



**A STUDY ON AWARENESS OF PERSONAL ACCIDENT INSURANCE
AMONG POLICYHOLDER IN PONTIAN CITY, JOHOR.**

MUHAMMAD SAIFULLAH BIN SULAIMAN

2012425062

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

MARCH 2015



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

“DECLARATION OF ORIGINAL WORK”

I, MUHAMMAD SAIFULLAH BIN SULAIMAN

(I/C Number: 930228-01-6123)

Hereby, declare that,

- This work has not previously been accepted in substances for any degree, locally or overseas and is not being concurrently submitted for this degree or any other degree.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extract have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature : _____

Date : _____

LETTER OF SUBMISSION

MARCH 2015

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

Dear Madam,

SUBMISSION OF PROJECT PAPER

Attached is the project paper titled“ **A Study on Awareness of Personal Accident Insurance among Policyholder in Pontian city, Johor** ” to fulfill the requirement as needed by the Faculty of Business Management, Universiti Teknologi Mara.

Thank you.

Yours sincerely,

.....

MUHAMMAD SAIFULLAH BIN SULAIMAN

201242 5062

Bachelor of Business Administration (Hons) Insurance

ABSTRACT

Personal Accident Insurance is the protection that provided to road users that result from accident. The protection given by the Personal Accident Insurance will be able to secure a one off monetary payment to the driver and passengers who are suffering a physical harm, permanently disability & death. The study is conducted to survey on the factors that influence to level awareness of Personal Accident Insurance among motor insurance policyholders in Pontian city, Johor. This is because nowadays, many road accidents may result with serious bodily injury and the most unfortunately may result as a death. Therefore, Personal Accident Insurance are important to reduce the impact of financial loss to the policyholders and beneficiaries. This study shows that there are three factors will influence the level of awareness of policyholder towards the personal accident insurance, which are the marketing, level of income and level of knowledge. As a conclusion, the marketing, level of income and level of knowledge have a positive strong correlation in influencing the policyholders to buy the Personal Accident Insurance.

Table of Contents

	Page
TITLE PAGE	i
DECLARATION OF ORIGINAL WORK.....	ii
LETTER OF SUBMISSION.....	iii
ACKNOWLEDGEMENT	iv
TABLE OF CONTENTS.....	v
LIST OF FIGURES.....	viii
LIST OF TABLES.....	ix
ABSTRACT.....	x
CHAPTER 1 : INTRODUCTION	
1.0 Introduction.....	1
1.1 Background of Study	2-3
1.2 Problem Statement.....	4
1.3 Research Question	5
1.4 Research Objectives	5
1.5 Scope of Study.....	6
1.6 Hypothesis.....	6
1.7 Significance of Study	7
1.8 Limitation of Study	8
1.9 Definition of Terms	9
CHAPTER 2: LITERATURE REVIEW	
2.0 Introduction	10
2.1 Dependent Variable	10
2.1.1 Level of Awareness	10-12
2.1.2 Personal Accident Insurance.....	12
2.2 Independent Variable	13
2.2.1 Marketing.....	13-14
2.2.2 Level of Income.....	15-16