

Factor	Insurer A	Insurer B	Insurer C	Insurer D	Average
Smoking	40 %	30%	20%	15%	23.75 %
Drinking	20 %	10%	35%	30%	23.75 %
Mental Stress Level	10%	15%	15%	15%	16.25%
Occupational Hazard Level	10%	30%	10%	25%	18.75 %
Exercise Frequency	20%	15%	20%	15%	17.50 %
Total =	100%	100%	100%	100%	

Answers = [ 0= "Never" ; 1= "Rarely" ; 2= "Occasionally" ; 3= "Frequently" ; 4= "Very Frequently" ; 5= "Always" = ]

Factor	Value		Score
Smoking	4	23.75 %	0.97
Drinking	5	23.75 %	1.18
Mental Stress Level	3	16.25%	0.48
Occupational Hazard Level	1	18.75 %	0.18
Exercise Frequency	2	17.50 %	0.35
		<b>HEALTH SCORE</b>	<b>3.16</b>