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KEY WORD: HEALTH INSURANCE / PREMIUM / FACTOR

PUNORN TEERABOONCHAIKUL : ANALYSIS OF FACTORS AFFECTING THE PREMIUM RATE OF HEALTH INSURANCE. THESIS ADVISOR : ASSO. PROF. CHALEEPORN KOLAKUL, M.S. THESIS COADVISOR : ASSO. PROF. SORACHAI BHISALBUTRA, Ph.D. 109 pp. ISBN 974-636-200-3.

The objectives of this study are to analyse the effect of factors to premium rating and to calculate the health insurance premium rate. The methods using to find such factors are One-Way Analysis of Variance and Claim Ratio Comparison, Factor Analysis Method and Multiple Regression Analysis Method. The factors under consideration are sex, occupation and age, using the data of health insurance and claim payment of a life insurance company.

The result of this study shows that One-Way Analysis of Variance and Claim Ratio Comparison can determine the effect of each factors. Whereas, Factor Analysis Method is unable to do so because of the limited data. Also, Multiple Regression Analysis Method is not capable to find out suitable effect of factors because of high error in the estimation.

In consideration the effect of each factors, it indicates that if the age increases, the effect will higher, female has higher effect than male and the least hazardous class has higher effect than the mildly hazardous class and the most hazardous class.

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