Appendix A – Questionnaires

A Questionnaire to collect information about existing Information technology level of Sri Lankan insurance companies in order to identify the e-business prospects of the sector.

Target group: CIO's/IT Managers/IT staff in Sri Lankan Insurance Companies

I am a postgraduate student of Moratuwa University, engaged in a research study on "E-business prospects of Sri Lankan insurance sector " as a partial fulfillment of the Master of Business Administration (MBA in IT) degree program.

This questionnaire has been prepared to find out existing Information technology level of Sri Lankan insurance companies in order to identify the e-business prospects of the sector. You are kindly requested to answer all the relevant questions. The questions are of general nature and may not entail confidential information. However, you have the choice of not responding to any question, which you may consider that it contains confidential information.

The purpose of this research study is purely academic and will have no bearing on any originations or persons. Your response and the name of the organization will be kept strictly confidential.

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Thank you,

M.A.C.P.Wijeratne
(MBA in IT 2002/2004)

Name of the Company .....

1. General Information of the organization (Please select the appropriate answer)

1.1 Category of the insurance:

Life Insurance	
General Insurance	
Both	

1.2 No of years in business

More than 2 years	
More than 5 years	
More than 10 years	
More than 20 years	

2. Internal IT level of the organization

2.1 Who is/are taking information technology decisions in your organization (Please select the appropriate answer)

Chief Information Officer (CIO)	
Chief Executive Officer (CEO)	
CEO & CIO	
IT Committee	
Any Other (Please specify)	

.....

2.2 Do you have separate department for handling & managing IT operations

Yes	
No	

If "yes",

2.2.1 No of staff members in IT department (Including executives & operational staff)

More than 5 people	
More than 10 people	
More than 20 people	
More than 40 people	

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2.2.2 What are the different divisions within the IT department

Information Systems	
Data Processing	
Networking & Communication	
Information Systems Audit	
Any Other (Please Specify)	

.....

Please Note:
A-Always true F-Frequently true S-Sometimes true R- Rarely true N-Never true

Our IT department:

2.2.2	Internally develops information systems/software for company usage	**A F S R N**
2.2.3	Buys third party systems/software and customize them	A F S R N
2.2.4	Outsource some of processes/activities of the company	A F S R N
2.2.5	Follows Standard procedures & practices to manage and maintain our systems	A F S R N
2.2.6	Our technical and management expertise is enough to satisfy company IT requirements	A F S R N

2.2.7	There is a sufficient linkage between IT department and the business departments	A F S R N
2.2.8	IT department is often seen as a completely separate entity	A F S R N

If "No",
2.2.9 Who is handling IT operations in your organization

Outside IT company	
Outsource all IT operations	
Any other (Please specify)	

.....

2.3 Please access the situation in your organization in terms of following statements. Indicate how far the situation described by each statement is true according to your organization. (Please encircle the most relevant answer).
Please Note:
A-Always true F-Frequently true S-Sometimes true R- Rarely true N-Never true

In our organization:

Process planning & Support		
2.3.1	IT streamlines business processes	A F S R N
2.3.2	IT strengthens strategic planning	A F S R N
2.3.3	IT improves management decision-making	A F S R N
2.3.4	IT improves internal communication & coordination	A F S R N
2.3.5	IT enables our company to adopt new organizational structures	A F S R N

Operations Support		
2.3.6	IT enhances operating flexibility	A F S R N
2.3.7	IT improves productivity of labour	A F S R N
2.3.8	IT enhances utilization of equipment	A F S R N
2.3.9	IT enhances cooperation among co-workers	A F S R N
2.3.10	IT enhances value of the insurance products by embedding IT in them	A F S R N
2.3.11	IT decreases cost of designing new products	A F S R N
2.3.12	IT enhances product quality	A F S R N

Sales & Marketing		
2.3.13	IT enables the identification of the trends in insurance market	A F S R N
2.3.14	IT improves accuracy of sales forecasts	A F S R N
2.3.15	IT increases ability to anticipate customer needs	A F S R N
2.3.16	IT enables sales agents to increase sales per customer	A F S R N
2.3.17	IT improves promotional strategies by providing effective ways to reach customers	A F S R N

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3. Networking & Communication

3.1 Does your organization has branches

Yes	
No	

If " Yes"

3.2 How many branches in,

Colombo city	
Major cities	
Remote areas	
Overseas	

3.3 Interconnectivity of the branches and head office

All branches are interconnected online	
Only branches which are in major cities are connected with head office	
No online connectivity with head office	
Any other (Please specify)	

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3.4 Method of connectivity

Leased Line connection	
Dial up connection	
Satellite connection	
Radio Link	
Any other (Please specify)	

.....

3.5 The type of the system you have with your branches

Total integrated solution	
Centralized system	
Decentralized system	
Mixed solution	
Any other (Please specify)	

.....

3.6 Networking & Communication facilities available in branch level

Internet facility	
E-mail facility	
Intranet access	
Telephone	
Fax	
Mail	

If 'No'

3.6 What is your idea about online connectivity with branches

That is very important for the success of the company & near future we will be connected online.	
That is very important for the success of the company & delay due to financial considerations.	
That is not important for our business success & we can give good service without online connectivity	
Any other (please specify)	

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4. Customer Relations & Information Technology

4.1 Do you have a company web site

Yes	
No	

If ' Yes'

4.2 Who has developed & maintained the web site

Company IT department	
Outside IT company	
Combination of above two	

4.3 When did you build your web site

Before 1990	
1991-1995	
1996 - 2000	
2001- 2003	
After 2003	

4.4 What are the basic contents of your web site

Company general information	
Available product information	
User help with FAQ option	
Policy information with payment history	
Claims information	
Any other (please specify)	

.....

4.5 How interactive is your web site

Static	
Dynamic	
Frequently updated	

4.6 Is it possible to do an online need analysis with your web site

Yes	
No	

4.7 Can customer get a real-time quote from your web site

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Yes	
No	

4.8 What are the other services do you provide for policyholders through company web site

On-line policy application	
Electronic claim processing	
Online payments & account access	
Online Agent referrals	
Any other (please specify)	

4.9 How does your company handle customer inquires & complains

Through call center	
Through the web site	
Through branch level customer service executives	
Through sales agents	
By post	
Any other methods (please specify)	

.....

4.10 Does your organization provide any mobile commerce applications (M-Commerce) for your policyholders

Yes	
No	

If 'yes'
4.11 what are these services

WAP services	
SMS	
Palm device applications	
Any other (please specify)	

.....

If "No"

4.12 What is your idea about providing M-Commerce applications to policyholders

We are experimenting on it & implement near future	
That is not important as our customer base so little for M-Commerce applications	
That is important but investment is unaffordable	
Any other (Please specify)	

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5. Business-to-Business Transactions & Information Technology

5.1 Do you provide any insurance products or services with other non-insurance companies

Yes	
No	

5.2 If "Yes" what is your idea about integrated insurance products/services

They are profitable than providing company itself	
Company can not provide itself without integration	
This is the best way to face competition	
Any other (Please specify)	

.....

.....

5.3 How does your company transact with business partners

Through EDI (Electronic Data Interchange)	
Through Internet based EDI	
Telephone & Fax	
Through E-mail	
Any other (Please specify)	

.....

6. IT Infrastructure & Future Investments

Please access the situation in your organization in terms of following statements. Indicate how far the situation described by each statement is true according to your organization. (Please encircle the most relevant answer).

Please Note:
A-Always true F-Frequently true S-Sometimes true R- Rarely true N-Never true

6.1	Our insurance company uses modern hardware and software tools	A F S R N
6.2	We migrate to new technologies although current applications and tools can cater our company requirements	A F S R N
6.3	We use more sophisticated IT systems and tools than our competitive insurance companies	A F S R N
6.4	We follow modern technologies used by world leading insurance companies	A F S R N
6.5	Our organization possesses specialized software which are not still available to other organizations	A F S R N
6.6	Our organization possesses specialized hardware which are not still available to other organizations	A F S R N
6.7	The amount we invest in IT increasing annually	A F S R N

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A Questionnaire to collect information about Sales force requirements & expectations related to Information Technology

Target group: Sales Managers/ Sales Executives/ Sales Agents in Sri Lankan Insurance Companies

I am a postgraduate student of Moratuwa University, engaged in a research study on "E-business prospects of Sri Lankan insurance sector " as a partial fulfillment of the Master of Business Administration (MBA in IT) degree program.

This questionnaire has been prepared to find out Sales force requirements & expectations related to Information Technology in order to identify suitable e-business applications for sales agents to provide better and effective service to customers. You are kindly requested to answer all the relevant questions. The questions are of general nature and may not entail confidential information. However, you have the choice of not responding to any question, which you may consider that it contains confidential information.

The purpose of this research study is purely academic and will have no bearing on any originations or persons. Your response and the name of the organization will be kept strictly confidential.

Thank you,

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M.A.C.P.Wijeratne
(MBA in IT 2002/2004)

Name of the Company .....

1.0 General Information (Please select the appropriate answer)

1.1 Category of the insurance:

Life Insurance	
General Insurance	
Both	
Specialized category	

1.2 No of years in business

More than 2 years	
More than 5 years	
More than 10 years	
More than 20 years	

1.3 Designation

Sales Manager/ Regional Sales Manager	
Sales Executive	
Sales Agent	
Any other (specify)	

.....

1.4 Area of doing business

Colombo Metro	
Urban (other than Colombo)	
Rural area	
Both Urban & Rural	

2.0 Information Technology preparedness level

2.1 Do you have a personal computer /Laptop/ Palmtop

Yes	
No	

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2.2 If "Yes", why did you buy the computer **(Please select the appropriate answers)**

It helps me to do my sales and customer service activities effectively and efficiently	
Only because company provided the computer free of charge/ lower price	
Because everybody uses computers these days	
Because I want show to the customer that I am using a computer	
Without computer I can't use company provided IT services/applications	
Any other (Please specify)	

.....

2.3 If "No", why don't you buy a computer

I can do my sales & customer service activities without a computer	
Only because I don't have money to spend for a computer	
Because our company does not provide any IT enabled services/applications	
Any other (Please specify)	

.....

2.4 What is you exposure to the IT applications and usage

Our company provides IT trainings and hands-on workshops	
I have followed computer diploma/training course	
I have studied myself	
I have no exposure to IT at all	

2.5 Do you have a mobile device

Yes	
No	

2.6 If "yes", what are the major sales & customer service activities you are doing using the mobile device

Giving calls to prospective clients	
Providing information & replying to queries for existing customers	
Executing M-commerce applications	
Nothing related to sales & customer service activities	
Any other (Please specify)	

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2.6 Do you have Internet access

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Yes	
No	

2.7 If "Yes", are you using Internet for

Browsing company web site to get product/service information	
Sending e-mails to your customers/prospective clients	
Browsing competitive companies' web sites to get information	
Browsing for my personal requirements	
Any other (Please Specify)	

.....

2.8 Have you heard about E-commerce and E-business applications/ services

Yes	
No	

2.9 If "Yes", do you believe that E-commerce and E-business will help to improve your sales activities?

Strongly believe	
Believe	
Not believe	
Can not say	

3.0 Existing problems & suggestions for improvements

3.1 What is your idea about effectiveness of existing marketing strategies of your company for your sales activities

Very satisfied	
Satisfied	
Not satisfied	
Can not say	

3.2 If you are 'Satisfied 'then what are your suggestions for further improvements

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3.3 If you "Not satisfied" what are your suggestions for over come these issues

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3.4 What is your idea about information availability & accessibility of insurance policies of your company

Very satisfied	
Satisfied	
Not satisfied	
Can not say	

3.5 If you are 'Satisfied 'then what are your suggestions for further improvements

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3.6 If you "Not satisfied" what are your suggestions to improve information availability & accessibility

.....
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.....
.....

Please mention your ideas & views about following insurance activities (Encircle your answer)

Please Note:
E- Excellent G-Good A-Average P- Poor C-Can not say

3.7	Quotation & Need analysis procedures	E G A P C
3.8	Underwriting of new insurance polices	E G A P C
3.9	Servicing of existing insurance polices	E G A P C
3.10	Claims processing procedures	E G A P C
3.11	Sales Commission payments	E G A P C
3.12	Sales staff development	E G A P C

3.13 Please list your suggestions to improve above-mentioned activities using information technology & e-business applications

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Appendix B – Table Structures Of Current IT Level Assessment of Insurance Companies Research

- **Internal IT level Information table**

Microsoft Access - [Internal_IT_Info : Table]

File Edit View Insert Tools Window Help

Field Name	Data Type	Description
Serial Number	Number	Unique number is given for each & every Insurnace company
IT_Decision_Maker	Text	Who taking IT decisions in the company
Separate_IT_Dept_Status	Yes/No	Have separate IT dept
No_Of_IT_Staff	Number	No of staff members in the IT dept
IS_Division_Status	Yes/No	Availability of IS division
DP_Division_Status	Yes/No	Availability of data Processing division
Network_Division_Status	Yes/No	Availability of network division
ISA_Division_Status	Yes/No	Availability of IS audit division
Internal_System_Developmer	Text	Whether company develops their own systems
Buying_Third_Party_Systems	Text	Level of buying third party systems
Outsourcing	Text	Level of outsourcing systems
Follow_Standard_Procedures	Text	Level of following standards & procedures
Enough_Technical_Expertise	Text	Idea about technical expertise
Sufficient_Link_With_Busines	Text	Level of linkage between IT and other depts.
IT_Separate_Entitiy	Text	Idea about IT dept.
Who_Handle_IT	Text	If no IT dept, who handles IT

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- **Process Planning & IT Information table**

Microsoft Access - [Process_Planning_And_IT_Info

File Edit View Insert Tools Window Help

Field Name	Data Type	
Serial_Number	Number	Unique
Streamline_Business_Process	Text	
Strengthen_Strtegic_Planning	Text	
Improves_Decision_Making	Text	
Improves_Internal_Comm	Text	
Enables_Adopt_New_Structures	Text	

- **Operations Support & IT Information table**

Field Name	Data Type
Serial_Number	Number
Enahance_Flexibility	Text
Productvity_Of_Labour	Text
Equipment_Utilization	Text
Cooperation_Co_Workers	Text
Value_Of_Products	Text
Designing_Cost	Text
Enhance_Product_Quality	Text

- **Marketing & IT Information table**

Marketing_And_IT_Info : Table

Field Name	Data Type
Serial_Number	Number
Trend_Identification	Text
Sales_Forecasts	Text
Anticipate_Customer_Needs	Text
Increase_Sales	Text
Promotional_Strategies	Text

- **Networking & Communication Information table**

Microsoft Access - [Networking_Commiunication_Info : Table]

File Edit View Insert Tools Window Help

Field Name	Data Type	
Serial_Number	Number	Unique number is given for each & every Insurr
No_Of_Colombo_Braches	Number	No of branchs in the Colombo
No_Of_Remote_Branches	Number	No of branches outside Colombo
No_Of_Overseas_Branches	Number	No of overseas branches
Interconnectivity_Status	Text	Interconnectivity of head office and branches
Method_Of_Connectivity	Text	How they connected
System_Type	Text	Type of the system running on branches & HO
Branch_Internet_Facility	Yes/No	Availability of Internet at branch level
Branch_Email_Facility	Yes/No	Availability of email at branch level
Branch_Intranet_Access	Yes/No	Availability of Intranet at branch level
Branch_Tele_Fax	Yes/No	Availability of telephone & fax at branch level

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- **Customer Relations Information table**

Microsoft Access - [Customer_Relations_Info : Table]

File Edit View Insert Tools Window Help

Field Name	Data Type	
Serial_Number	Number	Unique number is given for each & every Insur
Call_Center_Status	Yes/No	Have a call center or not
Through_Web_Status	Yes/No	Provide service through website or not
Customer_Service_Executive	Yes/No	Provide service through executives or not
Through_Agent_Status	Yes/No	Provide service through agents or not
By_Post_Status	Yes/No	Provide service by post or not
M_Commerce_Status	Yes/No	Provide any m-commerce application or not
WAP_Service_Status	Yes/No	Avaliability of WAP services
SMS_Status	Yes/No	Avaliability of SMS services
Idea_Of_Mcommerce	Text	Idea about M-commerce applications

- **Website Information table**

Field Name	Data Type	
Serial_Number	Number	Unique number is given for each & every Insu
Developed_By	Text	Who has developed the website
Maintained_By	Text	Who is maintaining the website
Year_Started	Text	When website started
General_Information_Status	Yes/No	Availability of general information of the Insur
Product_Information_Status	Yes/No	Availability of product information
FAQ_Option	Yes/No	Availability of FAQ option
Policy_Information_Status	Yes/No	Availability of policy information and payment
Claims_Information_Status	Yes/No	Availability of claims information
Interactivity	Text	Static or Dynamic
Online_Need_Analysis_Statu	Yes/No	Possibility of online need analyis
Online_Quotations_Status	Yes/No	Possibility of online quotations
Online_Application_Status	Yes/No	Possibility of online application for policy
Online_Claims_Processing	Yes/No	Ability of online claim processing
Online_Payment_Status	Yes/No	Ability of online payments

- **B2B Information table**

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Microsoft Access - [B2B_And_IT_Info : Table]

File Edit View Insert Tools Window Help

Field Name	Data Type	Description
Serial_Number	Number	Unique number is given for each & every Insurance company
Integrated_Product_Status	Yes/No	Providing products with non-insurance companies
Idea_About_Integrated_Proc	Text	Idea about integrated insurance products and services
Link_Through_EDI	Yes/No	Transact with business partners through EDI
Link_Through_Internet_EDI	Yes/No	Transact with business partners through Internet EDI
Link_Through_Email	Yes/No	Transact with business partners through Email
Link_Through_Telephone	Yes/No	Transact with business partners through Telephone

- **IT Future Investment table**

IT_Future_Investment_Info : Table

Field Name	Data Type	
Serial_Number	Number	Unique number is gi
Modern_Hardware_Software	Text	
Going_For_New_Technologie	Text	
More_Sophisticated_IT	Text	
Modern_Technologies	Text	
Posses_Specialized_Software	Text	
Posses_Specialized_Hardwar	Text	
Annual_IT_Investment	Text	

Appendix B – References

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