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**DETERMINANTS OF CUSTOMER ATTRACTION IN  
MISCELLANEOUS INSURANCE POLICIES IN  
SRI LANKA**

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## ABSTRACT

Determinants of Customer Attraction in Miscellaneous Insurance Policies in

Sri Lanka

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***Key words: Customer attraction, Miscellaneous Insurance policies, Determinants***

In this competitive era life has consisted with full of challenges while opportunities are everywhere. When people are going to take this challenge security is a one of major concern. With that situation insurance industry is highly competitive & innovative while trying to introduce various new insurance plans cost effectively in order to maximize the market share. That's why so many miscellaneous insurance policies are available in the market except traditional general insurance policies, though it has reported lesser customer attraction.

There are several determinants which can influence customer attraction. The Study carried with the intention of identifying existing situation of those determinants for customer attraction in miscellaneous insurance policies in Sri Lanka base on major personal and organizational view factors. Effort with two hundred samples of customers from Colombo, Galle and Kandy districts by applying descriptive statistics, this study revealed that there is a lesser customer attraction for these policies and there are several factors (Satisfaction, Price, Promotion, People and physical environment) affected to this matter according to the final outcome of the study.