

BSS22-13- AUGMENTED AND AUTOMATED UNDERWRITING QUESTIONNAIRE

Hello, we are students from School of Computing, Makerere University Pursing a Bachelor's Degree in software engineering. We are carrying out research to understand how much interest there is for Automated Insurance Processes and what effect does the automation have on the end users.

The survey questions will be about Automated Underwriting systems;
A technology solution which is designed to perform all or some of the screening functions traditionally completed by underwriters, and thus seeks to reduce the manpower, time and/or data necessary to underwrite a life insurance application.

Your Participation will help in designing and implementation of a more improved automated insurance underwriting system.

It is entirely up to you whether or not to participate in this research project. You have the option of not taking part. You have the right to withdraw from this research at any moment if you decide to participate. You will not be punished if you choose not to participate in this study or if you withdraw from it at any point.

1. 1. What is your Gender?

Mark only one oval.

- ☐ male
☐ female
☐ Prefer not to say

2. 2. How would you describe your area of residence

Mark only one oval.

- ☐ Urban
☐ Rural
☐ Semi-rural
☐ Remote

3. 3. Do you have an insurance policy?

Mark only one oval.

☐ yes

☐ No

4. 4. If yes, what type of insurance do you have?

Mark only one oval.

☐ General Insurance

☐ Life/Health Insurance

☐ Both

5. 5. What kind of insurance policies do you have? Check as many as you'd like.

Check all that apply.

☐ Term life

☐ Whole life

☐ Fire

☐ Automobile insurance

☐ Pension plan policy

☐ Property insurance

☐ Any other

6. 6. Who influenced you to get an insurance policy?

Mark only one oval.

☐ The media

☐ Insurance agents

☐ Federal government

☐ Friends, family and colleagues

☐ Other: _____

7. 7. How many insurance policies do you currently have?

Mark only one oval.

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4
- ☐ 5
- ☐ more than 5

Experience of user with insurance application Process

8. 8. How did you apply for Insurance Policy/Policies?

Mark only one oval.

- ☐ Online
- ☐ Physical
- ☐ Both

9. 9. If Online in (8) above, Which of the following words would you use to describe the online application system? Select all that apply.

Check all that apply.

- ☐ Reliable
- ☐ Fast
- ☐ Easy to use
- ☐ Unique
- ☐ None

10. 10.How long did it take you to complete your application process?

Mark only one oval.

- ☐ 1-7 days
- ☐ 8-14 days
- ☐ 15 -30 days
- ☐ Over 30 days

11. 11. How likely was the application process automated?

Mark only one oval.

	1	2	3	4	5	
Not Likely	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very Likely

12. 12. Did you ever need support throughout your application process?

Mark only one oval.

- ☐ Yes
- ☐ No

13. 13. Overall, how satisfied or dissatisfied with the support team?

Mark only one oval.

- ☐ Very satisfied
- ☐ Satisfied
- ☐ Neutral
- ☐ Dissatisfied
- ☐ Very dissatisfied

14. 14. Have you ever received any benefits from any of the policies you currently have

Mark only one oval.

☐ Yes

☐ No

15. 15. If yes, how many times have you received it?

Mark only one oval.

☐ 1

☐ 2

☐ 3

☐ More than three

16. 16. How regularly do you pay your premiums?

Mark only one oval.

☐ Monthly

☐ Quarterly

☐ Half year

☐ Yearly

17. 17. Has any of your policies ever lapsed due to non-payment of premiums?

Mark only one oval.

☐ Yes

☐ No

18. 18. Have you received any incentives from your insurance company on the insurance premiums?

Mark only one oval.

☐ Yes

☐ No

19. 19. Are you aware of any insurance bonuses of your policies?

Mark only one oval.

☐ Yes

☐ No

20. 20. Have you ever surrendered any insurance policy?

Mark only one oval.

☐ Yes

☐ No

21. 21. Any Other Comments?

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