



**FACTORS THAT AFFECTING CLAIM REJECTION AT  
TAKAFUL IKHLAS SDN BHD WITHIN 2007 TO 2009**

**MUHAMMAD NASYAR BIN ABDUL RAHMAN  
2009811928**

**BACHELOR OF BUSINESS ADMINISTRATION (HONS)  
INSURANCE  
FACULTY OF BUSINESS MANAGEMENT UNIVERSITI  
TEKNOLOGI MARA  
KAMPUS BANDARAYA MELAKA**

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**BACHELOR OF BUSINESS ADMINISTRATION (HONS) INSURANCE  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
MELAKA**

**“DECLARATION OF ORIGINAL WORK”**

**I, Muhammad Nasyar bin Abdul Rahman (I/C Number: 880228265151)**

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degrees
- This project paper is the result of my independent work and investigation, except where otherwise stated
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been acknowledged.

Signature:.....

Date:.....

## LETTER OF SUBMISSION

April 2011

The Head of Program  
Bachelor of Business Administration (Hons) Insurance  
Faculty of Business Management  
Universiti Teknologi MARA  
Kampus Bandaraya Melaka  
75300 Melaka.

Dear Sir,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled "FACTORS THAT AFFECTING CLAIM REJECTION AT TAKAFUL IKHLAS SDN WITHIN 2007 TO 2009" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you

Yours sincerely,

.....  
MUHAMMAD NASYAR BIN ABDUL RAHMAN  
2009811928  
Bachelor of Business Administration (Hons) Insurance

## ABSTRACT

Claim rejection is designed to present about the reality life process in insurance industry in facing the claim that they rejected. Claim rejection is important thing that an insurance company need to handle because from that they gain the profit and suffer a loss. Then, there will have a dispute between the insurance company and insured. Claim rejection occurs every year and there have reason in rejecting the claim and it is whether large or small claims. To reject some claim case, there need a discussion between members staff and provide evidence to proceed rejection because a claim is rejected in writing filed with the court, and a judge shall approve or disapprove the rejection if the claimant protests. If a claim is not acted upon it may be presumed to be approved in most states.

Therefore, the research is conducted to study the factors affecting claim rejection at Takaful Ikhlas Sdn Bhd within a period 2007 to 2009. Overall, most of factor agreed that they are non-disclosure, fraud, exclusion, or warranty is frequently occurs in claim rejection.

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