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FIRE INSURANCE / PREMIUM

CHALERMKIAT CHARAMORNBURAPONG : THE STATISTICAL ANALYSIS FOR APPROPRIATE PREMIUM RATE OF FIRE INSURANCE. THESIS ADVISOR : ASSO. PROF. SORACHAI BHISALBUTRA, Ph.D. THESIS COADVISOR : ASSIST. PROF. THEERAPOL MEKATHIKOM. 170 pp. ISBN 974-635-008-6.

The purpose of this research is to find the appropriate premium rate for fire insurance. The samples used are 1,707,416 fire insurance policies from 1992 to 1994, located within Bangkok Metropolis. This research is studied by risk occupancy code. Each occupancy code is analyzed by two stages. The first stage is to calculate fire premium rate and the second stage is to group risks by loss exposure. For grouping risks, the factors used to measure are construction class, risk type (isolated risk, block risk or non-isolated risk), and external risk exposure code. The statistical method used to measure the influence of these factors is "Principal Component Method." And the method used to classify risk group is "Cumulative \sqrt{f} ."

The research from 39 occupancy codes showed that 34 occupancy codes should decrease the average premium rate by 58.89 % and 5 occupancy codes should increase the average premium rate by 9.44 %. The fire insurance premium rate would be more appropriate if it is adjusted to consistent with its loss exposure mentioned above.

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