



**DETERMINANTS OF DEMAND FOR INSURANCE
IN MALAYSIA**

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NOVEMBER 2014

ACKNOWLEDGEMENT

Foremost, I wish to count my blessings and thanked Allah s.w.t for providing me with the mental and physical faculties as well as other positive attributes notably perseverance to complete this challenging research paper. I am very grateful to be able to prepare this research successfully. I would never have been able to finish research without the guidance, supervision and support from my advisor, Miss Nadia Nurul Najwa binti Hassan. Besides that, not to forget to say thank you to my second examiner En. Syamsyul Samsudin.

I also take this opportunity to extend my appreciation to all those who have assisted and guided myself in completing this research paper. Sincerely thanks to all my friends and colleagues for their understanding, kindness and moral support during this time. Last but not least, my deepest gratitude to my beloved parents for their unwavering support, invaluable assistance and blessings.

Thank you.

ABSTRACT

This study is to investigate the determinants of demand for insurance by using data from public listed companies at Bursa Malaysia. The financial data have been tested in this study in determining the demand for insurance in Malaysia. The variables considered are tax considerations, income, savings, leverage and also growth opportunities. The sample of this study comprises of 32 observations of the independent and dependent variables on a yearly basis over 32 years period from 1980 to 2011. The data can be found from DataStream and world data bank. Interactive software package, E-views will be used for regression analyzing the data that have been collected. The variables basically from the previous research paper that related to the determinants of demand for insurance. The results of this research would determine which financial data variables have significant affect towards insurance in Malaysia.

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