



**THE FACTORS THAT CONTRIBUTE TO THE SIGNIFICANT GROWTH  
TOWARDS DEMAND FOR HEALTH INSURANCE**

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**JULY 2015**

**DECLARATION OF ORIGINAL WORK**



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“DECLARATION OF ORIGINAL WORK”**

I, NUR AZMIRA BINTI KAMSIN, (I/C Number: 930823 – 01 – 6558)

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

**JULY 2015**

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

Dear Sir,

### **SUBMISSION OF PROJECT PAPER**

Attached is the project paper titled “**THE FACTORS THAT CONTRIBUTE TO THE SIGNIFICANT GROWTH TOWARDS DEMAND FOR HEALTH INSURANCE**” to fulfill the requirement as needed by the Faculty of Business and Management, Universiti Teknologi MARA Melaka.

Thank You.

Yours sincerely

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## **ABSTRACT**

Health insurance is a demanding program designed to covers surgical and medical expenses that are incurred by the insured. The objective of this research is to determine the factors that contribute to the significant growth towards demand for health insurance and to identify what are the major factors that contribute to the significant towards demand for health insurance. The factors that influence customer to purchase insurance are the income level and education level. . All the respondents are insurance customer from specified area and they experience in using the service from their insurance provider. The study will be gather using 50 set of questionnaires as it will distributed at Klang valley.

This research was conducted using various methods such as “Reliability Test, Descriptive Statistics and Multiple Regression”. The result of the findings indicated that income level is the major factor that will influence demand towards health insurance compared to another two factors which are age level and education level. In conclusion, all the objectives have successfully been met. Some recommendations have been suggested in order to improving the demand of health insurance.