

DECLARATION

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I declare that the dissertation entitled “**DETERMINANTS OF SERVICE QUALITY – A STUDY WITH REFERENCE TO HEALTH INSURANCE INDUSTRY**” submitted by me for the degree of Master of Philosophy (M.Phil) is the record of work carried out by me during the Period from February 2012 to July 2012 under the guidance of **Dr. (MRS.) G.SANTHIYAVALLI, Associate professor, Department of Commerce** and has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship, Titles in this University or any other University or other similar institution of Higher Learning.



Signature of the Candidate