

**SYARIKAT TAKAFUL MALAYSIA BHD
KUCHING BRANCH:
A CASE STUDY OF SCHOOL STUDENTS PERSONAL
ACCIDENTS
(TPSM)**

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DECLARATION OF ORIGINAL WORK



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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 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 specifically acknowledged.

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Date: 30 April 2007

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ABSTRACT

The purpose of the study is to determine whether the parents aware and satisfied with the benefits of TPSM. This is because some of the parents may lack of understanding on TPSM and the types of coverage under TPSM. Besides that, the study were conducted to determine whether the parents aware with the company that provides TPSM. This is due to the fact that the parents always make a "packaged payment" of school fees through the teacher who in charged. Lastly, this study is conducted to determine whether the parents are satisfied with claim process on TPSM.

As a result from the study, the level of awareness and satisfaction among the respondents towards the benefits of TPSM and also towards the companies that provides TPSM is still low. This is due to the high percentage towards the statement on awareness and satisfaction. Therefore, Takaful Malaysia should make more improvement towards the area they are weak in. However, regarding to claim process, majority of the respondents is satisfied towards claim process of TPSM. This is due to the fact that the Takaful Malaysia had successful settled on claim made by the respondents and therefore percentage of satisfied respondents is over compare to dissatisfied respondents.