21.5)	314 (78.5)	64 (22.4)	222 (77.6)	61 (23.5)	199 (76.5)	327 (22.4)	1136 (77.6)
06	Online Filling of the Claim	135 (26.1)	382 (73.9)	85 (21.3)	315 (78.8)	71 (24.8)	215 (75.2)	65 (25.0)	195 (75.0)	356 (24.3)	1107 (75.7)
07	Online Claim Settlements	128 (24.8)	389 (75.2)	83 (20.8)	317 (79.3)	83 (29.0)	203 (71.0)	68 (26.2)	192 (73.8)	362 (24.7)	1101 (75.3)
08	Online Checking of Status for Claim Settlement	121 (23.4)	396 (76.6)	80 (20.0)	320 (80.0)	88 (30.8)	198 (69.2)	65 (25.0)	195 (75.0)	354 (24.2)	1109 (75.8)

Overall, it was found that 78 per cent of the selected mediclaim policyholders across the selected cities of Gujarat State had considered online payment of premium and regular updates made by the company as important. Overall, it was also found that maximum number of them had considered the services, purchase of the mediclaim policy from the company's physical office as unimportant in buying of the mediclaim policy. Hence, it implies that although the services provided by the insurance company are being considered as important by them, few services were considered important by maximum number of them. It was also revealed that they were not desirous of buying the mediclaim policy online as well as that from the company's physical office. The insurance companies therefore should emphasize on the providing of the expected services viz., online payment of premium, and regular updates to the mediclaim policyholders effectively and efficiently on priority basis amongst the other services.

Table Number 5.44:
Selected Mediciam Policyholders' Expectations on Network of the Hospitals

Sr. No.	Network of the Hospitals	Number and Percentages of Mediciam Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Network of the selected Hospitals	117 (22.6)	400 (77.4)	82 (20.5)	318 (79.5)	70 (24.5)	216 (75.5)	32 (12.3)	228 (87.7)	301 (20.6)	1162 (79.4)
02	Convenience of the Location of the Network Hospitals	99 (19.1)	418 (80.9)	72 (18.0)	328 (82.0)	86 (30.1)	200 (69.9)	18 (6.9)	242 (93.1)	275 (18.8)	1188 (81.2)
03	Availability of the Medical related services at the Network Hospital	88 (17.0)	429 (83.0)	64 (16.0)	336 (84.0)	65 (22.7)	221 (77.3)	19 (7.3)	241 (92.7)	236 (16.1)	1227 (83.9)
04	Availability of the Cash Reimbursement Scheme Network Hospitals	106 (20.5)	411 (79.5)	108 (27.0)	292 (73.0)	114 (39.9)	172 (60.1)	28 (10.8)	232 (89.2)	356 (24.3)	1107 (75.7)
05	Availability of Cashless Facility at the Network Hospitals	95 (18.4)	422 (81.6)	68 (17.0)	332 (83.0)	87 (30.4)	199 (69.6)	30 (11.5)	230 (88.5)	280 (19.1)	1183 (80.9)
06	Availability of Choice of the Hospital	82 (15.9)	435 (84.1)	70 (17.5)	330 (82.5)	54 (18.9)	232 (81.1)	26 (10.0)	234 (90.0)	232 (15.9)	1231 (84.1)

Overall, it was found that 84 per cent of the mediclaim policyholders in the State of Gujarat had considered availability of the choice of the hospital as important which implies that they are not expecting the network of the hospitals but are in search of buying of the mediclaim policy which offer the choice of the hospital to them for getting the medical treatment followed by the availability of the medical services for availing the treatment, and convenience of the network respectively.

Table Number 5.45: Selected Mediciam Policyholders' Expectations on Complexity of Operations

Sr. No.	Complexity of Operations	Number and Percentages of Mediciam Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Easy purchase of the Individual Mediciam Policy	86 (16.6)	431 (83.4)	46 (11.5)	354 (88.5)	69 (24.1)	217 (75.9)	13 (5.0)	247 (95.0)	214 (14.6)	1249 (85.4)
02	Easy Claim Filling Procedure	100 (19.3)	417 (80.7)	59 (14.8)	341 (85.3)	65 (22.7)	221 (77.3)	10 (3.8)	250 (96.2)	234 (16.0)	1220 (84.0)
03	Easy Claim Settlement Procedure	103 (19.9)	414 (80.1)	62 (15.5)	338 (84.5)	98 (34.3)	188 (65.7)	21 (8.1)	239 (91.9)	284 (19.4)	1179 (80.6)
04	Speedy Claim Settlement Procedure	94 (18.2)	423 (81.8)	56 (14.0)	344 (86.0)	70 (24.5)	216 (75.5)	19 (7.3)	241 (92.7)	239 (16.3)	1224 (83.7)
05	Simple Complaint Handling System	117 (22.6)	400 (77.4)	58 (14.5)	342 (85.5)	64 (22.4)	222 (77.6)	31 (11.9)	229 (88.1)	270 (18.5)	1193 (81.5)
06	Prompt Address to the Complaints	115 (22.2)	402 (77.8)	40 (10.0)	360 (90.0)	61 (21.3)	225 (78.7)	42 (16.2)	218 (83.8)	258 (17.6)	1205 (82.4)
07	Providing Redressal for the Complaints	115 (22.2)	402 (77.8)	41 (10.3)	359 (89.8)	59 (20.6)	227 (79.4)	37 (14.2)	223 (85.8)	252 (17.2)	1211 (82.8)

Overall, it was found that 85 per cent of the mediclaim policyholders in the State of Gujarat across the selected cities considered easy purchase of the mediclaim policy and easy claim filling procedure as important for buying mediclaim policy.

Table Number 5.46:
Selected Mediclaim Policyholders' Experience on Age Eligibility Conditions

Sr. No.	Age Eligibility Conditions	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Age eligibility for Purchase of Policy	150 (29.0)	367 (71.0)	145 (36.3)	255 (63.8)	170 (59.4)	116 (40.6)	74 (28.5)	186 (71.5)	539 (36.8)	924 (63.2)
02	Broad range of Age eligibility for Renewal of the Policy	204 (39.5)	313 (60.5)	157 (39.3)	243 (60.8)	156 (54.5)	130 (45.5)	62 (23.8)	198 (76.2)	579 (39.6)	884 (60.4)

Overall, it was found that the mediclaim policyholders in the State of Gujarat across the selected cities were found as satisfied on the age eligibility conditions for buying of the mediclaim policy. It was found that all the mediclaim policyholders except in case of the Surat City were found as satisfied with the available age eligibility conditions in their mediclaim policy. Although, they were found as satisfied on the age eligibility conditions in their mediclaim policy which reveals scope of further improvements as the satisfaction level was found as 65 per cent.

Table Number 5.47:
Selected Mediclaim Policyholders' Experience on Range of Premium

Sr. No.	Range of Premium	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Range of the premium offered by the companies	203 (39.3)	314 (60.7)	152 (38.0)	248 (62.0)	168 (58.7)	118 (41.3)	76 (29.2)	184 (70.8)	599 (40.9)	864 (59.1)
02	The range of the premium for various age groups	206 (39.8)	311 (60.2)	163 (40.8)	237 (59.3)	128 (44.8)	158 (55.2)	72 (27.7)	188 (72.3)	569 (38.9)	894 (61.1)

The mediclaim policyholders ranging from 59 per cent to 72 per cent in Vadodara, Ahmedabad and Rajkot Cities of Gujarat State were found as satisfied for the various age groups for mediclaim policy availed by them. In case of Surat City, 58 per cent were found as dissatisfied with the range of the premium offered by the companies, and 45 per cent of them were found as dissatisfied with range of the premium for various age groups. Overall, it was found that 60 per cent of the mediclaim policyholders in the State of Gujarat across the selected cities of Gujarat State were found as satisfied on the range of premium.

Table Number 5.48:
Selected Mediciam Policyholders' Experience on Coverage of Illness and Diseases

Sr. No.	Coverage of Illness and Diseases	Number and Percentages of Mediciam Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Coverage of various Illness/Diseases	161 (31.1)	356 (68.9)	134 (33.5)	266 (66.5)	154 (53.8)	132 (46.2)	53 (20.4)	207 (79.6)	502 (34.3)	961 (65.7)
02	Coverage for Allopathic Treatments	170 (32.9)	347 (67.1)	163 (40.8)	237 (59.3)	155 (54.2)	131 (45.8)	48 (18.5)	212 (81.5)	536 (36.6)	927 (63.4)
03	Coverage for Ayurvedic Treatments	395 (76.4)	122 (23.6)	306 (76.5)	94 (23.5)	215 (75.2)	71 (24.8)	207 (79.6)	53 (20.4)	1123 (76.8)	340 (23.2)
04	Coverage for Naturopathy Treatments	420 (81.2)	97 (18.8)	314 (78.5)	86 (21.5)	246 (86.0)	40 (14.0)	218 (83.8)	42 (16.2)	1198 (81.9)	265 (18.1)
05	Coverage for HIV Infection	376 (72.7)	141 (27.3)	270 (67.5)	130 (32.5)	219 (76.6)	67 (23.4)	193 (74.2)	67 (25.8)	1058 (72.3)	405 (27.7)
06	Coverage for Cancer	331 (64.0)	186 (36.0)	238 (59.5)	162 (40.5)	211 (73.8)	75 (26.2)	176 (67.7)	84 (32.3)	956 (65.3)	507 (34.7)
07	Time period for the inclusion of the Pre-existing Illness	275 (53.2)	242 (46.8)	205 (51.3)	195 (48.8)	194 (67.8)	92 (32.2)	88 (33.9)	172 (66.2)	762 (52.1)	701 (47.9)

Overall, it was found that 65 per cent of the mediclaim policyholders in the State of Gujarat were found as satisfied on the coverage of illness and diseases as well as 63 per cent coverage for Allopathic treatments as provided by the mediclaim policy purchased by them. However, in terms of the selected criteria, viz., the provision for naturopathy treatments (82 per cent), Ayurvedic treatments (77 per cent), HIV infection (72 per cent), Cancer (65 per cent), and the time period for inclusion of the pre-existing illness (52 per cent) of mediclaim policyholders across the selected cities were found to be as dissatisfied. It implies that the insurance companies shall include the coverage of the major critical illness, viz., HIV and Cancer, as the competitive feature in their mediclaim policy in near future. Moreover, as the number of the people preferring Ayurvedic treatment and Naturopathy treatment seems to have been increased, there has been emergence of the need for the mediclaim policy providing the coverage of the expenses incurred for the availing the Ayurvedic or Naturopathic treatment. In case the insurance companies opt for providing this coverage, the research work in terms of the network hospitals, the promotional aspects, and illness and diseases to be considered under the feature of coverage under Ayurvedic and Naturopathy will have to be determined. Moreover, the IRDA should also introduce the required amendments as the case may be. Apart from this, with the announcement of the health insurance portability, the insurance companies should announce the conditions pertaining to the time period of the inclusion of pre-existing illness that attracts the new policyholders and encourage the existing policyholders to retain the existing mediclaim policy instead of switching over to the another insurance company.

Table Number 5.49:
Selected Mediciclaim Policyholders' Experience on Coverage of Other Medical and Treatment Related Expenses

Sr. No.	Coverage of Other Medical and Treatment related Expenses	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Coverage for the Room Boarding Expenses	203 (39.3)	314 (60.7)	167 (41.8)	233 (58.3)	134 (46.9)	152 (53.1)	55 (21.2)	205 (78.8)	559 (38.2)	904 (61.8)
02	Coverage of the Nursing Expenses	194 (37.5)	323 (62.5)	150 (37.5)	250 (62.5)	163 (57.0)	123 (43.0)	48 (18.5)	212 (81.5)	555 (37.9)	908 (62.1)
03	Coverage of Pre-hospitalization Expenses	211 (40.8)	306 (59.2)	189 (47.3)	211 (52.8)	181 (63.3)	105 (36.7)	50 (19.2)	210 (80.8)	631 (43.1)	832 (56.9)
04	Coverage of Post-hospitalization Expenses	222 (42.9)	295 (57.1)	185 (46.3)	215 (53.8)	181 (63.3)	105 (36.7)	59 (22.7)	201 (77.3)	647 (44.2)	816 (55.8)
05	Coverage in the period of loss of income during the hospitalization	368 (71.2)	149 (28.8)	262 (65.5)	138 (34.5)	187 (65.4)	99 (34.6)	151 (58.1)	109 (41.9)	966 (66.2)	495 (33.8)
06	Domiciliary Hospitalization Cover	366 (70.8)	151 (29.2)	261 (65.3)	139 (34.8)	221 (77.3)	65 (22.7)	141 (54.2)	119 (45.8)	989 (67.6)	474 (32.4)
07	Provision of giving Surgeon, anesthetist medical practitioner, consultants, specialist's fees	219 (42.4)	298 (57.6)	160 (40.0)	240 (60.0)	126 (44.1)	160 (55.9)	48 (18.5)	212 (81.5)	553 (37.8)	910 (62.2)
08	Coverage of payment of Professional fees related to Anesthesia/blood/oxygen/operation/surgical/ medicine	218 (42.2)	299 (57.8)	149 (37.3)	251 (62.8)	134 (46.9)	152 (53.1)	48 (18.5)	212 (81.5)	549 (37.5)	914 (62.5)
09	Coverage of Diagnostic material,X-Rays, dialysis, chemotherapy , radiotherapy, pacemaker, artificial limbs & cost of organs and similar expenses	219 (42.4)	298 (57.6)	159 (39.8)	241 (60.3)	145 (50.7)	141 (49.3)	53 (20.4)	207 (79.6)	576 (39.4)	887 (60.6)
10	Renewable Discount Offers	257 (49.7)	260 (50.3)	204 (51.0)	196 (49.0)	176 (61.5)	110 (38.5)	115 (44.2)	145 (55.8)	752 (51.4)	711 (48.6)
11	Bonus for the Claim Free Years	267 (51.6)	250 (48.4)	207 (51.8)	193 (48.3)	189 (66.1)	97 (33.9)	139 (53.5)	121 (46.5)	802 (54.8)	661 (45.2)
12	Copayment Discounts	338 (65.4)	179 (34.6)	230 (57.5)	170 (42.5)	187 (65.4)	99 (34.6)	135 (51.9)	125 (48.1)	890 (60.8)	573 (39.2)

The mediclaim policyholders in the State of Gujarat were found as dissatisfied on selected items, viz., coverage of loss of income in the period of hospitalization (average 65 per cent); domiciliary hospitalization cover (average 66 per cent); bonus for the claim free years (55 per cent), and copayment discounts (60 per cent) from the mediclaim policy purchased. Overall, it was found that majority of them were found as satisfied on each of the selected items except for some of the selected items, viz., coverage of loss of income in the period of hospitalization (66 per cent); domiciliary hospitalization cover (67 per cent); renewable discount offers (51 per cent); bonus for the claim free years (55 per cent), and copayment discounts (61 per cent). It implies that the dissatisfaction of the mediclaim policyholders was highest in terms of the domiciliary hospitalization cover and coverage of the loss of income in the period of hospitalization amongst the other selected items. The insurance companies should give priority to include these coverage benefits in the upcoming mediclaim products. Moreover, the other items of dissatisfaction, viz., renewable discount offers, and bonus for the claim free years were not found to be announced as per the expectations of the mediclaim policyholders where the improvements are required.

Table Number 5.50:
Selected Mediclaim Policyholders' Experience on Benefits of Mediclaim Policy

Sr. No.	Benefits of Mediclaim Policy	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Tax benefits	151 (29.2)	366 (70.8)	143 (35.8)	257 (62.3)	154 (53.8)	132 (46.2)	48 (18.5)	212 (81.5)	496 (33.9)	967 (66.1)
02	Coverage for the Health Risk	171 (33.1)	346 (66.9)	129 (32.3)	271 (67.8)	145 (50.7)	141 (49.3)	56 (21.5)	204 (78.5)	501 (34.2)	962 (65.8)
03	Coverage for Increasing Health Care Expenditure	204 (39.5)	313 (60.5)	155 (38.8)	245 (61.3)	149 (52.1)	137 (47.9)	49 (18.8)	211 (81.2)	557 (38.1)	906 (61.9)

Overall, it was found more than 60 per cent of the mediclaim policyholders in the State of Gujarat were found as satisfied. It implies that the insurance companies are able to meet the expectations of the mediclaim policyholders in the Cities of Vadodara, Ahmedabad and Rajkot. While, in case of the Surat City the insurance companies failed to meet the expectations level of the mediclaim policyholders. Overall, it implies that in spite of mediclaim policyholders being satisfied by the insurance companies, they still have the scope for improving its performance and thereby raising the satisfaction level of the mediclaim policyholders.

Table Number 5.51:
Selected Mediciclaim Policyholders' Experience on Promotional Incentives

Sr. No.	Promotional Incentives	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Critical Illness Coverage	282 (54.5)	235 (45.5)	201 (50.3)	199 (53.5)	181 (63.3)	105 (36.7)	115 (44.2)	145 (55.8)	779 (53.2)	684 (46.8)
02	Free Medical Check Up	294 (56.9)	223 (43.1)	217 (54.3)	183 (52.0)	190 (66.4)	96 (33.6)	87 (33.5)	173 (66.5)	788 (53.9)	675 (46.1)
03	Free Ambulance Services	286 (55.3)	231 (44.7)	220 (55.0)	180 (45.0)	163 (57.0)	123 (43.0)	148 (56.9)	112 (43.1)	817 (55.8)	646 (44.2)
04	Coverage for the daycare procedure	312 (60.3)	205 (39.7)	230 (57.5)	170 (42.5)	209 (73.1)	77 (26.9)	154 (59.2)	106 (40.8)	905 (61.9)	558 (38.1)
05	Free 24 hour help line Facility	249 (48.2)	268 (51.8)	192 (48.0)	208 (52.0)	153 (53.5)	133 (46.5)	83 (31.9)	177 (68.1)	677 (46.3)	786 (53.7)
06	Free General Physician Consultations	290 (56.1)	227 (43.9)	207 (51.8)	193 (48.3)	184 (64.3)	102 (35.7)	85 (32.7)	175 (67.3)	766 (52.4)	697 (47.6)
07	Free health magazines	316 (61.1)	201 (38.9)	210 (52.5)	190 (47.5)	176 (61.5)	110 (38.5)	84 (32.3)	176 (67.7)	786 (53.7)	677 (46.3)
08	Family Discount	273 (52.8)	244 (47.2)	186 (46.5)	214 (53.5)	192 (67.1)	94 (32.9)	85 (32.7)	175 (67.3)	736 (50.3)	727 (49.7)
09	Online Cashless Card	266 (51.5)	251 (48.5)	192 (48.0)	208 (52.0)	149 (52.1)	137 (47.9)	69 (26.5)	191 (73.5)	676 (46.2)	787 (53.8)

Overall, on an average 53 per cent of mediciclaim policyholders in the State of Gujarat were found as dissatisfied on each of the selected criteria except for the criteria viz., free 24 hour help line facility (53 per cent), and online cashless card (54 per cent) respectively. It implies that insurance companies are unable to satisfactorily offer many of the varied selected promotional incentives in each of the selected cities.

Table Number 5.52:
Selected Mediciclaim Policyholders' Experience on Image of the Insurance Company

Sr. No.	Image of the Insurance Company	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	The market share of the company	273 (52.8)	244 (47.2)	193 (48.3)	207 (51.8)	200 (69.9)	86 (30.1)	59 (22.7)	201 (77.3)	725 (49.6)	738 (50.4)
02	Ownership type of the company public, private or the stand-alone	247 (47.8)	270 (52.2)	201 (50.3)	199 (49.8)	199 (69.6)	87 (30.4)	55 (21.2)	205 (78.8)	702 (48.0)	761 (52.0)
03	Dispute Redressal by the company	276 (53.4)	241 (46.6)	191 (47.8)	209 (52.3)	209 (73.1)	77 (26.9)	73 (28.1)	187 (71.9)	749 (51.2)	714 (48.8)
04	The Awards/Recognitions won by the company	269 (52.0)	248 (48.0)	177 (44.3)	223 (55.8)	208 (72.7)	78 (27.3)	62 (23.8)	198 (76.2)	716 (48.9)	747 (51.1)

On an average 52 per cent of the selected mediciclaim policyholders of Vadodara were found as dissatisfied on the selected items related to the image of the insurance company except for ownership type of the company, viz., public, private or the standalone (52 per cent).

In case of Ahmedabad City, 52 per cent of them were found as satisfied on each of the selected criteria, except ownership type of company (50 per cent). However, in case of Surat City, 71 per cent of them were found as dissatisfied on each of the selected criteria. In case of Rajkot City, it was found that 76 per cent of them were found as found as satisfied on each of the selected criteria. It implies that mediclaim policyholders of the selected cities of Gujarat State were found as satisfied by the market share of the company, the ownership type of the company as well as the awards and recognitions won by the insurance company. While, the experience related with image of the insurance company, in term of the criteria, viz., disputeredressal by the company, does not seems to be satisfactory.

Table Number 5.53:
Selected Mediclaim Policyholders' Experience on Services Provided by the Insurance Agent

Sr. No.	Services provided by the Insurance Agent	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Easy Purchase from the Agents	180 (34.8)	337 (65.2)	149 (37.3)	251 (62.8)	162 (56.6)	124 (43.4)	44 (16.9)	216 (83.1)	535 (36.6)	928 (63.4)
02	Reminder calls for the premium payment from Agent	167 (32.3)	350 (67.7)	148 (37.0)	252 (63.0)	163 (57.0)	123 (43.0)	44 (16.9)	216 (83.1)	522 (35.7)	941 (64.3)
03	Timely collection of the premium by Agent	158 (30.6)	359 (69.4)	165 (41.3)	235 (58.8)	122 (42.7)	164 (57.3)	35 (13.5)	225 (86.5)	480 (32.8)	983 (67.2)
04	Regular Updates given by the Agent/s	206 (39.8)	311 (60.2)	176 (44.0)	224 (56.0)	159 (55.6)	127 (44.4)	44 (16.9)	216 (83.1)	585 (40.0)	878 (60.0)
05	Assistance of Agent in Filling of the Claims	219 (42.4)	298 (57.6)	170 (42.5)	230 (57.5)	195 (68.2)	91 (31.8)	47 (18.1)	213 (81.9)	631 (43.1)	832 (56.9)
06	Assistance of Agent in Settlement of Claims	213 (41.2)	304 (58.8)	169 (42.3)	231 (57.8)	183 (64.0)	103 (36.0)	50 (19.2)	210 (80.8)	615 (42.0)	848 (58.0)
07	Help of the Agents for switching over to the other Mediclaim Policy (Health Insurance Portability)	277 (53.6)	240 (46.4)	211 (52.8)	189 (47.3)	196 (68.5)	90 (31.5)	71 (27.3)	189 (72.7)	755 (51.6)	708 (48.4)

Overall, it was found that the mediclaim policyholders in the State of Gujarat were found as satisfied on each of the selected criteria related viz., services provided by the insurance agent, except the help of the agent for switching over to the other mediclaim policy. It implies that they were found as satisfied on services as provided by the insurance agents.

However, the experience of the mediclaim policyholders in the selected cities of Gujarat State and overall experience with reference to the services, viz., help of the agents in switching over to the policy of the other company was found at the level of dissatisfaction as the agents of a particular insurance company may not co-operate with the policyholder when they wish to buy the policy of the other insurance company.

Table Number 5.54:
Selected Mediclaim Policyholders' Experience on Services Provided by the Insurance Company

Sr. No.	Services Provided by the Insurance Company	Number and Percentages of Mediclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Easy Purchase from the Company's website	280 (54.2)	237 (45.8)	198 (49.5)	202 (50.5)	202 (70.6)	84 (29.4)	87 (33.5)	173 (66.5)	767 (52.4)	696 (47.6)
02	Easy Purchase from Company's Physical Office	281 (54.4)	236 (45.6)	194 (48.5)	206 (51.5)	192 (67.1)	94 (32.9)	83 (31.9)	177 (68.1)	750 (51.3)	713 (48.7)
03	Reminders for the payment of the premium by the Company	246 (47.6)	271 (52.4)	189 (47.3)	211 (52.8)	149 (52.1)	137 (47.9)	90 (34.6)	170 (65.4)	674 (46.1)	789 (53.9)
04	Online Payment of Premium	246 (47.6)	271 (52.4)	190 (47.5)	210 (52.5)	142 (49.7)	144 (50.3)	95 (36.5)	165 (63.5)	673 (46.0)	790 (54.0)
05	Regular Updates made by the Company	249 (48.2)	268 (51.8)	182 (45.5)	218 (54.5)	141 (49.3)	145 (50.7)	96 (36.9)	164 (63.1)	668 (45.7)	795 (54.3)
06	Online Filling of the Claim	274 (53.0)	243 (47.0)	202 (50.5)	198 (49.5)	186 (65.0)	100 (35.0)	104 (40.0)	156 (60.0)	766 (52.4)	697 (47.6)
07	Online Claim Settlements	292 (56.5)	225 (43.5)	222 (55.5)	178 (44.5)	186 (65.0)	100 (35.0)	143 (55.0)	117 (45.0)	843 (57.6)	600 (41.0)
08	Online Checking of Status for Claim Settlement	292 (56.5)	225 (43.5)	239 (59.8)	161 (40.3)	204 (71.3)	82 (28.7)	158 (60.8)	102 (39.2)	893 (61.0)	570 (39.0)

Overall, it was found that the mediclaim policyholders in the State of Gujarat (54 per cent) of the selected Mediclaim Policyholders across the selected cities were found as satisfied on the selected items, viz., and reminders for the payment of the premium by the company, online payment premium and regular updates made by the company. It implies that mediclaim policyholders across the selected cities of Gujarat State were found as satisfied on few selected services as provided by the insurance companies. However, the satisfaction level with reference to the experience of the selected mediclaim policyholders of the selected cities on the selected services as offered by the insurance companies is being found as different which implies variation not only in the expectations on the services, but also the variation in the offering of the services too by the insurance companies to them.

Table Number 5.55:
Selected Mediciam Policyholders' Experience on Network of the Hospitals

Sr. No.	Network of the Hospitals	Number and Percentages of Mediciam Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Network of the selected Hospitals	188 (36.4)	329 (63.6)	173 (43.3)	227 (56.8)	172 (60.1)	114 (39.9)	55 (21.2)	205 (78.8)	588 (40.2)	875 (59.8)
02	Convenience of the Location of Network Hospital	205 (39.7)	312 (60.3)	187 (46.8)	213 (53.3)	187 (65.4)	99 (34.6)	56 (21.5)	204 (78.5)	635 (43.4)	828 (56.6)
03	Availability of the Medical related services at Network Hospital	194 (37.5)	323 (62.5)	170 (42.5)	230 (57.5)	169 (59.1)	117 (40.9)	48 (18.5)	212 (81.5)	581 (39.7)	882 (60.3)
04	Availability of the Cash Reimbursement Scheme Network Hospitals	211 (40.8)	306 (59.2)	172 (43.0)	228 (57.0)	189 (66.1)	97 (33.9)	89 (34.2)	171 (65.8)	661 (45.2)	802 (54.8)
05	Availability of the Cashless Facility Network Hospital	197 (38.1)	320 (61.9)	166 (41.5)	234 (58.5)	174 (60.8)	112 (39.2)	75 (28.8)	185 (71.2)	612 (41.8)	851 (58.2)
06	Availability of Choice of the Hospital	289 (55.9)	228 (44.1)	236 (59.0)	164 (41.0)	190 (66.4)	96 (33.6)	145 (55.8)	115 (44.2)	860 (58.8)	603 (41.2)

Overall, it was found that on an average 55 per cent of the mediclaim policyholders in the State of Gujarat were found as satisfied on each of the selected criteria related with network of the hospitals, except availability of choice of the hospital for which they were found as dissatisfied. It implies that the insurance companies should providing the mediclaim policy in the Cities of Vadodara, Ahmedabad and Rajkot City have met the expectations of the mediclaim policyholders on all the selected items, except availability of the choice of the hospital. In case of Surat City, the insurance companies had failed to meet the expectations of the mediclaim policyholders. Overall, it implies that the insurance companies should include the provision of the alternative for selection of the hospital wherein the treatment can be received by the mediclaim policyholders or can further broaden the network of the hospitals as covered and or offered under the particular mediclaim policy for the purpose of getting treatment which will result in enabling the mediclaim policyholders to access the wide range of the options of the hospitals for undertaking treatment as available under their mediclaim policy.

Table Number 5.56:
Selected Mediciclaim Policyholders' Experience on Complexity of Operations

Sr. No.	Complexity of Operations	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Easy purchase of the Individual Mediciclaim Policy	138 (26.7)	379 (73.3)	131 (32.8)	269 (67.3)	143 (50.0)	143 (50.0)	37 (14.2)	223 (85.8)	449 (30.7)	1014 (69.3)
02	Easy Claim Filling Procedure	208 (40.2)	309 (59.8)	132 (33.0)	268 (67.0)	131 (45.8)	155 (54.2)	32 (12.3)	228 (87.7)	503 (34.4)	960 (65.6)
03	Easy claim Settlement Procedure	229 (44.3)	288 (55.7)	156 (39.0)	244 (61.0)	193 (67.5)	93 (32.5)	46 (17.7)	214 (82.3)	624 (42.7)	839 (57.3)
04	Speedy Claim Settlement Procedure	247 (47.8)	270 (52.2)	160 (40.0)	240 (60.0)	169 (59.1)	117 (40.9)	50 (19.2)	210 (80.8)	626 (42.8)	837 (57.2)
05	Simple Complaint Handling System	252 (48.7)	265 (51.3)	175 (43.8)	225 (56.3)	162 (56.6)	124 (43.4)	66 (25.4)	194 (74.6)	655 (44.8)	808 (55.2)
06	Prompt Address to the Complaints	278 (53.8)	239 (46.2)	183 (45.8)	217 (54.3)	173 (60.5)	113 (39.5)	72 (27.7)	188 (72.3)	706 (48.3)	757 (51.7)
07	Providing Redressal for the Complaints	255 (49.3)	262 (50.7)	180 (45.0)	220 (55.0)	173 (60.5)	113 (39.5)	80 (30.8)	180 (69.2)	688 (47.0)	775 (53.0)

The insurance companies have met the expectations of the mediciclaim policyholders in the State of Gujarat. However, for none of the selected items on the selected factor the satisfaction level was found to be more than 70 per cent which implies that the insurance companies still need to improve its performance standards to raise the level of satisfaction of the mediciclaim policyholders in the selected cities of Gujarat State.

Table Number 5.57:
Selected Mediciclaim Policyholders' Perceived Importance on the Selected Factors in Overall

Sr. No.	Selected Factors	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		UI	I	UI	I	UI	I	UI	I	UI	I
01	Age Eligibility Conditions	123 (23.8)	394 (76.2)	67 (16.8)	333 (83.3)	133 (46.5)	153 (53.5)	20 (7.7)	240 (92.3)	343 (23.4)	1120 (76.6)
02	Range of Premium	130 (25.1)	387 (74.9)	69 (17.3)	331 (82.8)	83 (29.0)	203 (71.0)	21 (8.1)	239 (91.9)	303 (20.7)	1160 (79.3)
03	Coverage of the Illness/Diseases	78 (15.1)	439 (84.9)	65 (16.3)	335 (83.8)	54 (18.9)	232 (81.1)	21 (8.1)	239 (91.9)	218 (14.9)	1245 (85.1)
04	Other Coverage related to the Treatment and Medical Expenses	95 (18.4)	422 (81.6)	74 (18.5)	326 (81.5)	61 (21.3)	225 (78.7)	28 (10.8)	232 (89.2)	258 (17.6)	1205 (82.4)
05	Benefits of Mediciclaim Policy	85 (16.4)	432 (83.6)	73 (18.3)	327 (81.8)	57 (19.9)	229 (80.1)	25 (9.6)	235 (90.4)	240 (16.4)	1223 (83.6)
06	Promotional Incentives	133 (25.7)	384 (74.3)	89 (22.3)	311 (77.8)	71 (24.8)	215 (75.2)	23 (8.8)	237 (91.2)	316 (21.6)	1147 (78.4)
07	Image of the Company	128 (24.8)	389 (75.2)	94 (23.5)	306 (76.5)	99 (34.6)	187 (65.4)	20 (7.7)	240 (92.3)	341 (23.3)	1122 (76.7)
08	Services provided by the Agent	111 (21.5)	406 (78.5)	75 (18.8)	325 (81.3)	99 (34.6)	187 (65.4)	24 (9.2)	236 (90.8)	309 (21.1)	1154 (78.9)
09	Services provided by the Company	105 (20.3)	412 (79.7)	74 (18.5)	326 (81.5)	100 (35.0)	186 (65.0)	28 (10.8)	232 (89.2)	307 (21.0)	1156 (79.0)
10	Network of the Hospital	94 (18.2)	423 (81.8)	67 (16.8)	333 (83.3)	84 (29.4)	202 (70.6)	35 (13.5)	225 (86.5)	280 (19.1)	1183 (80.9)
11	Complexity involved in the operations	146 (28.2)	371 (71.8)	77 (19.3)	323 (80.8)	98 (34.3)	188 (65.7)	38 (14.6)	222 (85.4)	359 (24.5)	1104 (75.5)
12	Influence of the Information Sources	149 (28.8)	36 (71.2)	81 (20.3)	319 (79.8)	88 (30.8)	198 (69.2)	59 (22.7)	201 (77.3)	377 (25.8)	1086 (74.2)
13	Investment Alternatives	126 (24.4)	391 (75.6)	84 (21.0)	316 (79.0)	101 (35.3)	185 (64.7)	57 (21.9)	203 (78.1)	368 (25.2)	1095 (74.8)

The mediciclaim policyholders in the State of Gujarat have considered the coverage of illness and diseases (85 per cent), benefits of the mediciclaim policy (84 per cent) and coverage of other medical and treatment related expenses (82 percent) as important in buying of the mediciclaim policy. Hence, it implies that the insurance companies need to meet the expectations of the selected mediciclaim policyholders across on all the selected factors that have been considered as important by them.

Table Number 5.58:
Selected Mediciclaim Policyholders' Experiences on Selected Factors in Overall

Sr. No.	Selected Factors	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
01	Age Eligibility Conditions	165 (31.9)	352 (68.1)	150 (37.5)	250 (62.5)	130 (45.5)	156 (54.5)	69 (26.5)	191 (73.5)	514 (35.1)	949 (64.9)
02	Range of Premium	175 (33.8)	342 (66.2)	168 (42.0)	232 (58.0)	124 (43.4)	162 (56.6)	68 (26.2)	192 (73.8)	535 (36.6)	928 (63.4)
03	Coverage of the Illness/Diseases	176 (34.0)	341 (66.0)	176 (44.0)	224 (56.0)	138 (48.3)	148 (51.7)	65 (25.0)	195 (75.0)	555 (37.9)	908 (62.1)
04	Other Coverage related to the Treatment and Medical Expenses	219 (42.4)	298 (57.6)	164 (41.0)	236 (59.0)	135 (47.2)	151 (52.8)	55 (21.2)	205 (78.8)	573 (39.2)	890 (60.8)
05	Benefits of Mediciclaim Policy	158 (30.6)	359 (69.4)	129 (32.3)	271 (67.8)	109 (38.1)	177 (61.9)	58 (22.3)	202 (77.7)	454 (31.0)	1009 (69.0)
06	Promotional Incentives	289 (55.9)	228 (44.1)	190 (47.5)	210 (52.5)	152 (53.1)	134 (46.9)	73 (28.1)	187 (71.9)	704 (48.1)	759 (51.9)
07	Image of the Company	204 (39.5)	313 (60.5)	169 (42.3)	231 (57.8)	152 (53.1)	134 (46.9)	54 (20.8)	206 (79.2)	579 (39.6)	884 (60.4)
08	Services provided by the Agent	193 (37.3)	324 (62.7)	155 (38.8)	245 (61.3)	155 (54.2)	131 (45.8)	45 (17.3)	215 (82.7)	548 (37.5)	915 (62.5)
09	Services provided by the Company	229 (44.3)	288 (55.7)	150 (37.5)	250 (62.5)	154 (53.8)	132 (46.2)	75 (28.8)	185 (71.2)	608 (41.6)	855 (58.4)
10	Network of the Hospital	215 (41.6)	302 (58.4)	169 (42.3)	231 (57.8)	186 (65.0)	100 (35.0)	60 (23.1)	200 (76.9)	630 (43.1)	833 (56.9)
11	Complexity involved in the operations	286 (55.3)	232 (44.9)	202 (50.5)	198 (49.5)	196 (68.5)	90 (31.5)	77 (29.6)	183 (70.4)	760 (51.9)	703 (48.1)
12	Influence of the Information Sources	272 (52.6)	245 (47.4)	204 (51.0)	196 (49.0)	164 (57.3)	122 (42.7)	92 (35.4)	168 (64.6)	732 (50.0)	731 (50.0)
13	Investment Alternatives	218 (42.2)	299 (57.8)	213 (53.3)	187 (46.8)	151 (52.8)	135 (47.2)	93 (35.8)	167 (64.2)	675 (46.1)	788 (53.9)

Overall, it was found that on an average 59 per cent of the mediciclaim policyholders in the State of Gujarat were found as satisfied on each of the selected factors except complexity of the operations (52 per cent) wherein they were found as dissatisfied. It implies that the insurance companies providing the mediciclaim policy had met the expectations of the mediciclaim policyholders on each of the selected factors, except complexity of the operations. Amongst the selected factors, the factors contributing maximum to the satisfaction of the mediciclaim policyholders are, viz., benefits of the mediciclaim policy, age eligibility conditions and range of premium, respectively.

Table Number 5.59:**Selected Mediciclaim Policyholders' Overall Experience on the purchase of the Mediciclaim Policy**

Sr. No.		Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		DS	ST	DS	ST	DS	ST	DS	ST	DS	ST
1	Overall Satisfaction Experienced by the Mediciclaim Policyholders	170 (32.8)	347 (67.1)	191 (47.8)	209 (52.3)	154 (53.8)	132 (46.2)	55 (21.2)	205 (78.8)	570 (39.0)	893 (61.0)

The overall satisfaction as experienced by themed claim policyholders in the State of Gujarat (61 per cent) with regard to buying of their existing mediclaim policy. However, the satisfaction level of the mediclaim policyholders was found between 46 to 78 per cent which implies lacunae in the performance of the insurance companies.

5.8 INTENTIONS ON THE PURCHASE OF THE MEDICLAIM POLICY OF THE SELECTED MEDICLAIM POLICYHOLDERS:

Table Number 5.60:**Selected Mediciclaim Policyholders' Intentions on purchase of the Mediciclaim Policy**

Sr. No.	Selected Criteria	Number and Percentages of Mediciclaim Policyholders									
		V		A		S		R		Total	
		DA	AG	DA	AG	DA	AG	DA	AG	DA	AG
01	I would continue to renew mediclaim policy	93 (18.0)	424 (82.0)	86 (21.5)	314 (78.5)	134 (46.9)	152 (53.1)	32 (12.3)	152 (87.7)	345 (23.6)	1118 (76.4)
02	I would continue to renew mediclaim policy from the same company	134 (25.9)	383 (74.1)	93 (23.3)	307 (76.8)	108 (37.8)	178 (62.2)	40 (15.4)	178 (84.6)	375 (25.6)	1088 (74.4)
03	I may consider to renew mediclaim policy of some other Insurance Company in view of the benefit of Portability given to me	228 (44.1)	289 (55.9)	163 (40.8)	237 (59.3)	91 (31.8)	195 (68.2)	67 (25.8)	195 (74.2)	549 (37.5)	914 (62.5)
04	I shall recommend my current insurance company to other for the buying of Mediciclaim Policy	178 (34.4)	339 (65.6)	104 (26.0)	296 (74.0)	123 (43.0)	163(5 7.0)	55 (21.2)	163(7 8.8)	460 (31.4)	1003 (68.6)
05	I am likely to switch over from the Present Company of which I have purchased the Mediciclaim Policy	255 (49.3)	262 (50.7)	187 (46.8)	213 (53.3)	135 (47.2)	152 (53.1)	87 (33.5)	152 (66.0)	664 (45.4)	799 (54.6)

On an average, 67 per cent of themed claim policyholders in the State of Gujarat agreed on each of the selected intentions pertaining to the buying of the medicaid policy. It implies that maximum number of them had expressed their intentions of renewing the medicaid policy from the same insurance company. However, the maximum number of the selected Medicaid Policyholders of the Surat City had expressed their intentions in favour of taking the benefit of the health insurance portability, and renews the medicaid policy of some other insurance company.