

**FELLOWSHIP EXAMINATION**  
**MARKETING AND PUBLIC RELATIONS**

Time: 3 Hours]

[Total Marks : 100

Answer any **FIVE** questions only.

All questions carry 20 marks each.

(Note : Answer to questions pertaining to the Insurance Industry may be given with reference to either Life or General Insurance Industry)

- |  | Marks  |
|--|--------|
| 1. In many cities, bus transport is run by the State or the Municipality, as a monopoly.   | 20     |
| To what extent can these organisations use marketing concept? The answer should keep in mind the statement in the text that 'In a situation where either the producer or the customer has no choice, there is hardly any scope for marketing'. |        |
| 2. a) What are objectives?   | 2      |
| b) Why are objectives important?   | 3      |
| c) What are the essential characteristics of an objective.   | 3      |
| d) State at least six objectives that a Branch Manager of an insurer, life or general, can set for the next six months.  | 12     |
| 3. Write short notes on :-   | 5 each |
| a) Positioning   |        |
| b) Ease of Access  |        |
| c) Customer Satisfaction Index   |        |
| d) Right First Time  |        |
| 4. a) It is said "What one sees as 'facts' may be seen by others as either 'conjecture' or 'figment of a fertile imagination'. Why does this happen?   | 10     |
| b) Discuss the extent to which 'Barriers to Entry' exist in the insurance industry.  | 10     |

5. Differentiate between :-
- Recognition and Responsiveness
  - Star and Cash Cow
  - Grievance and Complaint
  - Key and Non-key activities
6. a) How can the following persons in an insurance office contribute to quality of service? 15
- HRD manager in a Head Office.
  - Data Processing Officer in a Branch office.
  - Claims Officer in a Branch office.
- b) Among these three persons, whose contribution would you consider to be the most important and why? 5
7. a) Why is it suggested that it is advisable to 'keep customers out of the process of making the product', 5
- b) How far is it practicable to do so in the insurance business? 5
- c) How can the concept of 'Moments of Truth' be used to improve quality? 10
8. Out of the 7 Ps (Product, Price, Promotion, Place, People, Process and Physical factors), state which one (choose only one P) is relevant for the following. Give reasons to justify the answer:- 2 each
- Insurance company sponsoring a theatre group.
  - Running a competition for salesmen.
  - Telephone company setting up help-lines that work 24 hours.
  - Passport authorities authorising several agencies to collect applications.
  - Conferences announcing lower fees for delegates registering early.
  - Universities allowing on-line registration and issue of hall tickets for examinations.
  - Guests in a hotel being asked to nominate for best employee awards
  - Hotel offering free transport to and from airport.
  - Store decorating its display window for Christmas with Santa Claus.
  - Police deploying additional forces for New Year's Eve.

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