

**ASSESSMENT OF THE ATTITUDES OF BODABODA RIDERS ON
PURCHASING MOTORCYCLE INSURANCE COVERS: A CASE OF
ALLIANCE INSURANCE CORPORATION IN MOSHI
MUNICIPALITY**

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ABSTRACT

The study aimed to assess the attitudes of bodaboda riders on purchasing motorcycle insurance covers in Moshi Municipality. Study deployed across sectional research design with a pragmatic research approach where both qualitative and quantitative techniques were used. Data collected at a single point was able to provide description and determine relationship between variables. Data was collected through self-administered questionnaires. The study involved 200 bodaboda riders from different points at Nyerere road. assessment on attitudes of bodaboda riders on purchasing motorcycle insurance covers was done using descriptive statistics which found that, bodaboda motorcycle insurance price were not affordable while study found out that more than half of the bodaboda rider that have negative altitude of purchasing insurance cover in Moshi Municipality, because of bad terms and conditions, bureaucracy after accident, benefit of insured bodaboda was low and language which were used in filling claimed form was not suitable for the bodaboda riders. Moreover research concludes that it's important for insurance companies and Regulator Authority to provide education on types and benefits of motorcycle insurance covers to influence bodaboda riders to purchase insurance. The study recommends that insurance companies should create good conditions for bodaboda motorcycle insurance covers. It's because most bodaboda riders don't think it's easier for them to get the benefit. Therefore education is needed earlier to bodaboda riders on the benefit of motorcycle insurance covers.

KEYWORDS: *Attitude, Insurance, Insurer, Motorcycle Insurance Covers.*

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