

Project Title : Non-Life Insurance Business: Investment, Reinsurance, and Risk Management
Credits : 5
By : Ms. Susan Chand
Advisor : Dr. Pichit Eamsopana
Degree : Bachelor of Business Administration
Major : Business Administration
Faculty : Finance and Banking
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Abstract

The goal of this study is to understand activities of a non-life insurance firm. Main objectives include: (1) to identify the investment activities undertaken by the organization, (2) to be familiar with the reinsurance process practiced, and (3) to understand the techniques used for risk management. To achieve the objectives with concrete outcomes, this study is designed as a quantitative study that aims to find the optimum investment diversification.

The study revealed that MTI will have high return on investment (ROI) if it invests mostly in debentures. It is also found that most of the earning is from motor insurance as less number of claims occurred in comparison to non-motor. Also, most of the investment activities were within the limit set by the Office of Insurance Commission (OIC), but a few were not which included stock, unit trust equity and other funds, real estate and property fund, as well as the industry investment limit exceeded for finance and securities.

Keywords: Investment / Reinsurance / Risk Management