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An Empirical Investigation on Policyholders' Perception of Service Excellence in LIC with Special Reference to Kadapa District.

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ABSTRACT

Economic performance of insurance companies is the outcome of customer's satisfaction and their perception on service quality of the insurance service provider. The present study has focused on finding customer perception towards service quality as provided by the Life Insurance Corporation of India. The primary data has been collected from 110 respondents from Kadapa Region. The factor analysis, correlation and percentages have been used to find the perception of the customers. The study has found that there are five major factors which influence customer perception of service quality, namely responsiveness and assurance, convenience, tangible and empathy. Only Income of the respondents have been found to be significantly related with the customer perception and other demographic factors have no significant impact. Customer Perception towards Service Quality of LIC is good but the employees are not available for Assistance of customers, agents are not communicating exact information, and LIC Service offers are not reaching the customers.

Keywords: life insurance, service quality, customer perception, India.

Introduction

Life Insurance is one of the fastest growing financial sectors in India. The sector witnessed a major transformation after the liberalization of the insurance industry in 2000, when the Government of India permitted private sector participation and allowed Foreign Direct Investment (FDI) in insurance companies. Initially, the FDI limit was fixed at 26 per cent, later increased to 49 per cent in 2015, and subsequently raised to 74 per cent in 2021 to attract greater foreign investment and improve capital availability in the insurance sector (IRDAI, 2024).The Indian life insurance industry was nationalized in 1956 with the establishment of Life Insurance Corporation of India (LIC), which took over all existing private life insurance companies. In 1993, the Government of India appointed the Malhotra Committee under the chairmanship of R.N. Malhotra to recommend reforms for the insurance sector. Based on the committee's recommendations, the Insurance Regulatory and Development Authority Act, 1999 was enacted, and the Insurance Regulatory and Development Authority of India (IRDAI) was established as the regulatory body to supervise and regulate the insurance industry in India (Government of India, 1999).At present, the Indian insurance industry consists of more than 70 insurance entities, including life insurers, general insurers, standalone health insurers, and reinsurance companies. The life insurance segment currently includes 25 life insurance companies, of which LIC remains the only public sector life insurer, while the remaining are private sector companies. In the non-life segment, there are general insurance companies, standalone health insurance providers, and specialized insurers catering to different categories of risk (IRDAI Annual Report, 2024).Among the major private life insurance companies are SBI Life Insurance, HDFC Life Insurance, ICICI Prudential Life Insurance, Max Life Insurance, and Tata AIA Life Insurance. LIC continues to dominate the market with more than 57 per cent market share in terms of First Year Premium Income (FYPI) during FY 2025 (Goodreturns, 2025).

The health insurance sector has also expanded significantly with the growth of standalone health insurance companies

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such as Star Health and Allied Insurance, Niva Bupa Health Insurance, Care Health Insurance, and ManipalCigna Health Insurance. These companies primarily provide health, personal accident, and travel insurance products.

India's insurance industry is expected to grow rapidly in the coming years due to increasing awareness about financial protection, rising disposable income, digital transformation, government-sponsored insurance schemes, and expanding insurance penetration in rural and semi-urban areas. The sector is projected to play a vital role in strengthening financial inclusion and economic security across the country.

Table 1.Major Life Insurance Companies Market Share in India FY 2025

Company	Approx. Market Share
Life Insurance Corporation of India	57.05%
SBI Life Insurance	9–10%
HDFC Life Insurance	7–8%
ICICI Prudential Life Insurance	5–6%
Max Life Insurance	4–5%
Bajaj Allianz Life Insurance	3–4%
Tata AIA Life Insurance	2–3%
Other Private Insurers	10-12%



https://www.goodreturns.in/

https://www.goodreturns.in/news/lic-tops-market-with-57-share-in-fy25-premiums-rs-227-trillion-individual-business-lic-share-price-1422433.html?utm_source=chatgpt.com

Fig.1 **Major Life Insurance Companies Market Share in India-2025**

The Indian life insurance industry has witnessed remarkable growth in recent years due to increasing awareness, rising income levels, digitalization, and supportive government initiatives aimed at expanding insurance coverage among the population. The Government's policy of "insuring the uninsured" has significantly improved insurance penetration across the country. Insurance penetration in India is expected to cross the 4 per cent mark with the continuous expansion of insurance schemes and financial inclusion programs.

India's life insurance sector is one of the largest in the world, with nearly 360 million life insurance policies in force. The sector is projected to grow at a Compound Annual Growth Rate (CAGR) of around 12–15 per cent over the coming years. During FY 2025, the Indian life insurance industry recorded strong premium growth, supported by rising demand for protection and savings-oriented insurance products.

With increased awareness level, the consumers demand higher standard of services and insurance sector is getting more and more competitive. Customers are becoming increasingly aware of the options on offer in relation to the rising standards of service (Kris hnaveni et al, 2004). They demand better quality service. Delivering quality service is considered an essential.

The purpose of the present study is to measure customer's perception towards service quality of life insurance

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companies. The framework developed by Tsoukatos and Rand, (2006), Durvasula et al. (2004) and Mittal et al. (2013) has been used to find out customer's perception towards service quality dimensions of Life Insurance providers.

Literature review:

a) Service Quality: Extensive research has been undertaken on different aspects of service quality providing a sound conceptual foundation. Authors (Parasuraman et al., 1988; 1991; Carman, 1990) agree that service quality is an abstract and elusive concept, difficult to define and measure. Empirically, various service quality models and instruments have been developed for measuring service quality.

Attitudes and behavior, accessibility and flexibility, recovery, and reputation and credibility, on which service quality could be measured.

Also, several scales have been replicated, adapted and developed to measure services by taking SERVQUAL as a base, viz., SERVPERF (Cronin and Taylor, 1992, 1994) for hotels, clubs.

Tedja et al. (2024) conducted a systematic literature review using the PRISMA approach to examine the influence of service quality and perceived value on customer satisfaction and relationship continuity. The study reviewed 22 research articles published between 2008 and 2024 and found that service quality significantly influences customer satisfaction and long-term customer relationships. The study highlighted that reliability, responsiveness, and assurance are major determinants of customer retention in service industries.

Vidani (2024) carried out a comprehensive literature review on service quality dimensions in the banking sector. The study emphasized that service quality dimensions such as tangibility, empathy, responsiveness, reliability, and assurance continue to play a crucial role in influencing customer perception and satisfaction. The research also observed that digital service quality and employee behavior have become important determinants of customer loyalty in recent years.

Ceasar and Anusuya (2024) studied customer perception towards service quality dimensions of LIC in Tirunelveli District, South India. The study revealed that customers expect prompt service, personalized attention, transparency, and efficient grievance handling from LIC. The findings concluded that service quality has a direct impact on customer satisfaction and trust towards insurance services.

Bakri et al. (2023) conducted a systematic literature review on the relationship between service quality and customer satisfaction. By analyzing 41 research papers from Scopus and Web of Science databases, the study found a strong positive relationship between service quality and customer satisfaction across various service sectors. The study concluded that higher service quality improves customer loyalty, trust, and organizational performance.

Hardini et al. (2024) reviewed the determinants of customer satisfaction in insurance and banking industries. The study identified service quality, company image, and perceived value as the major factors influencing customer satisfaction. The authors emphasized that insurance companies should focus on improving service efficiency, communication, and customer relationship management to enhance customer perception and satisfaction.

G Ramanjaneyulu, & Y Subbarayudu (2017), The study titled "A Study on Customer Satisfaction towards Online Stores in Kadapa" examines factors influencing customer satisfaction in online shopping. Using a descriptive research design, data was collected from 100 respondents and analyzed through percentage analysis. The findings revealed that most customers preferred Amazon for online shopping, and young consumers were more active in online purchasing activities. Customers were generally satisfied with the services provided by online stores, except in areas related to warranty, guarantee, and after-sales service. The study suggests that improving after-sales support and warranty services can help online stores attract and retain more customers.

G. Ramanjaneyulu, & Subbarayudu, Y. (2017),The study examined the perceived service quality of online shoppers in Andhra Pradesh by collecting data from 240 respondents across six districts. Using correlation and multiple regression analysis, the study found that online shoppers perceived service quality at a moderate level. Most service quality dimensions showed a positive relationship with overall customer perception, except privacy and compensation. The findings also revealed that customers were less satisfied with privacy protection and responsiveness services provided by online stores.

Yellaturu, Subbarayudu., & Gagggutara, Ramanjaneulu. (2021)The study examined the effect of Electronic Service Quality (ES-QUAL) on consumer satisfaction in online shopping using data collected from 412 e-shoppers across India. The findings revealed that fulfillment and privacy significantly influenced perceived service value, whereas efficiency and system availability did not show significant impact. The study also concluded that perceived value fully mediates the relationship between e-service quality and consumer satisfaction.

b) Service Quality in Life Insurance

Life insurance is a high credence service (Lynch and Mackay, 1985), very abstract, complex and focused on future benefits that are difficult to prove (financial protection etc.). Life insurance products provide very little signs to signal

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quality. It has been suggested that consumers usually rely on extrinsic signs like brand image to ascertain and perceive service quality.

In Indian context, measuring service quality on six dimensions, namely assurance, competence, personalized financial planning, corporate image, tangibles and technology dimensions, it was found that the priority areas of service were assurance followed by competence and personalized financial planning (Siddique & Sharma, 2010). Perceived service quality of life insurance services is a multi-dimensional second order construct consisting of the primary dimensions of Service Delivery, Sales Agent Quality, Tangibles, Value and Core Service (Mittal et al. 2013). Cultural factors were found to have significant influence on the

Expectation on service quality in Indian Insurance market (Meharajan and Vanniarajan, 2011). Three factors namely, proficiency; physical and ethical excellence; and functionality were found to have significant impact on the overall service quality of Life Insurance Corporation of India in a study based on seven-factor construct (Sandhu and Bala, 2011).

Objectives of The Study

1) To find the customers‟ perceptions towards the LIC regarding the service quality.
2) To find out the factors that affects the service quality of LIC,kadapa.
3) It also studied the effect of demographic factors on customer perception and service delivery.

Hypotheses:

Ho1 – There is no relationship between the age of respondents and perception of service quality of LIC

Ho2 – There is no relationship between the gender of respondents and perception of service quality of LIC

Ho3 –There is no relationship between the income of respondents and perception of service quality of LIC

a) Data Collection Method: The main instrument used for data collection in this research was the questionnaire. The study was conducted on Life Insurance Corporations of India‟ customers located in kadapa,A.P.

Research methodology:

Data sources

Primary data: Primary data is collected from the online customers through questionnaire.

Secondary data Secondary data is collected from books, journals, articles, and websites.

Research Design: Descriptive in nature

Research instrument: structured questionnaire

Sampling Design:

Sampling Method: Convenience sampling.

Sampling size: 524 (Total 40 Unfilled Questionnaires)

b**) Development of Research Instrument**: The constructs of the questionnaire are based on the framework developed by Tsoukatos and Rand, (2006), Durvasula et al. (2004) and Mittal et al. (2013).

DATA ANALYSIS AND INTERPRETATION

Table 2 Demographic,Socio Economic details of respondents

Demographic Factors	Attributes	Frequency	Percentage
Age	Below 25	48	9.09
	25–30	195	37.27
	30–40	214	40.91
	40 Above	67	12.73
	Total	**524**	**100**
Sex	Male	329	62.73
	Female	195	37.27
	Total	**524**	**100**
Marital Status	Married	400	76.36
	Unmarried	124	23.64
	Total	**524**	**100**
Education	SSC	52	10
	Inter	95	18.18

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	Degree	214	40.91
	P.G	143	27.27
	Others	20	3.64
	Total	**524**	**100**
Occupation	Employee	191	36.36
	Business	171	32.73
	House Wife	95	18.18
	Students	48	9.09
	Others	19	3.64
	Total	**524**	**100**
Income	Below 10000	38	7.27
	10000–25000	148	28.18
	25000–50000	233	44.55
	Above 1 Lakh	105	20
	Total	**524**	**100**

Table 2 presents the demographic and socio-economic profile of the respondents selected for the study. The analysis of demographic characteristics helps in understanding the background of respondents and their influence on perception towards LIC service quality.

With regard to age composition, the majority of the respondents belonged to the age group of 30–40 years, accounting for 40.91 per cent (214 respondents). This was followed by respondents in the age group of 25–30 years with 37.27 per cent (195 respondents). Respondents above 40 years constituted 12.73 per cent (67 respondents), while only 9.09 per cent (48 respondents) were below 25 years of age. This indicates that middle-aged individuals formed the major proportion of LIC policyholders, reflecting higher insurance awareness and financial responsibility among this age category.

The gender-wise classification shows that male respondents dominated the study with 62.73 per cent (329 respondents), whereas female respondents accounted for 37.27 per cent (195 respondents). This reveals that male policyholders were more actively involved in purchasing and managing life insurance policies compared to female respondents.

In terms of marital status, a significant majority of the respondents were married, representing 76.36 per cent (400 respondents), while unmarried respondents constituted only 23.64 per cent (124 respondents). The findings suggest that married individuals tend to prefer life insurance policies more due to family responsibilities, future financial security, and risk protection.

Regarding educational qualification, the highest proportion of respondents were degree holders with 40.91 per cent (214 respondents), followed by postgraduates constituting 27.27 per cent (143 respondents). Respondents with intermediate education accounted for 18.18 per cent (95 respondents), while SSC-qualified respondents represented 10 per cent (52 respondents). Only 3.64 per cent (20 respondents) belonged to other educational categories. The data indicates that educated individuals were more aware of the importance and benefits of life insurance services.

Occupation-wise analysis reveals that employees formed the largest group with 36.36 per cent (191 respondents), followed closely by business people accounting for 32.73 per cent (171 respondents). Housewives constituted 18.18 per cent (95 respondents), while students represented 9.09 per cent (48 respondents). Respondents belonging to other occupations accounted for 3.64 per cent (19 respondents). This suggests that salaried employees and business professionals were more inclined towards LIC policies due to stable income and financial planning needs.

The income distribution of respondents shows that the majority of respondents belonged to the income group of ₹25,000–₹50,000, accounting for 44.55 per cent (233 respondents). Respondents earning between ₹10,000–₹25,000 represented 28.18 per cent (148 respondents), while 20 per cent (105 respondents) earned above ₹1 lakh. Only 7.27 per cent (38 respondents) earned below ₹10,000 per month. The findings indicate that middle-income groups constituted the major customer base of LIC, as they are more likely to invest in insurance products for savings and security purposes.

Overall, the demographic and socio-economic analysis highlights that the majority of LIC policyholders in the study area were middle-aged, married, educated, salaried or business individuals belonging to middle-income groups, which

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significantly influences their perception towards the service quality of LIC.

Table:3 Reliability and validity

Cronbach's Alpha	N of Items
.614	20

Table: 3 shows the results of reliability analysis cronbach's alpha value. cronbach's alpha accepted score of 0.6.in this study the score was 0.614 for the service quality provided by he LIC.

Table:4 Factor Analysis KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.630
Bartlett's Test of Sphericity	Approx. Chi-Square	513.192
	df	190
	Sig.	.000

Table 4 presents the results of the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity, which are used to examine the suitability of data for factor analysis. The KMO value obtained is 0.630, which indicates an acceptable level of sampling adequacy for conducting factor analysis. Generally, a KMO value greater than 0.60 is considered suitable for factor analysis, suggesting that the variables included in the study have sufficient common variance and are appropriate for identifying underlying factors. Bartlett's Test of Sphericity shows an Approximate Chi-Square value of 513.192 with 190 degrees of freedom and a significance value of 0.000. Since the significance value is less than 0.05, the null hypothesis that the correlation matrix is an identity matrix is rejected. This indicates that there is a significant relationship among the variables and that the data is appropriate for factor analysis. Therefore, the results of both the KMO measure and Bartlett's Test confirm that the sample data is statistically adequate and suitable for applying factor analysis in the study.

Table:5 Descriptive Statistics & Correlation between Income Level and Customer Perception of Service Quality

		Mean	STDV	Income		Gender		Age	
				Correlation	Sig.	Correlation	Sig.	Correlation	Sig.
1	SQF1	4.06	0.96048	0.078	0.416	-0.071	0.461	-0.047	0.625
2	SQF2	2.6	1.64286	-0.006	0.949	0.115	0.23	-0.003	0.978
3	SQF3	3.87	1.01465	0.076	0.432	-0.07	0.465	-0.096	0.317
4	SQF4	3.6818	1.16471	0.345	0	-0.356	0	-.210*	0.028
5	SQF5	2.99	1.25249	0.479	0	0.473	0	.331**	0
6	SQF6	4.3	0.7487	-0.234	0.014	-0.033	0.734	0.036	0.707
7	SQF7	4.35	0.76129	0.16	0.094	0.036	0.706	0.053	0.579
8	SQF8	4.14	0.86562	-0.056	0.559	-0.305	0.001	-.216*	0.023
9	SQF9	3.82	1.2105	0.176	0.065	-0.014	0.882	0.067	0.488
10	SQF10	4.3	0.72625	-0.196	0.04	-0.148	0.124	-0.144	0.133
11	SQF11	4.1	0.98935	0.078	0.416	-0.314	0.001	-0.163	0.089
12	SQF12	4.33	0.95088	-0.006	0.949	-0.155	0.106	-0.153	0.112
13	SQF13	4.12	0.93954	0.076	0.432	0.036	0.71	-0.063	0.514
14	SQF14	2.84	1.50343	0.345	0	0.369	0	0.442	0
15	SQF15	2.92	1.49439	0.479	0	0.354	0	.559**	0
16	SQF16	4.35	0.74914	-0.234	0.014	-0.064	0.507	-0.113	0.239

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17	SQF17	4.13	0.87238	0.16	0.094	-0.034	0.721	-0.063	0.512
18	SQF18	3.89	4.94498	-0.056	0.559	-0.119	0.215	-0.135	0.158
19	SQF19	3.65	1.27385	0.176	0.065	0.106	0.269	0.119	0.216
20	SQF20	3.81	0.94996	-0.196	0.04	-0.19	0.047	-.271**	0.004
N		524							

Table 5 presents the descriptive statistics and correlation analysis between demographic variables such as income, gender, and age with customer perception towards service quality of LIC. The table includes mean scores, standard deviation values, correlation coefficients, and significance values for twenty service quality factors (SQF1–SQF20).

The descriptive statistics reveal that the mean values of most service quality factors are above 3.50, indicating that respondents generally possess a favorable perception towards the service quality of LIC. The highest mean values were observed for SQF7 and SQF16 (4.35 each), followed by SQF12 (4.33), SQF6 and SQF10 (4.30 each), showing strong customer satisfaction towards these service dimensions. On the other hand, comparatively lower mean values were recorded for SQF2 (2.60), SQF14 (2.84), and SQF15 (2.92), indicating relatively lower satisfaction levels in those service aspects. The standard deviation values indicate moderate variation in responses among the respondents.

The correlation analysis between income and service quality factors indicates that certain factors such as SQF4, SQF5, SQF14, and SQF15 show positive and statistically significant relationships with income level, as the significance values are less than 0.05. This implies that respondents with higher income levels tend to perceive LIC service quality more positively in these dimensions. However, some variables such as SQF6, SQF10, SQF16, and SQF20 exhibit negative significant relationships with income.

The relationship between gender and service quality perception shows mixed results. Significant relationships were observed for variables such as SQF4, SQF5, SQF8, SQF11, SQF14, SQF15, and SQF20, indicating that gender influences customer perception towards certain aspects of LIC service quality. Both positive and negative correlations are identified, reflecting differences in perception between male and female respondents.

Similarly, age also shows significant relationships with selected service quality variables such as SQF4, SQF5, SQF8, SQF14, SQF15, and SQF20. Positive correlations for SQF5, SQF14, and SQF15 indicate that older respondents possess better perceptions towards these service dimensions, whereas negative correlations for SQF4, SQF8, and SQF20 indicate relatively lower perception among higher age groups for those factors.

Overall, the analysis reveals that demographic variables such as income, gender, and age have significant influence on selected dimensions of LIC service quality perception. Since several variables show statistically significant relationships at the 5 per cent significance level, it can be concluded that demographic characteristics play an important role in shaping customer perception towards LIC services.

Hypothesis Decision

Hypothesis	Decision	Reason
Ho1: There is no relationship between the age of respondents and perception of service quality of LIC	**Rejected**	Significant relationships were found between age and several service quality factors ($p < 0.05$).
Ho2: There is no relationship between the gender of respondents and perception of service quality of LIC	**Rejected**	Gender showed significant association with selected service quality variables.
Ho4: There is no relationship between the income of respondents and perception of service quality of LIC	**Rejected**	Significant relationships were identified between income and multiple service quality dimensions.

FINDINGS:

The study found that most LIC policyholders were middle-aged (30–40 years), married, educated, male respondents belonging to middle-income groups. Employees and business professionals formed the major share of respondents, indicating greater preference for LIC policies among financially stable individuals. The reliability analysis showed acceptable internal consistency with a Cronbach's Alpha value of 0.614.The KMO and Bartlett's Test results confirmed that the data was suitable for factor analysis. Respondents generally expressed positive perceptions towards LIC service quality, as most service quality dimensions recorded favorable mean scores. Service dimensions such as SQF7, SQF16, SQF12, SQF6, and SQF10 showed higher customer satisfaction, while SQF2, SQF14, and SQF15 indicated comparatively

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lower satisfaction levels.

Correlation analysis revealed that demographic variables such as age, gender, and income significantly influenced customer perception towards LIC service quality.

The hypothesis testing results led to the rejection of all null hypotheses, confirming significant relationships between demographic factors and service quality perception.

Suggestions

- LIC should improve service dimensions that received lower mean scores, particularly areas related to responsiveness, grievance handling, and customer support. The organization should strengthen digital service facilities such as mobile applications, online claim processing, and customer support systems to improve customer convenience and satisfaction.
- LIC should provide regular training programs for employees and agents to enhance communication skills, responsiveness, and customer relationship management. Special attention should be given to female customers by designing customer-friendly policies, awareness programs, and personalized service initiatives.
- LIC should develop customized insurance products for different income groups to better satisfy the needs of middle-income and lower-income customers. Customer grievance redressal mechanisms should be improved by ensuring quick response, transparency, and effective problem resolution.
- LIC should conduct awareness campaigns and financial literacy programs, especially among younger age groups, to increase understanding of insurance benefits and services. Personalized communication and relationship marketing strategies should be adopted to strengthen customer trust and long-term relationships.
- Periodic customer satisfaction surveys should be conducted to identify changing customer expectations and service gaps.
- LIC should focus on improving transparency in policy information, premium calculations, and claim settlement procedures to increase customer confidence and loyalty.

Conclusion: The present study examined customer perception towards the service quality of Life Insurance Corporation of India (LIC) in Kadapa district of Andhra Pradesh. The findings revealed that respondents generally possessed a positive perception towards LIC service quality, particularly regarding reliability, assurance, and certain customer service dimensions. The demographic and socio-economic analysis indicated that middle-aged, married, educated, salaried, and middle-income individuals formed the major customer base of LIC.The statistical analysis confirmed that demographic variables such as age, gender, and income significantly influence customer perception towards LIC service quality. Reliability and validity tests established that the research instrument and sample data were suitable for analysis. Although customers expressed satisfaction with several service quality dimensions, certain aspects such as responsiveness, grievance handling, and personalized attention require improvement.

Overall, the study concludes that service quality plays a crucial role in shaping customer satisfaction and perception towards LIC services. Therefore, LIC should continuously focus on improving customer-oriented services, digital facilities, employee behavior, and communication systems to enhance customer satisfaction, trust, and long-term customer relationships in the highly competitive insurance sector.

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Annexure-1

Life Insurance Service Quality Measurements

Code	Item
Responsiveness	
SQF1	My Life Insurer has best interest of Customers at heart
SQF2	My Life Insurer's employees are available for Assistance
SQF3	My Life Insurer is sympathetic with customer's problem
SQF4	My Life Insurer's employees are courteous
Convenience	
SQF5	My Life Insurer's agents have good communication skills
SQF6	My Life Insurer's agents are trustworthy
SQF7	Premium rate structure of my Life Insurer is competitive
SQF8	Location of branches of my Life Insurer are convenient
SQF9	My Life Insurer have convenient working hours for customers
Assurance	
SQF10	My Life Insurer provides services in timely manner
SQF11	My Life Insurer's employees are trustworthy
SQF12	My Life Insurer fulfills promises in a timely manner towards claim settlement
Tangible	
SQF13	My Life Insurer's offices are modern
SQF14	My Life Insurer's offices are visually attractive
SQF15	My Life Insurer's employees are well dressed
Empathy	
SQF16	My Life Insurer's employees provide individual attention to the customer
SQF17	My Life Insurer's employees understand customer needs
SQF18	My Life Insurer has wide range of services to offer
SQF19	My Life Insurer has adequate information available on products and services
SQF20	My Life Insurer's agents recommend policy as per customer needs