



**A STUDY ON THE FACTOR THAT CONTRIBUTE TO
GROUP HOSPITAL & SURGICAL INSURANCE
CLAIM DENIAL**

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NOVEMBER 2010

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (INTERNATIONAL BUSINESS)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
"DECLARATION OF ORIGINAL WORK"**

I, _____, (I/C Number : _____)

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 specifically acknowledged.

Signature: _____ Date: _____

The Head of Program

Bachelor of Business Administration with Honors (Insurance)

Faculty of Business Management

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75300 Melaka

Dear Sir/Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled **“A STUDY ON THE FACTORS THAT CONTRIBUTE TO GROUP HOSPITAL & SURGICAL INSURANCE CLAIM DENIAL”** to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA.

Thank You.

Yours Sincerely,

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Bachelor of Business Administration With Honours (Insurance)

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CHAPTER 1

INTRODUCTION

1.1 Introduction

Hospital & Surgical Insurance is one of product provided by all of insurance company in the world. Nowadays people are becoming aware on the importance of having Hospital & Surgical Insurance. There are several factors that influence people to buy Hospital & Surgical Insurance.

One of the major factors is increasing in medical cost. Best treatment needs high expenses especially critical disease because it involves high technology in medical care and treatment and these technologies have help people to live longer. Nowadays the populations of senior citizens have been increased. Table 1.1 below is showing the increasing in populations of senior citizens in Malaysia.

Table 1.1 Increasing in Populations of Senior Citizens in Malaysia.

Year	Percentage (%)
2000	6.30
2010	7.14 (expected)
2020	9.90 (expected)
2025	11.00 (expected)

(Source : Wong Chay Nee, Malaysian Institute of Economic Research, 2005)