**WHO WE ARE MEETING:**

* **Gender**: Mix of Male and Female (Equal representation; 2 groups each of Male and female)
* **SEC:** A1 & A2
* **Age** **Group**: 30 to 40 years
  + 30 to 32 Years
  + 33 to 35 Years
  + 36 to 40 Years
* Marital status: Married with or without kids
* **Occupation status:**
  + Working professionals or homemakers (Females) (3 working professionals and 1 self-employed/homemaker to be seated in a group)
  + All Male participants need to be working professionals and self employed (3 working professionals and 1 self-employed to be seated in a group)
* **Centre**: Mumbai & Delhi
* **Methodology**: Extended Mini Groups (EMGDs)
* **Language**: Hindi and English

**USERSHIP CRITERIA:**

* 1. The participants should be the decision makers of health insurance for self and family.
  2. They should have subscribed (paid) to a health insurance in the last 1 year and more.
  3. A mix of participants who have claimed their health insurance in the last 1 year and participants who have not claimed health insurance in the past 1 year and more.
  4. Need to recruit participants who have subscribed (paid) to a health insurance of a mix of brands. Please read the list below –
     1. ICICI Lombard
     2. HDFC Ergo
     3. Bajaj Allianz
     4. Policy Bazaar
     5. Digit
     6. Star Health
     7. Religare/Care
     8. Niva Bupa
     9. PhonePe

**SAMPLE PLAN- 3 DI’S**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **UNITS** | **Methodology** | **GENDER & AGE** | **SEC** | **CRETERIA** |
| M1 | Extended Mini Groups | Males  30 – 40 years | A1A2  A1A2    A1A2 | 1. They should be the decision makers of health insurance for self and family. 2. They should have subscribed (paid) to a health insurance in the last 1 year and more. 3. The participants should have claimed their health insurance in the last 1 year. 4. At least 3 participants should be salaried professionals and 1 self-employed (1 back-up) 5. Participants should have subscribed (paid) to a health insurance from a mix of brands. Please read the list below –    * 1. ICICI Lombard      2. HDFC Ergo      3. Bajaj Allianz      4. Policy Bazaar      5. Digit      6. Star Health      7. Religare/Care      8. Niva Bupa      9. PhonePe |
| M2 | Extended Mini Groups | Females  30 – 40 Years | 1. They should be the decision makers of health insurance for self and family. 2. They should have subscribed (paid) to a health insurance in the last 1 year and more. 3. The participants should not have claimed their health insurance in the last 1 year and more. 4. At least 3 participants should be salaried professionals and 1 self-employed/homemaker (1 back-up) 5. Participants should have subscribed (paid) to a health insurance from a mix of brands. Please read the list below –    * 1. ICICI Lombard      2. HDFC Ergo      3. Bajaj Allianz      4. Policy Bazaar      5. Digit      6. Star Health      7. Religare/Care      8. Niva Bupa      9. PhonePe |
| D1 | Extended Mini Groups | 1. They should be the decision makers of health insurance for self and family. 2. They should have subscribed (paid) to a health insurance in the last 1 year and more. 3. The participants should have claimed their health insurance in the last 1 year and more. 4. At least 3 participants should be salaried professionals and 1 self-employed/homemaker (1 back-up) 5. Participants should have subscribed (paid) to a health insurance from a mix of brands. Please read the list below –    * 1. ICICI Lombard      2. HDFC Ergo      3. Bajaj Allianz      4. Policy Bazaar      5. Digit      6. Star Health      7. Religare/Care      8. Niva Bupa      9. PhonePe |
| D2 | Extended Mini Groups | Males  30 – 40 years | A1A2 | 1. They should be the decision makers of health insurance for self and family. 2. They should have subscribed (paid) to a health insurance in the last 1 year and more. 3. The participants should not have claimed their health insurance in the last 1 year. 4. At least 3 participants should be salaried professionals and 1 self-employed (1 back-up) 5. Participants should have subscribed (paid) to a health insurance from a mix of brands. Please read the list below –    * 1. ICICI Lombard      2. HDFC Ergo      3. Bajaj Allianz      4. Policy Bazaar      5. Digit      6. Star Health      7. Religare/Care      8. Niva Bupa      9. PhonePe |

**SCREENING QUESTIONS**

Hi\_\_\_\_\_\_\_\_\_\_\_\_! I am from Third Eye Research Agency, a leading qualitative market research firm. We conduct studies on various products & services. Today we are conducting a general survey on health insurances. In this regard can I speak to you for a few minutes.

|  |  |
| --- | --- |
| First name |  |
| Family name (Surname) |  |
| Contact number |  |
| Address |  |

Name of Interviewer:

Name of supervisor:

Date of interview:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| D | D | M | M | Y | Y | Y | Y |
|  |  |  |  |  |  |  |  |

**SHOW ORGANISATION CARD**

|  |  |  |  |
| --- | --- | --- | --- |
| **Q1**. | **Please look at this card and tell me do you or anyone in your household work in any of the companies/industries stated in this card.** | | |
|  | Advertising/ Public relations | 1 | *TERMINATE* |
|  | Journalism | 2 | *TERMINATE* |
|  | Market Research | 3 | *TERMINATE* |
|  | professionals/ vendors/any professional working in the health insurance industry | 4 | *TERMINATE* |
|  | Employees/ owners or any stakeholders in the health insurance | 5 | *TERMINATE* |
|  | Influencers/ bloggers/ health care experts or any other kind of insurance and health experts | 6 | *TERMINATE* |
|  | **Private / Public company** | **7** | ***CONTINUE*** |
|  | **Government undertaking** | **8** | ***CONTINUE*** |
|  | **Businessmen/professional** | **9** | ***CONTINUE*** |
|  | **None of the above (Please Specify) *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*** | **10** | ***CONTINUE*** |

**Please continue only if coded any between 7 to 10.**

|  |  |  |  |
| --- | --- | --- | --- |
| **Q2a.** | **Have you attended a research group discussion in the last 6months?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Yes | 1 | TERMINATE |
|  | No | 2 | **CONTINUE** |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q2b**. | **Would you be willing to attend a group discussion that lasts 2 Hours?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Yes | 1 | **CONTINUE** |
|  | No | 2 | TERMINATE |

|  |  |
| --- | --- |
| **Q3. What is the highest level of education that the chief wage earner [CWE] has attained?  By chief wage earner, I mean the person who contributes the most to the monthly household expense.** |  |
| Illiterate | 1 |
| Literate but no formal schooling / School - Up to 4 years | 2 |
| School up to 5-9 years | 3 |
| SSC/HSC | 4 |
| Some College (incl. a Diploma) but not Graduate | 5 |
| Graduate/Post Graduate- General B. A, B.Com, B.S.C, M.A, M.Com, M.S.C, etc | 6 |
| Graduate/Post Graduate- Professional C.A, C.S, MBA, Architect, etc | 7 |

**SINGLE CODE ONLY**

**Note down the exact Qualification\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**TERMINATE IF CODED 1**

**ASK ALL**

Please look at this list and tell me which of these items do you have at home?

(It could be owned by you, your family or provided by the employer or it could be available in the house you live in; but it should be for the use of just you or your family)

**INTERVIEWER INSTRUCTION: EXPLAIN, IF NECESSARY**

We have a standard list of items that we use in all kinds of cities. So, don’t worry if an item appears irrelevant for you, or too ordinary- just go ahead and tell me which items you do have. We need this information just for survey purpose only.

**Q3a.   Do you have a… (ITEM) in your home (which is in working condition)?**

**Q3b.   Also, does your family own any agricultural land, by agricultural land I mean land that is currently under cultivation or plantation?**

|  |  |
| --- | --- |
| **Items owned / have access at home** | **Q3a1 and Q3a2** |
| Electricity Connection | 1 |
| Ceiling Fan | 2 |
| LPG Stove | 3 |
| Personal Computer/Laptop | 4 |
| Two-Wheeler | 5 |
| Color TV | 6 |
| Refrigerator | 7 |
| Washing Machine | 8 |
| Car/Jeep/Van | 9 |
| Air Conditioner | 10 |
| **NUMBER OF STANDARD 10 OWNED->** |  |
| Agricultural Land Ownership | 11 |

**BASED ON DURABLES AND QUALIFICATION SLOT THE HOUSEHOLD INTO THE APPROPRIATE NCCS**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Chief Earner: Education** | | | | | | |
| No. of Durables (Transfer from Q2c/d | Illiterate | Literate but no formal schooling / School-Upto 4 years | School –  5-9 Years | SSC/HSC | Some College (incl. a Diploma) but not Graduate | Graduate / Post Graduate: General | Graduate / Post Graduate: Professional |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 (335) |
| None | E3 | E2 | E2 | E2 | E2 | E1 | D2 |
| 1 | E2 | E1 | E1 | E1 | D2 | D2 | D2 |
| 2 | E1 | E1 | D2 | D2 | D1 | D1 | D1 |
| 3 | D2 | D2 | D1 | D1 | C2 | C2 | C2 |
| 4 | D1 | C2 | C2 | C1 | C1 | B2 | B2 |
| 5 | C2 | C1 | C1 | B2 | B1 | B1 | B1 |
| **6** | C1 | B2 | B2 | B1 | A3 | A3 | A3 |
| 7 | C1 | B1 | B1 | A3 | A3 | A2 | A2 |
| 8 | B1 | A3 | A3 | A3 | A2 | A2 | A2 |
| 9+ | B1 | A3 | A3 | A2 | A2 | A1 | A1 |

|  |  |
| --- | --- |
| RECORD NCCS HERE |  |
| **RESPONDENTS MUST BE: UNITS M1, M2, D1 & D2 MUST CODE A1 & A2 (ENSURE FAIR MIX)** | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q4.** | **Record your gender observation?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Male | 1 | **UNITS M1 and D2 MUST CODE 1**  **UNITS M2 and D1 MUST CODE 2** |
|  | Female | 2 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q5.** | **What is your age?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Less than 30 years | 1 | **ALL UNITS MUST CODE BETWEEN 2 - 4** |
|  | 30 – 32 years | 2 |
|  | 33 – 35 years | 3 |
|  | 36 – 40 years | 4 |
|  | More than 40 years | 5 |  |

|  |  |  |  |
| --- | --- | --- | --- |
| Q6. | **What is your marital status?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Unmarried | 1 | **UNITS MUST CODE BETWEEN 2 & 3**  **UNITS CODING 1, WILL BE TERMINATED** |
|  | Married with Kids | 2 |
|  | Married without Kids | 3 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q7** | **Which of the following best describes your occupation?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Salaried professional | 1 | **ALL MALES UNITS (M1, D2) MUST CODE 1 & 2 (ENSURE A FAIR MIX – 3 salaried & 1 self-employed)**  **FEMALE UNITS (M2, D1) MUST CODE BETWEEN 1, 2, 3 (ENSURE A FAIR MIX – 3 salaried & 1 self-employed/homemaker)** |
|  | Own a business/Self-employed | 2 |
|  | Homemaker | 3 |
|  | Part time jobber | 4 |
|  | Others \_\_\_\_\_\_\_ | 5 |

|  |  |  |  |
| --- | --- | --- | --- |
| Q8. | **Do you own an insurance policy?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Yes | 1 | **UNITS MUST CODE 1**  **UNITS CODING 2, WILL BE TERMINATED** |
|  | No | 2 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q9a.** | **As you said that you own an insurance policy. Could you please tell me which type of insurance policy do you own?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Health Insurance | 1 | **ALL UNITS MUST CODE 1**  **IN ADDITION, CAN CODE OTHERS** |
|  | Life Insurance | 2 |
|  | Marine insurance | 3 |
|  | Fire insurance | 4 |
|  | Car insurance | 5 |
|  | General liability insurance | 6 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q9b.** | **As you said you own a health insurance policy could you please tell me from which company is your health insurance from?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | HDFC ergo health insurance | **1** | **ALL UNITS MUST CODE BETWEEN 1, 2, 3, 4, 9, 10, 12, 13, 14.**    **ELSE TERMINATE** |
|  | Policy Bazaar insurance | 2 |
|  | ICICI Lombard insurance | 3 |
|  | Bajaj allianz health insurance | 4 |
|  | Aditya Birla health insurance | 5 |
|  | Bharati axa health insurance | 6 |
|  | Cigna TTK health insurance | 7 |
|  | SBI health insurance | 8 |
|  | Digit health insurance | 9 |
|  | Max/Niva bhupa health insurance | 10 |
|  | United India Health insurance | 11 |
|  | Star Health insurance | 12 |
|  | Religare/Care health insurance | 13 |
|  | Phone Pe health insurance | 14 |
|  | Any other please specify \_\_\_\_\_\_\_\_\_\_\_\_ | 15 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q10.** | **You said that you own a Health insurance policy in \_\_\_\_\_\_\_\_\_\_\_\_company. Can you please tell me who is the decision maker for this policy?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | I myself made decision for purchasing the policy | 1 | **ALL UNITS MUST SELECT 1.**  **ELSE TERMINATE** |
|  | I and my spouse took decision to purchase the policy | 2 |
|  | My family members decided, and I had no role to play in it. | 3 |
|  | My children decided, and I had no role to play in it | 4 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q11.** | **As you said that you own a Health insurance policy in \_\_\_\_\_\_\_\_\_\_\_\_company. Could you please tell me who has purchased the policy?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | I have purchased it myself | 1 | **ALL UNITS MUST CODE 1**  **ELSE TERMINATE** |
|  | My organization has purchased it for me | 2 |
|  | My spouse has purchased it for me | 3 |
|  | My family/parents have purchased it for me | 4 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q12.** | **Could you please tell me when you last purchased a health insurance policy?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Purchased within 6 months | 1 | **ALL UNITS MUST CODE BETWEEN 1, 2 & 3**  **ELSE TERMINATE** |
|  | Purchased 6 months – 1 year ago | 2 |
|  | Purchased more than a year ago; policy is still active | 3 |
|  | Purchased more than a year ago; policy expired | 4 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q13.** | **Could you please tell me when you last claimed your health insurance policy?** | | |
|  | **RESPONSE** | **CODE** | **CRITERIA** |
|  | Claimed within 6 months | 1 | **UNITS M1 & D1 MUST CODE BETWEEN 1 & 2**  **UNITS M2 & D2 MUST CODE BETWEEN 4 & 5**  **ELSE TERMINATE** |
|  | Claimed within 1 year | 2 |
|  | Last claimed more than a year ago | 3 |
|  | Never claimed the health insurance policy within 1 year | 4 |
|  | Never claimed the health insurance policy for more than a year | 5 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Q14** | **What languages do you speak?** | | |
|  | RESPONSE | CODE | CRITERIA |
|  | English | 1 | **ALL UNITS MUST CODE 1 & 2**  **MULTIPLE CODING POSSIBLE** |
|  | Hindi | 2 |
|  | Marathi | 3 |
|  | Gujarati | 4 |
|  | Punjabi | 6 |
|  | Others | 9 |

**THANK YOU**