**Abstract**

The purpose of this research is to investigate and analyze the level of motivational preference towards the influencing factors of conventional and hybrid plans of Life Insurance Corporation of India. Sample population for research was taken from Avinashi road branch which is a leading branch in Coimbatore city. Among the respondents the policy holders who had both conventional and hybrid plan were selected. A sample from 50 respondents was collected. The data were collected by personal interview with a help of pre-tested comprehensive interview schedule which was prepared after a pilot study. Descriptive analysis and inferences such as ANOVA, Mean, Standard Deviation and Ranking were used to analyze the data. The significant difference in motivational factor was tested and it was found that there was high significant difference in motivational factors and the type of policy possessed. It was found that 72 percent of respondents preferred conventional plans for its safety and security. Awareness towards hybrid plan can be created as the ratio of policy holders at present ranged between 1:7 with hybrid plan to conventional plan in the sample area. Micro insurance can be introduced to cater the needs of the financially excluded population, for the benefit of the society and economical upliftment of our country.