

**A STUDY OF LEVEL OF UNDERSTANDING OF THE CUSTOMER IN THE IKHTIARI
GROUP LIFE INSURANCE.**

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APRIL 2003

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LETTER OF TRANSMITTAL

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April 22, 2002

Cik Salina Bt Safian
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Dear Miss,

Submission of Final Report

The above matter is referred.

Please find attached is the final project entitles "A Study of Level Understanding of The Customer With IHKTIARI Group Life Insurance" for your kind perusal. I hope that the report will fulfill the requirement as needed on preparation of the final report. Your kindness to accept this research proposal is very much appreciated.

Thank You

Yours faithfully



KAMARIAH BINTI ABU
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ABSTACT

This study evaluates the level of understanding of the customer with MCIS IKHTIARI scheme.

The overall result of this study indicated that most of the insured are not understood with the scheme explained to them. This problem happened because of lack of communication between agent (From Fazil Agency) and insured. The terms that are used in the policy and proposal are not clear and detail as to give a better understanding. That means, the agent should improve a communication programs that can increase level of understanding to insured.

The insured (armies) have problems with this MCIS IKHTIARI scheme. The problems faced by the insured because the agent not gives detail information about this scheme. The insured also play a part to increase their level of understanding in MCIS IKHTIARI scheme. For example, the agents should give detail information about the scheme itself, how long the policies, benefits that the insured's can get from the scheme and the procedure that have to be followed by insured for claim or to consider quitting from the scheme.