



**FACTORS CONTRIBUTING THE DELAY IN CLAIM SETTLEMENT  
TOWARDS MOTOR INSURANCE CLAIM**

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**BACHELOR OF BUSINESS ADMINISTRATION (Hons) INSURANCE**

**FACULTY OF BUSINESS STUDY**

**UNIVERSITI TEKNOLOGI MARA**

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**“DECLARATION OF ORIGINAL WORK”**

**I, **Mustaizah Binti Mohd Ghazi,****

**(I/C: 880507-06-5136)**

Hereby, declare that,

- This work has not previously been accepted in substance for any degree, locally or oversea 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 acknowledge.

Signature:.....

Date:.....

## LETTER OF SUBMISSION

MAY 2011

Ms. Joeaiza Binti Juhari  
Lecturer of Insurance Course  
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Universiti Teknologi Mara  
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Dear Madam,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled “ The Factors that Contribute to the Level of Awareness Among Public Towards Private Car Insurance Coverage” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank you.

Yours faithfully,

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## **ABSTRACT**

This study is designed to identify the factors contributing the delay in claim settlement toward motor insurance. Under this research study, the independent variables are dispute in compensation, claim documentation and improper claim management. While, the dependent variable delay in motor insurance claim settlement. The objective of this study are to identify the major factor that contributes to the delay of motor claim settlement and to identify the significant relationship between the factors contributing to the delay in claim settlement towards motor insurance claim with the independent variable. The data set in this research study are collected from the resident in Kampung Attap. The 100 respondents become the sample in this research study by answering the questionnaires. The findings has show that two out of three independent variable which is dispute in compensation and claim documentation have significant relatonship with delay in motor insurance claim settlement. While, only improper claim managemet give no significant relationship in this research study. There are also several recommendation that researcher suggest on the finding founds.

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