

**A STUDY ON INFORMATION ASYMMETRY IN THE
MALAYSIAN AUTOMOBILE INSURANCE MARKET**

BY

GOH HOOY YUIN

(EGAX 01045)

**SUBMITTED TO THE
FACULTY OF ECONOMICS AND ADMINISTRATION,
UNIVERSITY OF MALAYA
IN PARTIAL FULFILMENT OF THE REQUIREMENT
FOR THE DEGREE OF
MASTER OF ECONOMICS**

APRIL 2003



ACKNOWLEDGEMENT

First and foremost, I would like to record my sincere appreciation to my supervisor, Dr. Yap Su Fei for her invaluable guidance and meticulous supervision during the research. I would also like to record my sincere thanks to my lecturers, whose dynamic guidance, encouragement and teachings have enabled me to acquire previous knowledge.

I am also grateful to Miss Sophia for her kind assistance in furnishing some of the information and data on the Malaysian automobile insurance industry. In addition, I am also indebted to numerous friends especially Lillian, Fiona Hii, Ramna Veni, Govinda, Yong Pay Lan, and Low Ai Loon for their encouragement and advice in carrying out the research successfully.

Last but not least, I want to acknowledge the support and encouragement of my parents, not only for seeing me through this course, but for all the years of education they have given me.