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KEY WORD: SOLVENCY SURVEILLANCE IN INSURANCE/ SOLVENCY SURVEILLANCE IN THE

PROPERTY-LIABILITY IN INSURANCE INDUSTRY.

DUANCHAI SINGH THEP : SOLVENCY SURVEILLANCE IN THE PROPERTY-LIABILITY
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The objective of this thesis is to analyze solvency surveillance in the property-liability insurance industry by considering what factors are the determinants of solvency surveillance in the property-liability insurance industry. In this research divided into group of small companies, group of medium companies and group of large companies, each of which is classified by net premium written and capital fund. Pooling cross section data of 61 companies non-life insurers from 1990-1994 are used. Econometric model of general least square method is used for such empirical test.

It was found that the factors determinants of solvency surveillance in the property-liability insurance industry are common stock value, automobile and miscellaneous insurance. However, capital fund and public company are not determinants. If we classify the total insurers into six groups by net premium written and capital fund, it found that in group of small companies has more severe in solvency problem than in the others groups. While in group of medium companies and group of large companies are not different from total industry. If we increase the capital fund and investment in the company, it will help the companies relieve from the solvency problem. This idea can be used in the others financial institutes such as bank, financial companies and life insurance companies, but the user should adjust some topics and improve for appropriate.

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ลายมือชื่อนิสิต..... ธีรอนันต์ สังข์เทศ

ลายมือชื่ออาจารย์ที่ปรึกษา..... วิชาญ ๒๐๓๔.๓๖

ลายมือชื่ออาจารย์ที่ปรึกษาร่วม..... -