



**A STUDY ON THE FACTORS THAT CAUSE DELAY IN ISSUING INSURANCE
CERTIFICATE OF CONSTRUCTION INSURANCE AT PNSB INSURANCE BROKERS
SDN. BHD. (PIBSB)**

MUHAMMAD AKMAL BIN A. HALIM

2008405698

**BACHELOR OF BUSINESS ADMINISTRATION
(HONS) INSURANCE
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
MELAKA**

APRIL 2011

“DECLARATION OF ORIGINAL WORK”



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I, MUHAMMAD AKMAL BIN A. HALIM, (I/C Number: 881007-06-5521)

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- 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.

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LETTER OF SUBMISSION

April 2011

The Head of Program

Bachelor of Business Administration (Hons) Insurance

Faculty of Business Management

Universiti Teknologi Mara

MELAKA

Dear Miss,

Nurul Aida Binti Harun

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled “**A STUDY ON THE FACTORS THAT CAUSE DELAY IN ISSUING INSURANCE CERTIFICATE OF CONSTRUCTION INSURANCE AT PNSB INSURANCE BROKERS SDN. BHD. (PIBSB)**” to fulfill the requirement as needed by the Faculty of Business Management , Universiti Teknologi MARA.

Thank You,

Your sincerely,

MUHAMMAD AKMAL BIN A. HALIM

2008405698

ABSTRACT

This study was designed to uncover the real factors that cause delay in issuing insurance certificate of construction insurance at PNSB Insurance Brokers Sdn. Bhd. (PIBSB). Issuing certificate of insurance is such a basic in insurance industry. In this study, the methods used are questionnaire and personal interview to identify the relevant information regarding the study on the factors that cause delay in issuing insurance certificate of construction insurance. This study will reveal the real problem and challenging situation faced by PNSB Insurance Brokers Sdn. Bhd. Secondary data that been used in this study come from journals, references books, previous thesis and internal data.

This research also clarifies the needs and effects of certificate of insurance in the industry. In order to obtain public interest towards certificate of insurance, process in issuing this certificate also would give public an idea on how this certificates work. Probability sampling technique which is the simple random sampling also being used to gain information regarding this research. Since the certificate of insurance is very important in a contract work especially, at the end of chapter five, some recommendations are proposed to help the company remain as one of the influence company in Selangor state. Based on this finding in this report, the company will know some of the problem that can be encounter to remain success in the future.

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