



Survey on Local SMEs' Opinion Towards Business Risks

Questionnaire (English)
Final Draft

14 August 2007

Part 1 Introduction

Good morning/afternoon, sir/madam, this is Mr/Ms X, an interviewer from the Public Opinion Programme of the University of Hong Kong. We would like to ask for your opinion on business risk and insurance which would only take you a couple of minutes. Please rest assured that any information identifying you or your business will be kept strictly confidential. Is it okay for you?

Yes
No → Terminate interview, skip to end.

Part 2 Selection of Respondents

[S1] As our targets of this interview are SMEs in Hong Kong, may I double confirm with you if your company belongs to this category? [Definition for SMEs: number of employees in HK no more than 50, or 100 for manufacturing industry.]

Yes
No → Terminate interview, skip to end.

[S2] And are you in a position to make business decisions for your company? (If relevant respondent not present, make an appointment. If the person is unavailable for an interview, seek replacement from other eligible employees)

Yes → Interview starts
No → Terminate interview, skip to end.

Part 3 Opinion Questions

[Q1] Has your business ever experienced any significant disruption due to the following:

(Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed) {Interviewers read out: I am going to read out a few options, you can choose as many as applicable, plus telling me any other answers }

Physical damage to property or stock due to fire, water damage, or robbery

Accident/injury to workers

Loss of key personnel due to injury, illness or death

Theft

Fraud or dishonesty of an employee

Legal liability to 3rd parties

Others (please specify:_____)

Never experienced disruption

Don't know/Hard to say

Refuse to answer

[Q2] Have you ever filed an insurance claim for your business? If yes, then for what?

(Interviewers to read out each answer for those who answer "yes", multiple responses allowed)

Physical damage to property or stock due to fire, water damage, or robbery

Accident/injury to workers

Loss of key personnel due to injury, illness or death

Theft

Fraud or dishonesty of an employee

Legal liability to 3rd parties

Others (please specify:_____)

Never filed an insurance claim

Don't know/Hard to say

Refuse to answer

[Q3] Apart from legally required insurance, such as employee compensation, motor insurance and MPF, does your company have other insurance coverage for your business? If yes, what kind of insurance?

(Interviewers to read out each answer for those who answer “yes”, multiple responses allowed → then go to Q5)

Physical damage to property or stock due to fire, water damage, or robbery

Accident/injury to workers

Loss of key personnel due to injury, illness or death

Theft

Fraud or dishonesty of an employee

Legal liability to 3rd parties

Others (please specify:_____)

No other insurance → then go to Q4

Don't know/Hard to say

Refuse to answer

[Q4] {Only for those who choose “no other insurance” at Q3}

Why not having other kinds of insurance for your business?

(Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed)

I don't know what's available

It's too complicated

It's too expensive

It's not important

Others (please specify:_____)

Don't know/Hard to say

Refuse to answer

[Q5] Do you offer the following insurance benefits to your employees?

(Interviewers to read out each answer, multiple responses allowed)

- Life insurance → then go to Q6
- Medical insurance → then go to Q6
- Other personal insurance → then go to Q6
- None of the above → then go to Q7
- Don't know/Hard to say → then go to Q8
- Refuse to answer → then go to Q8

[Q6] {Only for those who choose “life, medical and/or personal insurance” at Q5}

Do you agree or disagree that insurance benefits can help attract and retain staff?

(Interviewers to probe degree)

- Very much agree
- Somewhat agree
- Half-half / Neutral
- Somewhat disagree
- Very much disagree
- Don't know/Hard to say
- Refuse to answer

[Q7] {Only for those who choose “none of the above” at Q5}

Why not offer insurance benefits to your employees?

(Interviewers to read out each answer, order to be randomized by computer, multiple responses allowed)

- Employees more interested in cash salary
- We are unsure what to offer
- It's too hard to arrange (administrative problem)
- It's too expensive
- Others (please specify: _____)
- Don't know/Hard to say
- Refuse to answer

[Q8] Do you think Hong Kong could be hit by another pandemic like SARS in the next 10 years? If yes, do you have a contingency plan for your business?

Yes, and with a contingency plan → then go to Q9

Yes, but without a contingency plan

No, I don't think so

Don't know/Hard to say

Refuse to answer

**[Q9] {Only for those who choose “yes, and with a contingency plan” at Q8}
Then, is insurance part of your contingency plan?**

Yes

No

Refuse to answer

Part 4 Demographics

We would like to ask you some company information for further analyses.

[DM1] Industry

Clothing / Textile industry	Information Services
Electronic products	Education
Toys, gifts or game products	Security
Watch and jewellery	Insurance
Leather products	Property
Machinery and equipment	Tourism
Paper or wood industry	Film / Entertainment Industry
Import / Export Trade	Media/Publishing
Transport, warehouse and communications	Medical, Hygiene and Welfare Sector
Catering industry	Wholesale / Retail
Banks, Investment, Finance Sector	Oil, Energy, Resources and Utilities
Advertisement/ Design	Others (Please specify): _____
Information Technology	Don't know/ Hard to say
Construction Industry	Refuse to answer
Law, Accountancy, Professional	

[DM2] Position

Employer/ Chairman/ General Manager/ CEO
 Management staff/ Manager/ Senior Executive
 Other executive (e.g. supervisor)
 Clerical staff (e.g. Clerk, Secretary)
 Others (Please specify): _____
 Refuse to answer

Thank you for your time. If you have any questions regarding this interview, you can contact our supervisor Ms XX at XXXX-XXXX or call XXXX-XXXX during office hours to verify this interview's authenticity and confirm my identity. Bye bye.

***** **End of questionnaire** *****