



**THE FACTORS THAT CONTRIBUTE TO THE SIGNIFICANT GROWTH
TOWARD MEDICAL AND HEALTH INSURANCE (MHI) PRODUCT**

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**BACHELOR OF BUSINESS ADMINISTRATION
WITH HONOURS (INSURANCE)
FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA**

APRIL 2011

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**Submitted in Partial Fulfilment of the
Requirement for the
Bachelor of Business Administration with Honours (Insurance)**

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

APRIL 2011

DECLARATION OF ORIGINAL WORK



**BACHELOR OF BUSINESS ADMINISTRATION
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FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
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"DECLARATION OF ORIGINAL WORK"

I, Shazwani Binti Muda, (I/C Number: 881220-11-5444)

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: _____

LETTER OF SUBMISSION

APRIL 2011

The Head of Program
Bachelor of Business Administration (Hons) Insurance
Faculty of Business Management
Universiti Teknologi MARA
Kampus Bandaraya Melaka
75300 Melaka

Dear Sir,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled "**THE FACTORS THAT CONTRIBUTE TO THE SIGNIFICANT GROWTH TOWARD MEDICAL AND HEALTH INSURANCE (MHI) PRODUCT**" to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi MARA Melaka.

Thank you.

Yours sincerely

SHAZWANI BINTI MUDA

2009809406

Bachelor of Business Administration (Hons) Insurance

ABSTRACT

Recently, Medical and Health Insurance (MHI) business is emerging as an important sector of the insurance industry, complementing the public healthcare system by providing healthcare protection to certain segments of society. MHI business has been identified as a sector with strong potential to develop into an important component of the insurance industry, the orderly development of the sector for a sustainable growth as well as the protection of consumer interests become paramount as consumers increasingly turn to the insurance industry for protection to meet their healthcare financing needs.

These research objectives are to determine the factors that contribute to the significant growth in Medical and Health Insurance (MHI) Product and to identify the major factors that contribute to the significant growth toward Medical and Health Insurance (MHI) product. Chapter one consist of the introduction and background of the study. Chapter two consist literature review, chapter three is about the research methodology, chapter four is about data analysis and interpretation of data and lastly for chapter five included conclusion and recommendation.