|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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 |
|  |  | **HEALTH SCORE** | **3.16** |