



FACTORS THAT INFLUENCE PURCHASE OF GROUP HEALTH INSURANCE BY
EMPLOYER

NURUL NAIMA BINTI MOHAMMAD SUKRI

BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (INSURANCE)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITY TEKNOLOGI MARA
KAMPUS BANDAR MELAKA

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**THE FACTORS THAT INFLUENCE
PURCHASE OF GROUP HEALTH INSURANCE
BY EMPLOYER**

NURUL NAIMA BINTI MOHAMMAD SUKRI

**Submitted in Partial Fulfillment
of the Requirement for the
Bachelor of Business Administration
(Hons) Insurance**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA**

APRIL 2010

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (INSURANCE) FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA “DECLARATION OF ORIGINAL WORK”

I, **NURUL NAIMA BINTI MOHAMMAD SUKRI**, (I.C NUMBER: **870801-46-5086**)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not been 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 the verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature: _____

Date: _____

LETTER OF SUBMISSION

**The Head of Program
Bachelor of Business Administration with Honours (Insurance)
Faculty of Business Management
Universiti Teknologi Mara
75300 MELAKA**

Dear Sir,

SUBMISSION OF PROJECT PAPER (INS 660)

Attached is the project paper titled **“A STUDY ON THE FACTORS THAT INFLUENCE PURCHASE OF GROUP HEALTH INSURANCE BY EMPLOYERS”** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours Sincerely,

NURUL NAIMA BINTI MOHAMMAD SUKRI

2008426378

Bachelor of Business Administration With Honours (Insurance)

ABSTRACT

After many years of experiment and development of health care and coverage, the health care system is a critical for businesses to attract and retain qualified employees. Because beginning or emerging businesses may have more risk attached to them, it is imperative that they provide employment packages which satisfy employees. Employee benefits play an important part in employee compensation and benefit packages. Group health insurance is a policy that an employer purchases and offers it to eligible employees of that company as one of their benefits included in the job position. Many times the employee's family members are offered the coverage as well. Most of employees today have group health insurance coverage with their employer or with the employer of a member in their family. Therefore, this research is conducted to determine factors that influence purchase of group health insurance by employers.