


CERTIFICATE

CERTIFICATE FROM THE SUPERVISOR

I certify that dissertation entitled “**DETERMINANTS OF SERVICE QUALITY – A STUDY WITH REFERENCE TO HEALTH INSURANCE INDUSTRY**” submitted for the degree of Master of Philosophy (M.Phil) by **A.Karthika** is the record of research work carried out by her during the period from February 2012 to July 2012 under my guidance and supervision, and that this work has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or other Titles in this University or any other University or Institution of Higher Learning.


Signature of the Supervisor with designation
Dr.(Mrs)G. Santhiyavalli,
Associate Professor (commerce).


Signature of the Head of the Department