



A Survey of Training Needs for Claim, Underwrite,  
and Marketing Personnels in a Non-Life  
Insurance Company

by

Ms. Parichat Wattanadamrongrat

A Final Report of the Three - Credit Course  
CE 6998 Project

Submitted in Partial Fulfillment  
of the Requirements for the Degree of  
Master of Science  
in Computer and Engineering Management  
Assumption University

November 1999



le'irr

*St. Gabriel's Library Aa*

**A SURVEY OF TRAINING NEEDS FOR CLAIM, UNDERWRITE, AND  
MARKETING PERSONNELS IN A NON-LIFE INSURANCE COMPANY**

by

Ms. Parichat Wattanadamrongrat

A Final Report of the Three-Credit Course  
CE 6998 Project

Submitted in Partial Fulfillment  
of the Requirements for the Degree of  
Master of Science  
in Computer and Engineering Management  
Assumption University


November 1999

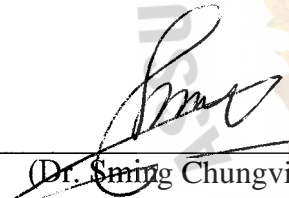

Project Title	A Survey of Training Needs for Claim, Underwrite, and Marketing Personnels in a Non-Life Insurance Company
Name	Ms. Parichat Wattanadamrongrat
Project Advisor	Dr. Sming Chungviwatanant
Academic Year	November 1999


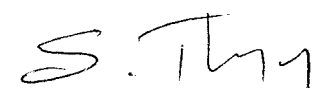
---

The Graduate School of Assumption University has approved this final report of the three-credit course, CE 6998 PROJECT, submitted in partial fulfillment of the requirements for the degree of Master of Science in Computer and Engineering Management.

Approval Committee:



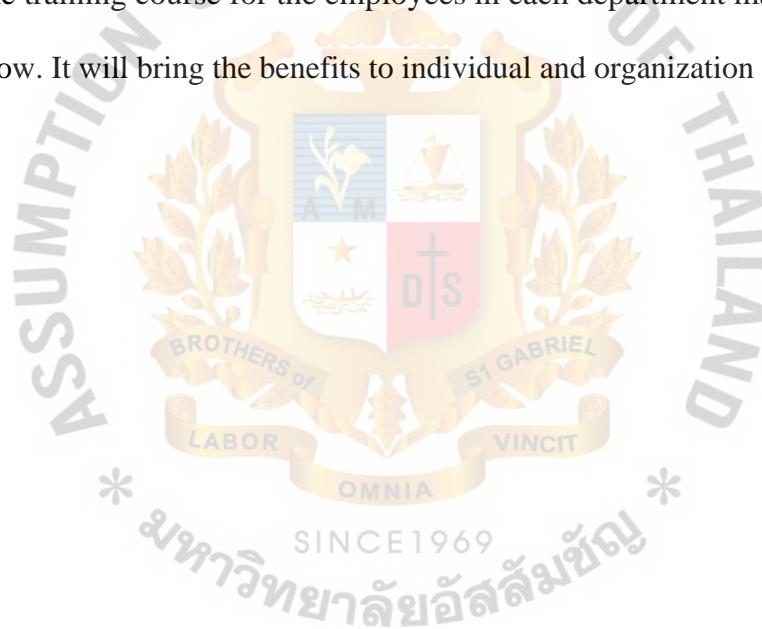
 (Dr. Sming Chungviwatanant) Advisor	 (Prof. Dr. Srisakdi Charmonman) Chairman
---	---

 (Dr. Chamnong in irapanich) Dean and Co-advisor	 (Asst. Prof. Dr. Boonmark Sirinaovakul) Member
---	---

November 1999

## ABSTRACT

This study focuses on the training need of employees in claim, underwrite and marketing departments in a non-life insurance company. The survey is conducted to identify what is their training need. The questionnaire is used as a research tool with 59 employees who are the employees in claim, underwrite and marketing departments in a non-life insurance company. The data analysis is done by using calculation in evaluating the result in term of percentage. The result shows that there is relationship between background characteristic and level of training need. The researcher will develop the training course for the employees in each department match the economic situation now. It will bring the benefits to individual and organization successfully.

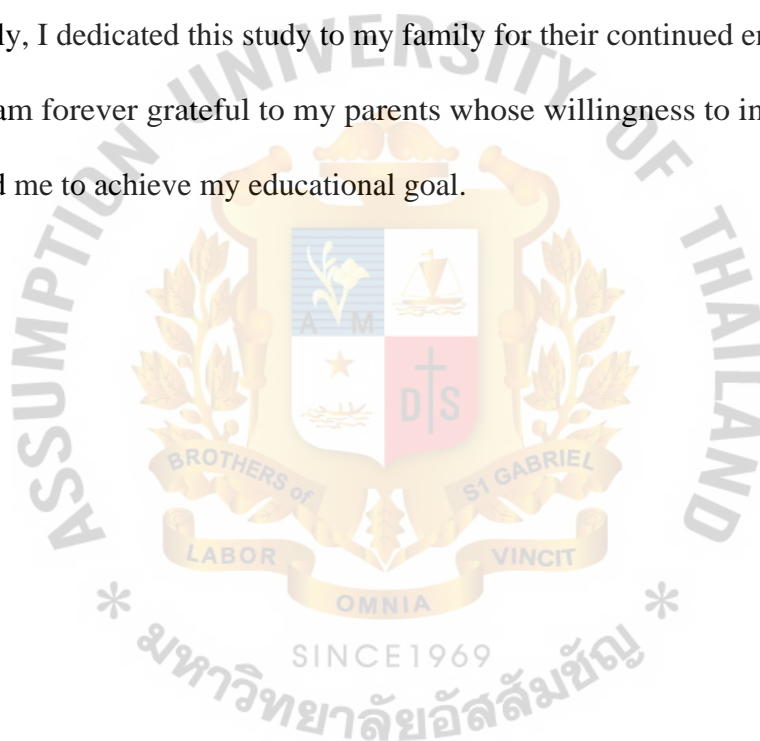


## ACKNOWLEDGEMENTS

I wish to express my deepest gratitude and sincere appreciation to my advisor, Dr. Sming Chungviwatanant, for his helpful guidance, valuable suggestion and encouragement which made this research study possible.

It is impossible here to acknowledge those who have helped me in answering the questionnaires. I owe an in calculable debt to these people. This study could not have been completed with out their valuable time and information.

Finally, I dedicated this study to my family for their continued encouragement and support. I am forever grateful to my parents whose willingness to invest in my future has enabled me to achieve my educational goal.



## TABLE OF CONTENTS

<u>Chapter</u>	<u>Page</u>
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
LIST OF TABLES	
I. INTRODUCTION	1
1.1 General Background of the Project	1
1.2 Significance of the Study	4
1.3 Statement of Problems	5
1.4 Limitations	5
1.5 Objectives of Project	5
II. LITERATURE REVIEW	7
2.1 An Overview of Insurance Training	7
2.2 Roles and Responsibilities in Underwrite, Claim and Marketing in Non-life Insurance	10
III. RESEARCH METHODOLOGY	49
3.1 Introduction	49
3.2 Research Design	49
3.3 Data Collection	50
3.4 Questionnaire Distribution	50
3.5 Data Analysis	50
IV. CONCLUSIONS AND RECOMMENDATIONS	179
APPENDIX A SURVEY QUESTIONNAIRE IN THAI	192
APPENDIX B SURVEY QUESTIONNAIRE IN ENGLISH	199
BIBLIOGRAPHY	204

## LIST OF TABLES

<u>Table</u>	<u>Page</u>
3.1 Background Characteristic in Terms of Attitude on Job	51
3.2 Background Characteristic in Terms of Training Experience	52
3.3 Background Characteristic in Terms of Training Need	53
3.4 Comparison of Insurance Knowledge Training Need of Total 3 Departments	54
3.5 Comparison of Marketing Knowledge Training Need of Total 3 Departments	58
3.6 Comparison of Communication Knowledge Training Need of Total 3 Departments	61
3.7 Comparison of English Knowledge Training Need of Total 3 Departments	63
3.8 Comparison of Computer Knowledge Training Need of Total 3 Departments	64
3.9 *Training Experience of Claim Department *Training Need Level of Claim Handling Procedure in Claim Department Cross Tabulation	66
3.10 *Attitude on Training of Claim Department *Training Experience Cross Tabulation	67
3.11 *Attitude on Job of Underwrite Department *Training Need Level in Claim Handling Procedure Cross Tabulation	68
3.12 *Attitude on Job of Marketing Department *Training Need Level of Claim Handling Procedure in Marketing Department Cross Tabulation	70
3.13 *Training Experience of Claim Department *Level of Training Need of Insurance Law in Claim Department Cross Tabulation	71
3.14 *Attitude on Training of Claim Department * Training Experience Cross Tabulation	72
3.15 *Training Experience of Underwrite Department * Level of Training Need of Insurance Law in Underwrite Department Cross Tabulation	73

<u>Table</u>	<u>Page</u>
3.16 *Attitude on Job of Underwrite Department * Training Experience of Underwrite Department Need Cross Tabulation	74
3.17 *Attitude on Job of Marketing Department * Level of Training Need of Insurance Law in Marketing Department Cross Tabulation	75
3.18 *Training Experience of Claim Department * Level of Training Need of Policy Terms & Condition Interpretation Cross Tabulation	76
3.19 *Attitude on Training of Claim Department * Training Experience Cross Tabulation	77
3.20 *Training Experience of Underwrite Department* Level of Training Need of Policy Terms & Condition Interpretation Cross Tabulation	78
3.21 Attitude on Training of Underwrite Department * Training Experience of Underwrite Department Cross Tabulation	79
3.22 *Attitude on Job of Marketing Department* Level of Training Need in Policy Terms and Condition Interpretation in Marketing Department Cross Tabulation	80
3.23 *Attitude on Job of Claim Department * Level of Training Need in Insurance Contract in Claim Department Cross Tabulation	81
3.24 *Training Experience of Underwrite Department *Level of Training Need in Insurance Contract Cross Tabulation	82
3.25 *Attitude on Training of Underwrite Department *Training Experience Cross Tabulation	83
3.26 *Attitude on Job of Marketing Department * Level of Training Need of Insurance Contract Cross Tabulation	84
3.27 *Training Experience of Claim Department* Level of Training Need of Negotiation Handling in Claim Department Cross Tabulation	85
3.28 *Attitude on Training of Claim Department * Training Experience of Claim Department Cross Tabulation	86
3.29 *Attitude on Job of Underwrite Department *Level of Training Need of Negotiation Handling Cross Tabulation	87
3.30 *Attitude on Job of Marketing Department* Level of Training Need of Negotiation Handling Cross Tabulation	88



<u>Table</u>	<u>Page</u>
3.31 *Attitude on Job of Claim Department* Level of Training Need of Coinsurance Principle Cross Tabulation	89
3.32 *Training Experience of Underwrite Department *Level of Training Need of Coinsurance Principle Cross Tabulation	90
3.33 *Attitude on Training of Underwrite Department *Training Experience of Underwrite Department Cross Tabulation	91
3.34 *Attitude on Job of Marketing Department *Level of Training Need of Coinsurance Principle of Marketing Department Cross Tabulation	92
3.35 *Training Experience of Claim Department * Level of Training Need of Introduction to Insurance of Claim Department Cross Tabulation	93
3.36 *Attitude on Training of Claim Department * Training Experience of Claim Department Cross Tabulation	94
3.37 *Training Experience of Underwrite Department * Level of Training Need of Introduction to Insurance in Underwrite Department Cross Tabulation	95
3.38 *Attitude on Training of Underwrite Department * Training Experience of Underwrite Department Cross Tabulation	96
3.39 *Training Experience of Marketing Department *Level of Training Need of Introduction to Insurance in Marketing Department Cross Tabulation	97
3.40 *Attitude on Job of Claim Department* Level of Training Need of Premium Calculation in Claim Department Cross Tabulation	98
3.41 *Training Experience of Underwrite Department * Level of Training Need of Premium Calculation of Underwrite Department Cross Tabulation	99
3.42 *Attitude on Training of Underwrite Department *Training Experience of Underwrite Department Cross Tabulation	100
3.43 *Attitude on Job of Marketing Department *Level of Training Need of Premium Calculation in Marketing Department Cross Tabulation	101
3.44 *Attitude on Job of Claim Department *Level of Training Need of Reinsurance Principle in Claim Department Cross Tabulation	102

<u>Table</u>	<u>Page</u>
3.45 *Training Experience of Underwrite Department * Level of Training Need of Reinsurance Principle in Underwrite Department Cross Tabulation	103
3.46 *Attitude on Training of Underwrite Department* Training Experience of Underwrite Department Cross Tabulation	104
3.47 *Attitude on Job of Marketing Department * Level of Training Need of Marketing Department Cross Tabulation	105
3.48 *Training Experience of Claim Department *Level of Training Need of Vocabulary for Insurance in Claim Department Cross Tabulation	106
3.49 *Attitude on Training of Claim Department * Training Experience of Claim Department Cross Tabulation	107
3.50 *Training Experience of Underwrite Department * Level of Training Need of Vocabulary for Insurance of Underwrite Department Cross Tabulation	108
3.51 *Attitude on Training of Underwrite Department * Training Experience of Underwrite Department Cross Tabulation	109
3.52 *Training Experience of Marketing Department* Level of Training Need of Vocabulary for Insurance of Marketing Department Cross Tabulation	110
3.53 *Attitude on Job of Claim Department * Level of Training Need of Marketing Strategy Cross tabulation	111
3.54 *Attitude on Job of Underwrite Department *Level of Training Need of Marketing Strategy in Underwrite Department Cross Tabulation	112
3.55 *Training Experience of Marketing Department* Level of Training Need of Marketing Strategy in Marketing Department Cross Tabulation	113
3.56 *Attitude on Job of Claim Department * Level of Training Need of Marketing Plan Principle in Claim Department Cross Tabulation	114
3.57 *Attitude on Job of Underwrite Department *Level of Training Need of Marketing Plan in Underwrite Department Cross Tabulation	116
3.58 *Training Experience of Marketing Department *Level of Training Need of Marketing Plan in Marketing Department Cross Tabulation	118

<u>Table</u>	<u>Page</u>
3.59 *Attitude on Job of Marketing Department* Level of Training Need of Marketing Plan Principle of Marketing Department Cross Tabulation	119
3.60 *Attitude on Job of Claim Department * Level of Training Need of Distribution Principle in Claim Department Cross Tabulation	120
3.61 *Attitude on Job of Underwrite Department * Level of Training Need of Distribution Principle in Underwrite Department	121
3.62 *Training Experience of Marketing Department *Level of Training Need of Distribution Principle in Marketing Department Cross Tabulation	122
3.63 *Attitude on Job of Claim Department *Level of Training Need of Role of Marketing in Insurance Company in Claim Department Cross Tabulation	123
3.64 *Attitude on Job of Underwrite Department *Level of Training Need of Role of Marketing in Insurance Company in Underwrite Department Cross Tabulation	124
3.65 *Attitude on Job of Marketing Department* Level of Training Need of Role of Marketing in Insurance Company in Marketing Department Cross Tabulation	126
3.66 *Attitude on Job in Claim Department * Level of Training Need of Decision for Marketing in Claim Department Cross Tabulation	127
3.67 *Attitude on Job in Underwrite Department * Level of Training Need of Decision for Marketing of Underwrite Department Cross Tabulation	128
3.68 *Attitude on Job of Marketing Department *Level of Training Need of Decision for Marketing in Marketing Department Cross Tabulation	129
3.69 *Attitude on Job of Claim Department* Level of Training Need of Marketing Philosophy of Claim Department Cross Tabulation	130
3.70 *Attitude on Job of Underwrite Department *Level of Training Need of Marketing Philosophy in Underwrite Department Cross Tabulation	131
3.71 *Training Experience of Marketing Department *Level of Training Need of Marketing Philosophy in Marketing Department Cross Tabulation	132
3.72 *Attitude on Job of Marketing Department * Level of Training Need of Marketing Philosophy in Marketing Department Cross Tabulation	133

<u>Table</u>	<u>Page</u>
3.73 *Training Experience of Claim Department * Level of Training Need of Meeting with People Outside Organization Method in Claim Department Cross Tabulation	134
3.74 *Attitude on Training of Claim Department* Training Experience of Claim Department Cross Tabulation	135
3.75 *Attitude on Job of Underwrite Department* Level of Training Need of Meeting with People Outside Organization Method Cross Tabulation	136
3.76 *Training Experience of Marketing Department *Level of Training Need of Meeting with People Outside Organization in Marketing Department Cross Tabulation	137
3.77 *Training Experience of Claim Department* Level of Training Need of Writing Report and Letter Method Cross Tabulation	138
3.78 *Attitude on Training of Claim Department * Training Experience of Claim Department Cross Tabulation	139
3.79 *Attitude on Job of Underwrite Department * Level of Training Need of Writing Report and Letter Method Cross Tabulation	140
3.80 *Attitude on Job of Marketing Department * Level of Training Need of Writing Report and Method of Marketing Department Cross Tabulation	141
3.81 *Training Experience of Claim Department *Level of Training Need of Telephone Use Method of Claim Department Cross Tabulation	142
3.82 *Attitude on Training of Claim Department * Training Experience of Claim Department Cross Tabulation	143
3.83 *Training Experience of Underwrite Department * Level of Training Need of Telephone Use Method in Underwrite Department cross Tabulation	144
3.84 *Attitude on Training of Underwrite Department* Training Experience of Underwrite Department Cross Tabulation	145
3.85 *Training Experience of Marketing Department * Level of Training Need of Telephone Use Method in Marketing Department Cross Tabulation	146



<u>Table</u>	<u>Page</u>
3.86 *Education Level of Claim Department * Level of Training Need in English Conversation of Claim Department Cross Tabulation	147
3.87 *Education Level of Underwrite Department* Level of Training Need of English Conversation in Underwrite Department Cross Tabulation	149
3.88 *Education Level of Marketing Department *Level of Training Need of English Conversation in Marketing Department Cross Tabulation	151
3.89 *Education Level of Claim Department * Training Need Cross Tabulation	152
3.90 *Education Level of Underwrite Department *Level of Training Need of English Grammar in Underwrite Department Cross Tabulation	154
3.91 *Education Level of Marketing Department * Level of Training Need of English Grammar in Marketing Department Cross Tabulation	156
3.92 *Education Level of Claim Department *Level of Training Need of English Writing in Claim Department Cross Tabulation	158
3.93 *Education Level of Underwrite Department *Level of Training Need of English Writing in Underwrite Department Cross Tabulation	160
3.94 *Education Level of Marketing Department *Level of Training Need of English Writing in Marketing Department Cross Tabulation	162
3.95 *Education Level of Claim Department * Level of Training Need of English Reading in Claim Department Cross Tabulation	164
3.96 *Education Level of Underwrite Department *Level of Training Need of English Reading in Underwrite Department Cross Tabulation	166
3.97 *Education Level of Marketing Department *Level of Training Need of English Reading in Marketing Department Cross Tabulation	168
3.98 *Training Experience of Claim Department* Level of Training Need of Microsoft Word in Claim Department Cross Tabulation	169
3.99 *Attitude on Training of Claim Department * Training Experience of Claim Department Cross Tabulation	170
3.100 *Training Experience of Underwrite Department* Level of Training Need of Microsoft Word in Underwrite Department Cross Tabulation	171

<u>Table</u>	<u>Page</u>
3.101*Attitude on Training of Underwrite Department *Training Experience of Underwrite Department Cross Tabulation	172
3.102 *Training Experience of Marketing Department *Level of Training Need of Microsoft Word in Marketing Department Cross Tabulation	173
3.103 *Training Experience of Claim Department*Level of Training Need of Microsoft Excel in Claim Department Cross Tabulation	174
3.104 *Attitude on Training of Claim Department * Training Experience of Claim Department Cross Tabulation	175
3.105 *Training Experience of Underwrite Department* Training Experience of Underwrite Department Cross Tabulation	176
3.106*Attitude on Training of Underwrite Department* Training Experience of Microsoft Excel in Underwrite Department Cross Tabulation	177
3.107*Training Experience of Marketing Department *Level of Training Need of Microsoft Excel in Marketing Department Cross Tabulation	178



# I. INTRODUCTION

## 1.1 General Background

Insurance plays an important role in our society since insurance is the pooling of accidental losses by transfer of such risks to the insurers who agree to indemnify the insured for such losses, to provide other financial benefits on their occurrence, or to render services connected with the risk.

"The insured is the persons or the firm, who are exposed to some potential loss or damage, purchases the insurance protection from the insurance company, by paying some money called insurance premium to the insurer who, in turn, will give each insured an insurance policy."

"The insurer is a company which provides insurance protection, by charging some money, called insurance premium, from the insured." (Lokaphadhana 1988)

"Insurance policy represents a contract between the insured and the insurer, under which an insurer, in exchange for the insurance premium, provides financial and other protection in the event the insured suffers a specified accidental loss." (Lokaphadhana 1988)

The benefits of insurance to the society are:

(1) Payment for loss after a loss occurs, the insured who suffers such loss will receive indemnity payment, repair or replacement from the insurer to the same condition before the loss.

For example, if fire occurs to the textile factory, the insured will be paid for the cost of loss which occurs. Therefore, it will be able to continue its operation after sometime.

- (2) Reduction of worry and fear. By purchasing insurance from the insurer, each insured will have less worry and fear about the financial loss which may occur, because the insurer will pay him/her for the actual cost of loss which occurs, subject to the policy limit.

For example, a person, who insured his house against fire risk, for Bht 1,000,000, by paying Bht 2,000 of insurance premium per year, will be compensated up to Bht 1,000,000 in case of total loss by fire to his house. Thus, his financial loss will be limited to the amount of insurance premium which he has already paid to the insurer.

- (3) Various services provided by the insurer.

For example, the staff of the insurer will be able to assist the insured to identify various types of loss exposures and recommend the insured about their methods of handling these loss exposures, including the types of insurance which the insured should purchase. In case of automobile accident, the insurer will assist the insured in the claims settlement and negotiate with the other parties of the policemen.

- (4) Source of investment funds. The insurers will invest the insurance premium which they collect from each insured in various types of investment. The period of investment will usually match with the period of coverage provided.

For example, non-life insurers, with only 1 year period of coverage, will invest in the promissory note; while life insurers with longer period of coverage will invest in various government securities. These funds will be invested in various development projects of the country.

- (5) Basis of credit. Insurance is the basis of credit in the economy.



For example, in the mortgage loan of a commercial bank in which it has a house or a factory as the collateral, the bank may require the borrower to insure that collateral against fire risk and to specify the bank as the creditor to receive the proceeds from the insurer in case of fire loss. Insurance will make the bank much safer than in the case without any insurance protection at all.

Nowadays, there are many insurance companies in our country. Therefore, each insurance organization has to develop their organizations in order to compete with competitors and to survive in the insurance business world by, firstly, giving knowledge to the employees in their organization.

Since insurance companies are service organizations, personnel in this field must be qualified persons; therefore, training is then very important for old (the employees who have worked in the present company for at least 1 year) and new employees (the employees who have worked in the present company for less than 1 year) in the important departments (underwrite, claim and marketing).

Training is generally defined as activity directed toward learning, maintaining, and improving the skills necessary for current job performance. Training is important for several reasons:

- (1) Employees need to update their skills continually and to renew their knowledge of work-related processes and concepts. Every employee needs to develop new understanding and new competencies in order to keep pace with the rapid changes occurring not only in the workplace, but throughout the world. No longer can a person study a specific body of knowledge and consider that he or she has reached the pinnacle of attainment in that field. Constant changes and the production of more information demand that

every employee continue to grow intellectually. A successful organization provides the means by which each employee can attain that growth. The insurance field is no exception. In order to compete effectively, an insurer must continue to educate and train its employees.

- (2) Employees who are provided opportunities for training tend to feel more satisfied with their jobs and with themselves as workers than do employees whose work competence remains at a constant level. Education and accomplishment increases employees' feelings of self-worth and dignity.
- (3) Employees are one of an organization's most valuable assets. Therefore, skilled employees enhance the value of the business itself.

Any training must be tailored to be within the capacity of the persons, to satisfy the needs of the individual both in the long and short terms and to recognize it as complementary to personnell's carrer. Therefore, both new and old personnell who work in the said three departments must know what they need for training to improve their performances.

## **1.2 Significance of the Study**

The purposes of this study concentrates on the training need for the new and old personnell in the three departments (underwrite, claim and marketing) in a non-life insurance company. The results will be shown as below:

- (1) Training needs for old and new personnell who work in the said three departments. Whenever, we know the need for training, we can prepare the correct training course for the said personnell in the department.
- (2) Benefits to the personnell who worked in underwrite, claim, and marketing department. The personnell in the said three departments will get more

knowledge about. insurance. Meanwhile, they can apply knowledge from training to improve and update their skills and jobs.

- (3) Benefits to organization. Because employees are one of an organization's most valuable assets, therefore, skilled employees enhance the value of business itself.

### **1.3 Statement of Problems**

This study wanted to find out the training need of the employees from claim, underwrite and marketing department in a non-life insurance company. The results may not be used for all non-life insurance company, because there are only 59 employees from the said 3 departments. Someone may have not intended to do the questionnaire. Someone would like to train in anything beyond what they are working now. Due to economic recession, the training course that companies provide is only for the employees who would like to consider training and must be suitable for the present job.

### **1.4 Limitation of the Study**

The researcher set the limits of the study as follows:

- (1) The scope of this study looked at the training needs for the personnels in the three important departments (claim, underwrite and marketing) in a non-life insurance company.
- (2) The survey covered only a non-life insurance organization. The researcher interviewed both new and old personnels in claim, underwrite and marketing to find out what is their training need.

### **1.5 Objectives of Project**

The objectives of this project were as follows:

- (1) To find out what new (the employees who have worked in the present company for less than 1 year) and old (the employees who have worked in the present company at least 1 year) claim, underwrite and marketing personnels need for training.
- (2) To relate the results of the survey to guide the suitable training course for claim, underwrite and marketing personnels in order to improve personnels performance.





## **H. LITERATURE REVIEW**

### **2.1 An Overview of Insurance Training**

Training of employees will become even more crucial in the coming decades than they have been in the past. Training of employees is becoming possibly the only tool that can give an organization a self-renewing human resource and a steady stream of new workers. The organization that intends to remain competitive and to attract and retain excellent employees must provide lifelong learning programs which support education for new organization roles and continually changing careers.

In an increasingly competitive and evolving business environment an organization must continue to improve and to update the abilities of its employees. An effective adaptable organization not only provides initial training for employees, but continually trains employees in a wide variety of skills and in learning a great deal of information. New employees have to learn new skills, and since their motivation is likely to be high, they can be acquainted relatively easily with the skills and behavior expected in their new position. On the other hand, training experienced employees is problematic. The training needs of such employees are not always easy to determine, and when they can be, the individuals involved may resent being asked to change their established ways of doing their jobs.

Any training must be tailored to be within the capacity of the employees, to satisfy the needs of the individual both in the long and short terms, and to recognize it as complementary to an employee's career.

#### **(1) What is Insurance?**

Insurance has been defined in many different ways, at many different times and by many different experts as follows:

- (a) From the viewpoint of a risk manager, insurance is a technique that makes it possible to transfer the financial consequences of potential accidental losses from the insured, which may be an individual, a family or a business firm, to an insurer. (Lokaphadhana 1988)
- (b) From the viewpoint of an individual, insurance is an economic device whereby the individual substitutes a small certain cost (the premium) for a large uncertain financial loss (the contingency insured against) which would exist if it were not for the insurance. (Lokaphadhana 1988)
- (c) From the viewpoint of the society, insurance is an economic device for reducing and eliminating risk through the process of combining a sufficient number of homogeneous exposures into a group in order to make the losses predictable for the group as a whole. (Lokaphadhana 1988)
- (d) As a mechanism, insurance is a social device under which two or more (generally many more than two) entities make or promise to make contributions to a fund from which the insurer promises to make ascertain cash payments or render certain services to those contributors who suffer accidental losses. (Lokaphadhana 1988)
- (e) Insurance is a social device for reducing risk by combining a sufficient number of exposure units to make their individual losses collectively predictable; the predictable loss then being shared proportionately by all those in the combination. (Lokaphadhana 1988)

- (f) Insurance is a system of combining many loss exposures, with the costs of the losses being shared by all of the participants.
- (Lokaphadhana 1988)

According to the above mentioned, it was found out that each definition has similar meaning. So, it can be concluded that insurance is the pooling of accidental losses by transfer of such risks to the insurers who agree to indemnify the insured for such losses, to provide other financial benefits on their occurrence, or to render services connected with the risk.

(2) What is training?

- (a) Training means a learning experience that seeks a relatively permanent change in an individual that will improve his or her ability to perform on the job.
- (b) Training can involve the changing of skills, knowledge, attitudes, or behavior. It may mean changing what employees know, how they work, their attitudes toward their work, or their interaction with their co-workers or supervisor.
- (c) Training is a process designed to maintain or improve current job performance.

Every organization needs to have well-trained and experienced people to perform the activities that must be done. If current or potential job occupants can meet these requirements, training is less critical. When this is not the case, however, it is necessary to raise the skill levels and increase the versatility and adaptability of employees. As jobs have become more complex, the importance of employee training has increased. When jobs were simple, easy to learn, and influenced to only a small degree by technological changes, there was little need for employees to upgrade or alter

their skills. But the rapid changes taking place during the last quarter-century in our highly sophisticated and complex society have created increased pressures for organizations to readapt the products and services produced, the manner in which products and services are produced and offered, the types of jobs required, and the types of skills necessary to complete these jobs.

Many of the jobs currently being done in the United States did not exist half a century ago. It is becoming increasingly common for individuals to "change careers" several times during their working lives. The probability of any young person learning a job today and having those skills go basically unchanged during the 40-odd years of his or her career is extremely unlikely. In a rapidly changing society, employee training is not only desirable, but also an activity that an organization must commit resources to if it is to maintain a viable, up-to-date, and knowledgeable work force.

## **2.2 Roles and Responsibilities in Underwrite, Claim and Marketing in Non-life Insurance**

### **2.2.1 Roles and Responsibilities in Underwrite Department (Launie 1986)**

Underwriting is defined as deciding which risks are acceptable, determining the premium to be charged and the terms and conditions of insurance contract, and the monitoring of those decisions.

An insurance company can fulfill its commitments to its insureds, stockholders, employees, and the community at large only if it is financially sound. Underwriting, as one of the major departments of the insurance company, does its part to see that the insurer meets its survival goal. Specifically, the major goal of underwriting is the selection and maintenance of a profitable, growing book of business. A book of business, or simply book, is the set of all the policies currently in force with an insurer of a particular kind of insurance (for example, personal auto or workers'



compensation), a certain class of business or perhaps all the policies written by the insurer. An example would be the national book of general liability insurance for an insurer that could be subdivided into regional books by branch office. Another example might be the book of business of all construction contractors.

There are a number of underwriting objectives

- (a) To provide proper coverage : Providing proper coverage is a primary underwriting objective. Proper coverage can be said to be providing insurance protection at a profit while meeting the wants and needs of the insurance buying public. Often these needs can be met by providing a fairly standardized coverage. However, the underwriter must remain flexible enough to meet the needs of insureds with unique hazards. Underwriters must offer a product that is wanted or needed by the insurance-buying public. For many coverages, the public buys a fairly standard set of coverages with minor modifications. On the other hand, some insureds have unique exposures that require special attention. An underwriter may, at first glance, think that providing very narrow coverage to only a few select insureds would be desirable since the loss ratio would be very favorable. However, if coverage is too narrow, very few persons will purchase it. Narrow coverage and strict standards would inhibit the development of a sizeable volume of business. An insurer needs business to survive. This is not to say that underwriters should give everyone the broadest possible coverage, but underwriters should remember that if they do not provide proper coverage, the applicant will go elsewhere.
- (b) To maintain proper selection standards. Underwriters make the acceptance or rejection decision. With that decision comes a lot of responsibility,

including the responsibility to maintain selection standards. This does not mean that underwriters should accept only "perfect" risks. If the insurance product is priced properly, the "average" risk will also generate a profit for the insurer in the long run. Maintenance of selection standards should cause an insurer to avoid the consequences of adverse selection. Adverse selection means there is a disproportionately large share of applicants for insurance who have an above average probability of loss compared to those with an average or below average probability of loss. Adverse selection more prevalent for some types of insurance, such as flood than others. For example, when insurers offer flood insurance as a separate policy, only those persons with serious flood exposures are likely to purchase the coverage. Those near the top of Mount St. Helens do not want flood coverage while those along the Mississippi River in New Orleans do. (But offer volcanic action coverage and watch the opposite occur.)

- (c) To maintain a high level of professional competence: Many persons have attempted to define "professional" or profession." While there is usually agreement that doctors, lawyers, and accountants are professionals, there is no agreement on the specific characteristics or traits necessary or status. Although there is debate on the characteristics of a profession and whether the insurance industry should be considered a profession, there is little doubt that the persons within the industry vary in the degree of "professionalism" they exhibit. Underwriters should strive at all times to be more professional in their activities by staying current on insurance topics, continuing their education, conducting their duties and handling problems in a professional manner, approaching the job with a professional

attitude, and by accomplishing their objectives. This professional conduct and attitude will likely be rewarded in the long run with a more professional and honest relationship with producers and insureds. Underwriters must "service what they sell." This service begins the moment an application is completed and continues throughout the period of time that the person or firm is insured. Professionalism in this service includes prompt action on the application, accurate and prompt policy issuance, prompt and accurate answers to questions, and so on.

Professionalism in an underwriter's service to producers is broader than that to insureds. Underwriters answer producers' questions, explain underwriting guidelines, review producer results and recommend prompt and reasonable corrective action. In each of these dealing with producers, underwriters have an opportunity to display professionalism. By consistently maintaining the proper pricing standards, underwriters are able to provide a relatively stable market. Producers and insureds are confused and sometimes angered by wide fluctuations in underwriting policy and the prices charged. It gives little assurance to an insured about the soundness of an underwriter's decision when the insured is told, "your business has been profitable and therefore deserves a rate credit," and a year later is told, "your business is no longer acceptable even though you had few or no losses during the year". Similarly, giving a 50 percent rate credit one year and then doubling the rates the next, regardless of individual experience, is quite unsettling to producers and insureds. To the extent possible, reductions in the availability of coverage and fluctuations in premiums for that coverage unrelated to experience should be kept to a minimum

Underwriting activities are as follows:

- (a) **Hazard Identification and Evaluation** : Underwriters must identify and evaluate the hazards associated with the loss exposures of applicants. That is, underwriters must first determine those conditions that will increase the frequency or severity of losses. For example, if an applicant for auto insurance owns an auto which has defective brakes, that hazard is likely to increase the frequency or severity of loss. Manufacturers using dangerous chemicals, such as lead, present a serious possibility of a workers' compensation loss through employees suffering lead poisoning. Once such a hazard is identified, the underwriter must then evaluate how dangerous the chemical is, the ways it can escape, the precautions taken to prevent overexposure, employee training in the use of the chemical, and so on. Each of these factors affects the probable frequency and severity of employee lead poisoning and, therefore, of workers' compensation losses. The underwriter must evaluate the totality of the situation and determine whether all of the hazards, in combination, raise the probability of loss to an unacceptable level. What is unacceptable? Once the hazards are identified and evaluated, the underwriter must compare these hazards with similar risks. How does this manufacturer compare with other manufacturers of the same product? What is the workers' compensation loss experience throughout the industry for manufacturers of the same product? This comparison should determine whether the risk in question is above or below average - one indication of acceptability. While the definition of hazard is seemingly negative in that it is defined as something that would increase the probable frequency or severity of losses, a hazard evaluation

also looks at those positive steps the applicant has taken to try to control these hazards. An applicant for commercial insurance may be considered "above average" if it has implemented a sound loss control program, is financially strong, and the owners have a sound reputation. Conversely, a similar risk may be considered "below average" because it has not undertaken any loss control measures, the lost money for the last five years, and the owners have questionable reputations.

(b) Pricing : Another underwriting activity that leads to the selection decision is the pricing of insurance. A below average risk may be made acceptable and profitable because of premium increases. On the other hand, there may be no pricing flexibility if the premium is established by a rating manual for all of the risks of this type. If the premium is adequate only for risks which are average or better, those risks which are below average are not likely to be written. In the majority of cases, pricing involves the proper classification of the applicant's exposures and the application of rates to the exposure units (rating). The premium is the product of the rate times the number of exposure units (for example, a rate times each \$1,000 of payroll for general liability insurance). Proper classification is of utmost importance. Part of the risk selection decision is based on a comparison of the premium developed with the exposures and hazards presented. Proper classification is also important since future rates are based on the experience under current rates and rating classifications.

A second aspect of pricing is the proper application of rates to the exposure units. Exposure units must be accurately determined and the proper rate applied to these units. While computerization has helped with this process



and reduced mathematical errors, the computer only uses the information it is given. If the classification code is put in correctly, the error will not be detected by the computer. If any individual rating plan (for example, experience rating) applies, it must be used only with the eligible applicants. As risk characteristics or hazards change over time, rating classes must be modified to reflect those changes. For example, the introduction of high impact plastics for car bodies as well as unibody construction have affected auto physical damage classification and rate making. Likewise, the changing legal environment in products liability and environmental pollution have had an effect on acceptability and rating classes as well as policy wording. Underwriters play a crucial role in seeing that loss statistics are accurately reported by rating class and that risks are properly classified so that appropriate adjustments can be made. While actuaries determine the rates to be used, underwriters are still an important part of the process. The manner in which current premiums are determined will affect future rates based on these premiums. Additionally, for some unusual loss exposures or risks, underwriters actually determine the rates to be used based on experience, judgment, and guidelines established by the insurer (these rates are called judgment rates). In this case, the underwriter is the ratemaker as well as the rater.

- (c) Determination of Policy Terms and Conditions : Closely intertwined with the pricing and risk selection decision is the determination of policy terms and conditions. In some cases this is simply a matter of providing the applicant with the requested coverage through use of a standard form and attachments with no modifying endorsements. In other cases, extensive

negotiations with the applicant over policy coverages, conditions, requirements, deductibles, exclusions, and endorsements might be involved. The final result may be coverage which is very different from that offered by a standard policy.

(d) Risk Selection Decision : When making the risk selection decision, the underwriter must simultaneously consider the exposures, hazards, policy terms and conditions, and the premium. These factors should not be considered in isolation except in extreme cases, where perhaps one factor is so bad that the underwriter will not accept the application, no matter how "favorable" the other factors. The reserve is not true in that no one factor can be so good as to make the applicant acceptable regardless of the other factors. Given all necessary information about the exposures, the hazards, the premium, and the policy terms and conditions, the underwriter must make a decision. Yes or no are obviously two choices, but often the underwriter will say, "no, unless..." or "yes, if..." It could be that a request for some loss control device will make the risk acceptable. In these cases, the underwriter has basically said, "If you do this, the coverage will be provided." It is important that underwriters be willing and able to make a decision and, if nothing changes in the meantime, stand by that decision. If the underwriter says "yes, if..." , he or she should not backout on that agreement once the "if" is fulfilled. Every effort should be made to determine all "ifs" early and spell them out in the first communication. Additional conditions or requests are little more than an effort by the underwriter to avoid making a decision. Selection serves two major purposes. First, without risk selection insurers would be adversely selected

against by applicants who present loss exposures greater than those assumed in the rate (or premium). Second, risk selection helps insurers achieve production and underwriting goals. It enables them to obtain a profitable and proper spread of business by geographical area and by class of business. (Class of business should be distinguished from rating class. A class of business is a grouping of insureds possessing the same characteristics. Some examples would include contractors, youthful drivers, and restaurants. Often a class of business will encompass more than one rating class.) This spread helps insurers avoid catastrophic losses and also permits the sale of insurance to a large segment of the market. If every risk were either obviously "good" or obviously "poor", and if the probability of loss could be easily predicted for each, selection would be an easy matter and no doubt could be computerized (in some cases, obviously poor and obviously good risks are identified by computer already). However, the vast majority of risks fall between the extremes of "good" and "poor", and the probability of loss for an individual risk cannot be predicted with mathematical precision. Consequently, there is a definite need for underwriters to determine and maintain a profitable spread of business through risk selection. Risk classification systems are used by many insurers to guide underwriters in the selection of business. Some insurers group classes of business such as long-haul truckers or restaurants according to the degree of acceptability (that is, good, average, or poor) while others rely primarily on a "decline" list which outlines the classes of business that should not be written. The procedure of categorizing classes of business according to acceptability has been class underwriting. This in

contrast to considering each submission on its own merits regardless of the class of business in which it belongs. The majority of underwriters and insurers employ a combination of these two approaches for several reasons. On one hand, pure class underwriting fails to consider the above-average risks present in each class of business. Above-average risks present loss exposures that are less severe than expected in the class and may be profitably underwritten. On the other hand, underwriting each risk individually fails to consider the experiences of previous underwriters handling the class of business. Each class of business has particular hazards and unique characteristics that cannot be totally disregarded in an evaluation of a single risk. The same errors may be made over and over during the evaluation process if the underwriter fails to compare the individual risk to the "average" risk for the class.

- (e) **Monitoring and Servicing the Account** : Once a decision is made to accept a risk, the underwriter's task is not complete. The policy(ies) must be issued properly and the account must be serviced and monitored. An account is the set of insurance coverages held by an insured. Servicing might include processing endorsements, making required filings with the state, assistance in explaining coverages, and so on. At renewal time, the account must sometimes be underwritten again to see if there have been any changes in exposures or hazards or changes in the coverage being provided that would affect the acceptability of the account. In other cases, the account is renewed automatically with no new underwriting taking place. The underwriter must also monitor the loss experience for the account both at renewal and during the year. The monitoring may require that the

account be canceled or nonrenewed, that there be a change in coverage and/or premiums at renewal, or that the risk be reunderwritten. If reunderwriting is indicated at renewal, the underwriter repeats the entire underwriting process that was performed when the account was first submitted. This time, the underwriter has additional information available on premiums and losses to help in the renewal decision.

- (f) **Risk Management Services** : Much of underwriting involves making coverage recommendations. In some cases, if the recommendation had been made by the risk manager of the firm, the decision would have been labeled a risk management decision and not an underwriting decision. Deductibles are a good example. To assist in maintaining a profitable book of business, underwriters often recommend self-insured retentions and the creative use of deductibles. Many medium-to large-sized property and liability risks now utilize various types of retention programs and an assortment of different types and amounts of deductibles. Regardless of who initiated the recommendation, the judicious use of retention and deductibles can aid significantly both in providing adequate coverage at an appropriate price and in solving many underwriting problems. Their use also aids insureds in meeting their risk management objectives. Risk management services involving underwriters also include loss control and claims management provided primarily to large accounts. These services are either offered without charge in an attempt to acquire and hold new business, or on a fee basis to generate income independent of insurance coverages sold. A large account, for example, might retain or "self-insure" its workers' compensation exposure, but purchase both loss control and



claims management services from insurers (perhaps in combination with some form of excess insurance).

(g) **Product Design** : Another underwriting activity deals with the creation of special policies to fit particular needs, such as drafting an unusual contract for unique exposures. This insurance contract is called a manuscript policy. A manuscript policy is one written specifically for a particular risk or risks. Manuscript policies are most often used in inland marine insurance and with large accounts. Not all underwriters issue manuscript policies but most the involved in product design in the sense of earlier description of "determining policy terms and conditions." A manuscript policy might be viewed as the "ultimate" determination of policy terms and conditions. In general, product design is highly specialized and requires a great deal of expertise and knowledge in contract language, law, and state insurance department regulations. Creating a policy "from scratch" is much more difficult than piecing together a policy from forms and endorsements already created by others. Another aspect of product design is the periodic modification of standard forms. As laws change, there is a need to alter current policies or create new ones. For example, the preference for claims-made liability forms by Lloyd's of London underwriters and other reinsurers necessitated the revision of standard general liability policies. The design of products is very important from two standpoints. First, the wording obviously determines what coverage is being offered, whether intended or not. Secondly, the design of the product will influence its marketability. If coverage is too narrow, there may be no market and if it is too broad, there may be more demand for the product than intended,

possibly creating a servicing problem. Procedures for the use of policies and forms must also be created.

- (h) **Creation of Rating Programs** : Although many insurance companies use rating programs created by bureaus, competition often forces them to develop special rating programs of their own. Insurers sometimes prepare and, where necessary, file their own rating programs with the state insurance departments. Insurers deviating from bureau rates must determine the amount of the deviation. Actuaries work with underwriters in determining the deviations, given the insurer's underwriting policy.
- (i) **Preparation of Underwriting Manuals** : Established underwriting policy must be communicated to the field, usually in the form of underwriting manuals or guides (guidelines). These manuals describe underwriting selection standards as well as required procedures and often list factors which the underwriter must evaluate, such as the insured's financial standing. Underwriting manuals generally tell what to look for, but the final judgment of acceptability is left to an underwriter. While the preparation of these manuals is usually by a home office underwriter, field underwriters participate in their preparation through feedback to underwriting management. If underwriters find some requirement or procedure unrealistic, given current marketing conditions, they can inform higher level underwriters of the problem. In addition, as underwriters discover unusual underwriting problems, they should be invited to inform underwriting management so other underwriters can be alerted through the underwriting manual.

- (j) Participation in Bureaus and Associations : Each insurer has an industry commitment it must meet. The combined thinking of many qualified people often produces solutions to common problems such as the residual or shared market programs that offer coverage to those who are not able to obtain coverage through "normal channels." In addition, there are many committees and bureaus at both the national and state levels which meet to discuss common problems and solutions.
- (k) Formulation and Monitoring of Broad Underwriting Policy : To meet an insurance company's growth and profit objectives, markets must be selected carefully. This selection is often handled jointly by the underwriting and marketing departments. One important consideration would be what geographical areas provide the most profitable business opportunities. Another consideration would be the establishment of selection standards at current rate levels within various lines of insurance such as the number of auto accidents and violations that would be acceptable in personal auto insurance applications. While this is primarily a management activity, the underwriter again participates through noting trends, opportunities, or problems and passing this information along to management. It is the underwriter who implements the underwriting policy and, thus, it is the underwriter who makes it work. Underwriting policy must be monitored once it is implemented. Underwriting management must determine if the policy is being followed. Often insurers will use field review teams to visit local underwriting offices to "audit" or review their operations. Individual files may be reviewed to determine if files are properly documented, if the selection standards are being followed, and if

underwriting procedures are being followed. Often this review becomes a part of the underwriter's performance appraisal.

### 2.2.2 Roles and Responsibilities in Claim Department (Prahl 1988)

The claim department works closely with the company's legal and medical departments to establish standard claim examination procedures. These procedures are designed to strike a balance between the beneficiary's right to prompt settlement and the insurance company's need to examine each claim's validity.

The beneficiary has the right to promptly receive the policy proceeds to which he or she is entitled. The beneficiary may need these funds for immediate and pressing expenses connected with the insured's death. As we have mentioned, life insurance policies are often purchased to provide funds to meet these needs.

Not only does the beneficiary have the right to expect prompt settlement, but the laws of most jurisdictions require prompt settlement of claims. An insurer that delays payment of policy proceeds without good reason can be sued by the beneficiary for the amount of the proceeds plus additional amounts that may be far in excess of the original claim amount.

On the other hand, the beneficiary may have, intentionally or unintentionally, submitted an invalid claim for the policy proceeds. Each insurer must take reasonable precautions against paying such invalid claims. If the insurance company does not take appropriate steps to safeguard itself, then the cost of insurance and consequently, premium rates would rise dramatically. The insurance company must also be certain that it is paying the proceeds to the proper beneficiary, or else the insurer may be faced with a valid second claim.

The principal responsibility of the claim department is to ensure that the company satisfies its obligation to its claimants by handling all claims promptly, by paying

legitimate claims, by denying liability for any claim that is not covered by a policy or that is fraudulent, and occasionally by arriving at a compromise.

The claim department's role

(a) Measures of Company Performance : The loss ratio is the percent of premiums that goes to pay claims. The loss ratio is a simple fraction multiplied by 100 to put it in the form of percentage, as shown below:

$$\frac{\text{losses (dollars)}}{\text{premiums (dollars)}} \times 100 = \text{loss ratio (in percent)}$$

The expense ratio is the percent of premiums that goes to pay the insurance company's operating expenses.

$$\frac{\text{Expenses (dollars)}}{\text{premiums (dollars)}} \times 100 = \text{expense ratio (in percent)}$$

The combined loss and expense ratio is simply the sum of the loss ratio and the expense ratio.

$$\text{Loss ratio} + \text{expense ratio} = \text{combined ratio}$$

When the combined ratio is exactly 100 percent, every premium dollar has been used to make loss payments and cover operating costs, with nothing left for profit and contingencies. When the combined ratio is greater than 100 percent, an underwriting loss occurs; more dollars are being paid out in claims and expenses than are being taken in as premiums. When the combined ratio is less than 100 percent, an underwriting gain, also called an underwriting profit, occurs because all premium dollars taken in are not being used for claims and expenses. Some amount is available for profits and contingencies. The important point is that the cost of handling claims can be reduced by more efficiently managing the claim function. Costs can



be reduced on the loss side as well as on the expense side. Since the reduction in loss payments and expense ratio, the claim department clearly contributes to company profit objectives through its efforts to reduce losses and expenses. This is not to suggest that claim people should not pay legitimate claims. On the contrary, they should strive to pay what is owned-nothing more and nothing less-and in an efficient way. The challenge is to avoid paying an amount of claims too far in excess of that contemplated in the rates and the premiums a company charges for the policies it writes. Meeting that challenge requires the efforts not only of the claim department but of all departments within the company. Underwriters, for example, need to make sure that they select the proper insureds under the proper terms and at the proper rates. The sales and marketing departments must see that growth objectives are met by favorably projecting the company to producers and by making certain that producers are well informed about what the company considers to be desirable business. In short, while all the departments within the company must work toward the same goals if high levels of service and profitability are to be achieved, it is especially important that claim people understand and appreciate the important role they play in the insurance process. The claim department, through its people, fulfills the promise contained in the policy to pay covered losses.

- (b) Terminology : The terms "loss" and "claim" are used interchangeably when discussing events that give rise to insurance claims. Yet, there is a distinction. For example, "loss" ordinarily refers to the accidental or fortuitous (happening by chance) event causing damage or injury which

generates a "claim," the latter term referring to the call or demand for restitution made by the person suffering the loss. In established insurance practice, however, the term "loss" has come to mean both the event and the claim with respect to occurrences within the scope of property insurance coverages. (In liability insurance, the word "claim" often is used to mean both the event and the claim-the word "loss" rarely being used.) Other terms that are used frequently in claim handling and need clarification are "first-party claim" and "third-party claim." The term "first-party claim" ordinarily refers to a claim in which the insured, as the "first party" to the insurance contract, is involved as claimant for loss or damage to his or her own property. It also may involve a claim for medical payments or PIP benefits (the latter being associated with no-fault auto insurance) to which the insured is entitled as an "insured party" under his or her insurance policy. By contrast, a "third-party claim" is one made by a damaged or injured third party arising from the legal liability of the first party (the insured). In other words, the term "third-party claim" refers to a liability claim made against the insured by a third party who is not a party to the insurance contract. (The "second party" is, of course, the insurance company.)

The claim department's objectives

- (a) An orientation toward service. The well managed company is committed to providing outstanding claim service which means prompt, fair disposition of claims while demonstrating the utmost courtesy, whether the claim settled, compromised, or denied.

- (b) A reputation for paying meritorious claims fairly and promptly and for resisting unmeritorious claims.
  - (c) A genuine desire to minimize complaints. When a company eliminates complaints (if that is really possible), it may appear too eager to satisfy all claim demands, including those that may lack substance or credibility and rightfully should be resisted. Companies should strive to eliminate "legitimate" complaints, in which the person initiating the complaint has justifiable ground for doing so.
  - (d) An emphasis on increased productivity and reduction in expenses, including (1) keeping paper work to a minimum, (2) minimizing the number and complexity of forms necessary to process claims, and (3) minimizing the correspondence necessary in claim communication and reporting.
  - (e) Informing employees of what is expected of them. The adjuster's responsibilities should be clearly communicated. A written job description, even though lacking precise detail, can be a valuable aid to new adjusters by serving as a set of goals to which they may aspire.
- (f) Making decisions at the lowest level possible. This concept is essential if relatively inexperienced claim adjusters are going to learn to make decisions and progress as claim practitioners.
- (g) Exercising practical expense control while maintaining -a consistently high level of service. This entails effective use of outside sources such as experts, attorneys, doctors, independent adjusters, salvage facilities for the sale of damaged property, and the like.

## The claim department's functions

- (a) **Determining Coverage** : The term "coverage," refers to the protection provided by an insurance policy. When a claim is covered, it comes within the scope or grant of protection promised in the insuring agreement, and no exclusions or conditions eliminate that grant of protection. Before a claim can be paid, coverage must be confirmed; thus coverage verification is the first order of business after a notice of claim is received. There are two elements of coverage : (1) policy verification and (2) policy interpretation. For the most part, verification of coverage poses no problem. Policies or endorsements are obtained and checked, and the facts of the loss as originally reported are matched to the coverage. Many companies now confirm coverage through the use of computer terminals instead of resorting to the actual "paper" files maintained by agents or underwriters. If uncertainty about whether a claim is covered exists, however, claim people still need to review the actual policies or endorsements. The use of computers for routine coverage verification will become more common as more companies become automated. If the facts match the coverage, the adjuster goes on to the next order of business. In addition to this routine policy or coverage verification, occasionally a contract interpretation or "coverage" problem may exist. The sooner such problems are recognized and resolved, the more orderly the claim process will be. If a coverage question does arise, it is necessary that the company notify the insured of the question. A company's silence in the face of a potential coverage question can constitute a waiver of its rights under the policy resulting in its

being stopped (prevented) from later asserting a valid defense under the policy.

- (b) **Establishing Procedures for Reporting Claims**      Every company must establish a system of reporting claims to the company. Such reporting ordinarily comes either directly from the insured or from agents or brokers. A company's procedures for reporting claims are usually established at the executive level. The procedure often is stated in the insurance policies the company issues.
- (c) **Assigning Claims to Adjusters** : Claim department supervisors must distribute the department's workload among the department's adjusters. First, the staff must be sufficiently trained to process the variety of claims received. The size of the staff should be large enough so that each member can maintain a tolerable workload. Further, the proper balance and number of assignments is required to ensure fairness to the entire staff. Often, adjusters are assigned to exclusive territories or work areas in which they service claims. Since the adjuster receives all claims that occur in that territory, the department workload balance can be distributed by the timing and volume of claims received. In other situations, a group of adjusters may be housed in a centralized location and be responsible for a large area such as a state or region, the latter including several states. With such centralization, a large volume of claims can be distributed with relative equality among the members of the claim staff.
- (d) **Reviewing Files to Ensure Proper Disposition** : Claim adjusters often need supervisory assistance or direction in their claim work so that proper disposition of claims can be achieved. Additionally, on occasion, adjusters



receive unusual claims where the supervisor's expertise provides an added dimension to the adjuster's claim handling ability. As a supervisor reviews the file, many items should be checked. Have contacts with the insured and the claimant been made in a timely manner? Has the necessary investigation of the facts been completed? Has any coverage question been investigated and resolved? Have damages been investigated and documented? Evaluation of the information obtained is a continuing process and may lead to additional investigation to resolve questions in any of these areas. Is the adjuster observing diary dates and marking the file accordingly? As the supervisor reviews the file, it must speak for itself. If a file does not answer a question or contain needed information, the work cannot be considered done.

(e) Counseling Adjusters in the Resolution of Legal Liability Questions :

Legal liability is liability imposed either by law or by contract. Legal liability imposed by law can arise from negligence (carelessness or neglect) or from statute ( a law which is enacted either by a state legislature or by the federal government). Legal liability based on contract arises from an individual's voluntary assumption of responsibility under an agreement with another party. As the adjuster develops the facts in a claim, it is not always clear just who caused the accident. In some cases, such as in most rear-end accidents, legal liability is obvious. If the liability rests with the insured, the only question that remains concerns damages. Other situations are more complicated. As an example, if an accident occurs at an intersection and the insured and the claimant both allege that each had the green light, the adjuster must fully investigate the facts by seeking witnesses

who can clarify the circumstances. It may be necessary to canvass the scene for witnesses-such as store employees, customers, gas station employees, or residents in nearby houses. Photos of the damaged vehicles and the accident scene should be obtained. A diagram should also be constructed, displaying the physical layout. If the investigation does not clearly reveal liability, then legal precedents must be reviewed to determine the strength of the defenses available. If they are not clearly favorable, then payment should be seriously considered, either for the entire damages or for a compromise amount.

**Defending Lawsuits :** The handling of litigation is an important function of the claim department. High priority should be given to lawsuits due to their nature and potential costs to the company. As mentioned earlier, lawsuits must be answered within a certain time and they must be assigned to legal counsel for immediate attention. Otherwise, the rights of both the insured and the insurance company may be jeopardized and substantial financial loss may occur.

**Pursuing Subrogation Claims :** Although most claim department activity involves paying claims, one area involves the collection of money-subrogation. "Subrogation" involves a situation in which the insurer takes over the insured's right to collect damages from another person responsible for an accident. A typical subrogation claim occurs when an insured's car is struck by another motorist whose negligence caused the accident. If the insured experiences delay by the other driver's company in the handling of the claim or if the other motorist is uninsured, and the insured carries collision insurance, the insured's company must pay for the collision

damages, subject to a deductible. The company may then "subrogate" against the wrongdoer, or his or her insurance company, for the amount of damages paid. Subrogation provides a source of income for the company. An efficient subrogation system can be very beneficial in that it helps to offset, in part, the losses paid by the insurance company.

- (h) Establishing Proper Reserves : Expressed quite simply, a claim reserve is an estimate of what a claim will cost. It is an accounting liability entry on the company's balance sheet indicating that certain amounts have been set aside to cover expected losses. There are various methods of establishing claim reserves. Establishing claim reserves is an important function of the claim department, since reserving directly affects the company's financial standing. In many cases, the adjuster does not actually set the reserve, but is responsible for obtaining the information the supervisor or manager needs to set the reserve. It is important that reserves be realistic, since understating reserves may affect the solvency of a company while overstating them may distort the company's financial position.

- (i) Evaluating Claims : "Damages" refers to money that the law requires one party to pay to another because of loss or injury suffered by the other party. Upon establishing that its insured is legally liable for damages resulting from an accident, the claim department then finds it necessary to evaluate the damages that must be paid. If the damages are limited to physical property, it may be relatively simple to establish the value. This is done by estimating the cost of repairs or the cost of replacement (less depreciation in many cases) if the item is damaged beyond repair. Evaluation becomes more difficult when dealing with bodily injuries. How does one establish

the value of a soft tissue injury, a fractured leg or arm, or a facial scar? (A soft tissue injury refers essentially to an injury involving the skin or muscle tissue-for example, a sprain or strain. It is distinguished from the more serious injury involving the fracture of a bone.)

(j) **Managerial Functions** : The previously described technical functions cannot be achieved without a knowledgeable and motivated claim staff. Finding and maintaining such a staff is a task of claim management equal in importance to the disposition of claims itself. Locating and maintaining a claim staff involves essentially three responsibilities: (1) selecting adjusters, (2) training and developing adjusters, and (3) planning for future needs.

#### 2.2.3 Roles and Responsibilities of Marketing Department (L.Webb 1986)

Marketing is not only a department or function; It is also a management philosophy. It is the total organization's responsibility to implement the strategies and plans that lead to profitable growth. Many departments and functions must interact effectively for the company to meet its growth and profit objectives.

Insurance marketing is different from the marketing done by other types of business. Insurers generally do not have a particular department charged with responsibility to market the company's products. Rather, marketing is the primary responsibility of the underwriting department. It is underwriting that generally identifies market opportunities, develops new products, and measures success in delivering those products to targeted markets. For insurers using independent insurance agents, these targeted markets are the agents who represent several insurers and can put their clients' insurance with any of them other departments generally collaborate on the insurer's marketing activities. The fact that insurers do not delegate

this activity to their own department does not lessen the value of understanding general marketing concepts. Insurance marketing activities conducted outside the home office - principally the functioning of marketing distribution systems.

Marketing operates at a critical interface between the insurer and the potential purchaser. It is essential that marketing contributes fully to the determination of the longer term strategic goals and policy.

Marketing specialists should have an intimate knowledge of competitors and customer dynamics as well as market and environmental trends. They must also consider the major analytical prerequisites of strategy identification: Where do we want to go? When do we expect to reach our goal? How are we going to get there?

Marketing must be involved in these three interrelated decision areas:

(a) Defining the business : Each insurer must ask "what business am I in?"

This is not as easy a question as it may seem to be at first. Within the financial services industry we are seeing the formation of the so-called financial services conglomerate where one-stop shopping for such things as securities, insurance, banking services and many other items is quickly approaching reality. Competitor profiles and market definitions are blurring constantly. Technology is a principal driving force behind these rapidly changing market boundaries. Many people believe that computers and telephones will play a large part in a product's cost and delivery. A business may be defined in one of two ways: in terms of the market it serves, or in terms of the product it sells. It is usually necessary to define a business in terms of its produce-market rather than products or markets served alone.



- (b) Target market identification      Customer segmentation is defined as the division of a market into groups of customers having similar needs. Needs must be interpreted broadly, in terms that range beyond specific product characteristics. This is particularly true in insurance.      Effective segmentation divides the market into groups of identifiable individuals that present opportunities for specialised services, share similar buying approaches, are substantial enough to be profitable and, above all, can be defended against competition. Segments are described either by differences in benefits sought, or by common characteristics among the members of the various segments. Generally, there are many ways in which to subdivide customers, groups and functions. Segmentation is a difficult task that frequently requires careful, strategic-market planning.
- (c) Market position : Positioning refers to the place that a good or service occupies in a given market. Traditionally, product positions have been measured objectively in terms of market share and various other performance ratios, more recently, positioning strategy has paid attention to the image of the product or the firm. This suggests a new perspective of positioning that focuses on the customer's perceptions concerning the place a product occupies in a given market.

#### Philosophies of Marketing Management

An insurer's marketing function must perform a variety of activities in order to fulfill its objective of getting and keeping customers. The activities can be managed according to various philosophies of management. Four common philosophies are the production concept, the product concept, the sales concept, and the marketing concept.

- (a) **The Production Concept** : The basic assumption of the production concept is that the consumer does not distinguish among the products offered by the various insurers in the industry and thus is only interested in the one that costs the least. Insurers that manage according to the production concept provide little, if any, service beyond the basic product. The production concept emphasizes efficiency; it is often applied in mass production environments.
- (b) **The Product Concept**      The product concept focuses strategy almost exclusively on achieving the highest possible quality of products and services. Insurers who agree to the product concept assume that customers will seek out the insurer providing the highest quality available in the marketplace and will pay more to be assured they are receiving it. Hospitals traditionally have managed relationships with patients and doctors assuming that everyone wants and is willing to pay for the best quality. Insurers that provide customized policies or state-of-the-art loss control services embody the product concept.
- (c) **The Sales Concept** : The sales concept assumes that products are sold, not bought. This approach to management is common in business where customers only buy the product one time, such encyclopedia sales or pre-planned funeral services. Management assumes that potential customers will initially resist buying but can be inducted to buy by sales effort. It is further assumed that there are many potential customers.
- (d) **The Marketing Concept** : Insurers that practice the marketing concept recognize that consumers can be grouped into segments according to differences in their wants and needs. Management assumes that consumers

will favor the products and services that come closest to satisfying their particular needs and wants. The task of management is to research and choose target markets and to develop effective offers and marketing programs to attract and keep customers.

### Key Marketing Decisions

In an insurer, thousands of decisions are made each day at all level of the organization to do the "right thing right" in satisfying the wants and needs of the insurance-buying public. The key marketing questions can be summarized as follows:

(1) Whom to serve? (2) What products and services? (3) With what distribution? (4) At what price? (5) With what communications? (6) At what levels of customer service?

- (a) Whom To Serve? : An insurer must decide whom to serve. Markets must be measured and segmented, and targets must be selected for marketing attention. Attractive market opportunities occur because current competitors are unable to satisfy the needs of customers. Any market is filled with more customer groups with specific needs than any one insurer can possibly serve in a superior way. Management must define logical market segments that are *measurable* in that geographic and demographic characteristics can be identified, *accessible* in that they can be effectively reached and served, *substantial* in that size and purchasing power suggest potential profitability, and *responsive* in that actions the insurer might take should produce satisfactory levels of profitable sales.
- (b) What Products and Services? : Management must decide which insurance products and services will be sold to selected markets. There are many product decisions, ranging from what product lines to offer to the detailed

evaluation of various coverages, limits, and deductibles included in the policy.

- (c) **With What Distribution?** : The distribution system is the marketing variable that gets the right products to the right target markets efficiently and effectively. A distribution system is efficient when it produces sales results at a competitive expense level for the functions performed. The system is effective when it gets and keeps sufficient numbers of customers. The distribution system or systems used by an insurer produce the sales needed to meet premium objectives. Hence, the sales force in property-liability insurance is often referred to as "producers." Sales management meets premium objectives by recruiting, selecting, training, motivating, and rewarding producers.
- (d) **At What Price?** : Ideally, the distribution system sells the right products to the right customers at the right price. In many industries the price variable is a major tool available to the marketing department. In fact, pricing strategies are often used to achieve sales and market share objectives. Many insurers use sophisticated computer models to determine when to raise and lower prices and by how much. Insurance regulators restrict how much and how often insurance rates can change in personal lines and some commercial lines. An insurer must manage the pricing variable with caution. Even a small increase or decrease in price compared to its principal competitors may lead to significant change in sales results. The insurer's actuarial department is charged with determining the adequate rate, the price dictated by less-cost and expense trends experienced by the insurer. Smaller insurers depend heavily on advisory organizations to

provide loss cost data to assist them in determining adequate rates. The primary role of the marketing department in pricing is to work with the sales and actuarial departments to resolve the conflicts between the need for competitive prices for target markets and the need for adequate rates to achieve the insurer's financial objectives.

- (e) **With What Communications?** : An insurer must decide how best to communicate with the markets to be served. There are four basic ways to communicate with target markets: advertising, personal selling, sales promotion, and publicity. The insurance marketer must decide on communication objectives, expenditure levels, messages, media, and measures of effectiveness. All communications must be managed consistently in support of marketing and business objectives.

Communication objectives depend on what response management seeks from consumers. The marketer may want to build consumer awareness of the insurer or product, change consumer attitudes, or persuade consumers to take specific actions.

- (f) **At What Levels of Customer Service?** The last and most important marketing question concerns the level of customer service. The insurer can have the right products sold through the right distribution system at the right price and with the right communications to the right customers and yet fail in the marketing mission to get and keep customers. The insurer must provide the value-added service that justifies the consumer's decision to buy from and stay with that insurer. The marketing department represents the customer perspective in the management decision-making process. The marketing department knows the customer by monitoring satisfaction



levels, wants, needs, attitudes, perceptions, preferences, and expectations. This information is intended to answer the question: "What is value to the customer?" Customers value fair, friendly, accurate, and timely service during those "moments of truth" when they come in contact with the insurer or its representatives. The marketing department works with all of the insurer's other functions to develop and deliver quality service to customers.

### Marketing Objectives

Marketing objectives state the results that management desires to achieve in providing products and services to selected markets. The most common marketing objectives focus on sales growth, profitability, innovation, diversification, and customer satisfaction. The objectives should be arranged in priority order and should be quantified, realistic, and consistent. As it grows, the insurer must identify priority products and markets. The insurer must also quantify premium, underwriting gain, return on surplus, and market share targets. The targets guide the development of strategies and plans to achieve the objectives.

- (a) Growth objectives provide measures of progress in achieving increased sales.
- (b) Profitability objectives recognize the imperative that markets must provide revenue that will more than cover losses and expenses. A basic measure of profit is underwriting gain, which is defined as earned premiums less incurred losses and expenses.
- (c) Innovation objectives remind management of the reality that markets and the strategies of key competitor change. Innovation can take the form of

new or revised products. It can also refer to improved competitiveness for success factors crucial to the business, such as loss cost trends.

- (d) Diversification objectives refer to the product and geographic sources of premium and profitability. Management may want to reduce the risk of adverse results from a major line of insurance by increasing the percentage of premium volume generated by other lines. Less or underdeveloped territories may be targeted for substantial growth, or more profitable territories might become the focus for additional support and growth.
- (e) Satisfaction objectives focus attention on how well the insurer is meeting the expectations of its existing customers. Claims satisfaction measurements are an easy way to determine results of the insurer's efforts to satisfy the needs of its policyholders. Reducing complaints to regulatory authorities is another measure of how well an insurer is delivering on its promises to customers.

#### Marketing strategies

Marketing objectives become operational when included in strategies and plans.

The insurer also needs to develop strategies for competitive positioning and growth.

- (a) Competitive positioning : A competitive positioning strategy expresses how aggressively management intends to compete. A company can decide on one of four basic competitive marketing strategies: market leader, market challenger, market follower, or market nicher.
- (b) Growth Strategies : Once management has decided on a competitive positioning strategy, the question becomes how best to meet market growth objectives. The growth strategy provides direction for moving the insurer from where it is to where management wants it to be. Growth strategy

concentrates on a multi-year time period as opposed to tactical activities, which focus on the current year.

#### Marketing plans

The market plan summarizes the objectives, strategies, and tactics to be used in gaining and maintaining the competitive position and results sought by management in that market. An effective marketing plan contains as below :-

- (a) **Situation Analysis :** A situation analysis begins with a background section summarizing recent operating results for the product or product line. Such a summary is followed by a review of the facts and trends relative to customers, distribution channels, and competitors. The background section may also include results of buyer behavior studies. The situation analysis also includes statements of opportunities and threats. This exercise requires management to list and explain the major external forces affecting the insurers. Management can review these assumptions after the plan has been implemented to determine which opportunities and threats came to pass and what responses were taken.
- (b) **Objectives :** The marketing objectives defined for the coming period must be included in the marketing plan.
- (c) **Strategy Statement :** The strategy is a result of careful study of alternative approaches to achieving the objectives. The strategy statement should be both clear and brief.
- (d) **Action Programs :** Action programs answer the question, "How do we get there?" The action programs show the steps by which strategies will be implemented to reach the objectives. The typical action program includes

such specifics as "how to," "by whom," "by when," "with what help," "at what cost," and "with what priority."

- (e) **Budgets**      The activities spelled out in the action programs must be budgeted.

Marketing Functions consists of

- (a) **Marketing Research** : The marketing research function performs research to develop information and recommendations on marketing issues. The research may consist of qualitative studies (focus groups, mystery shopper studies, and the like) and quantitative studies using survey research techniques and statistical analysis of data included in corporate databases. The research function might also test concepts such as agent and customer survey panels, telemarketing, prospecting sources, and so on, to determine whether the concept is worthy of prototype development and pilot testing on a larger scale.
- (b) **Market Development**      The market development function provides leadership when management wants to enter a new market. The new market may be a new territory, a new customer type, or a new product. The market development staff consists of project management specialists. A market development project manager is an expert in creativity exercises to generate and screen ideas. The project manager is also skilled in developing project scope documents, decision grids, task outlines, progress reports, and project reports. The project manager usually handles only one or two projects at a time because of the high level of effort and responsibility involved in each project.

- (c) **Marketing Information** : The marketing information function develops and maintains information needed in market planning to support management at all levels in answering specific questions concerning markets, customers, producers, and competitors. The marketing information function serves the company best when it can deliver in a timely and cost-effective manner information essential to decision making.
- (d) **Marketing Planning** : The market planning function provides the planning tools and facilitation skills to assist operating management in developing fact-based marketing plans. This functional area also assists senior management for the company and for each strategic business unit in developing and updating strategic plans for the company.
- (e) **Advertising** : The advertising function is responsible for managing the company's communications through mass media with its chosen target markets. The advertising program is developed to be consistent with strategic direction and marketing plans and supportive of distribution system effects. Advertising is intended to build and reinforce the company's image as an acceptable choice in the minds of target customers.
- (f) **Sales Promotion** : The sales promotion function supports the efforts of the distribution system to get and keep customers. Sales promotion is intended to reinforce the image and positioning created by the insurer's advertising efforts when carried down to the agency levels. Sales promotion includes brochures used in the sales process, giveaway items promoting the insurer and the agent, awards merchandise, and the like.

**Marketing Administration** : The marketing administration function manages budgets and reports on activities included in the scope of the



marketing department. This department serves the controllership role for the marketing units to help control costs and to assess the costs and benefits of various marketing activities.

- (h) **Customer Relations**                      The customer relations function manages communications with individual customers from the home office. This functional area ensures that all written communications seen by customers are understandable and consistent in quality and tone. The customer relations function also provides a forum for communications to the insurer initiated by customers, including complaints, suggestions, and questions.
- (i) **Staffing the Marketing Functions :** The marketing function is most typically staffed by company employees who were hired into the company in operations or sales. As the marketing function evolves, the tendency is to hire specialists with education and work experience relevant to the marketing function.

Types of Insurance Distribution Systems:

- (a) **Independent Agency System :** The independent agency system uses agents that are independent contractors. They are usually free to represent as many insurers as they want. Independent agents own the expirations and can switch business among the insurers they represent, subject only to the policyholder's approval. Insurance brokers represent policyholders rather than insurers, but they are included within the independent agency system. One reason for including them in the independent agency system is that the same person can act as an agent on one transaction and as a broker on another. A person must act as an agent when placing business with an insurer for which he or she is licensed as an agent but may act as a broker

when placing business with other insurers. Generally, insurance brokers are legally agents for the insured: they are not granted binding authority. The client base for the large broker is very different from that served by most independent agents in terms of sophistication and services required. Finally, compensation schemes may be different from independent agents and brokers. Brokers perform some or all of their services on fee basis, while independent agents are compensated almost exclusively by commission.

- (b) **Exclusive Agency System** : The exclusive agency system uses independent contractors called exclusive agents (or captive agents) who are not employees of the insurance company. Unlike independent agents, exclusive agents are usually restricted by contract to representing a single insurance company. Consequently, the insurance company principal can exercise greater control over exclusive agents than over independent agents. Exclusive agents are usually compensated by commissions. Some of them receive a salary, guaranteed minimum income, or drawing account during an initial training program. Paying one commission rate for new business and another, lower rate for renewal business is common in the exclusive agency system. Exclusive agents do not have ownership of expirations as a matter of custom or law, as independent agents do. Some insurers that market through the exclusive agency system do grant limited ownership of expirations to their agents by contract. Usually, such contracts agent ownership of expirations only while the agency contract is in force. When the agency contract is terminated, the ownership of expirations reverts to the insurance company. The insurer might be obligated to pay the agent for

the expirations upon termination of the agency contract, but the agent does not have the option of selling the expirations to anyone other than the insurer.

- (c) **Direct Writer System** : The direct writer marketing system uses sales agents who are employees of the insurance companies they represent. They are not independent contractors like independent agents and exclusive agents. The agents in the direct writer system might be compensated by salary, commission, or a combination of the two. They usually do not have any ownership of expirations and, like exclusive agents, are usually restricted to representing a single insurer or a group of insurers under common ownership and management.
- (d) **Direct Response System** : In the direct response marketing system (sometimes called the mail order system), the insurer does not employ sales agents to make direct, face-to-face contact with policyholders or prospective policyholders. Instead, the insurer offers its services to prospective insureds by direct mail, by telephone, or by advertising through the mass media such as radio, television, newspapers, and magazines.

## **HL RESEARCH METHODOLOGY**

### **3.1 Introduction**

The aim of this research was to study the training need for employees in claim, underwrite and marketing departments in a non-life insurance company by using a survey. This was to study the theories about training and role of the said 3 departments from the textbooks and to find out the training need and attitudes by using questionnaire. The steps of doing this survey were as follows:

- (a) The issuance of 59 sets of questionnaires to the employees in claim, underwrite, and marketing departments in a non-life insurance company.
- (b) Collection of the questionnaires from the respondents.
- (c) Analysis of the data of the said 3 departments.
- (d) Making conclusion from the results and presenting them in the tabular format.

### **3.2 Research Design**

The questionnaires included 13 closed-ended questions that were divided into 2 parts. The questions were as follows:

Part 1: The general personal information of the respondent. It included sex, age, marital status, present position, working experience, education, attitude of job, training experience and attitude of training need. This information presented a good background of the respondents and was useful in interpreting the results.

Part 2 : They were questions about level of training need of employees in claim, underwrite and marketing department.

### **3.3 Data Collection**

There were 2 main types of data resources used, primary data and secondary data. For primary data, it was collected through survey questionnaires from employees in claim, underwrite and marketing departments from a non-life insurance company. For the secondary data, it was collected from textbooks, literature review and reports. The researcher distributed the questionnaire to the respondents and waited for their answers, and their questions in case they do not understand the questions. After the questionnaires were returned, I as the researcher checked it to find the errors and incomplete data and asked these respondents to complete it again. Therefore, 59 questionnaires were completed and analyzed.

### **3.4 Questionnaire Distribution**

Questionnaires were given to the 59 employees. The researcher distributed the questionnaire to the employees in 3 departments of a non-life insurance company. The said 3 departments were as follows:

- (a) claim department
- (b) underwrite department
- (c) marketing department

The researcher distributed the questionnaires to employees in the said 3 departments in a non-life insurance company. The researcher waited for their questions about the questionnaires, and checked the mistakes or incomplete data. If there were any errors, the questionnaire was returned to the respondent in order to correct.

### **3.5 Data Analysis**

Microsoft Office was used in finding out the training need and attitude of the respondents. The analysis of data included were as follows:



Respondent status and background data were collected and organized according to status and background factors. Frequency and percentage within these categories were calculated.

The data of questionnaires were analyzed and classified into two groups, they were demographic data and findings and analyze of the study.

#### (a) Demographic data

For the demographic data, it shows only the attitude on job, training experience in the present company and attitude of training. For the other documents of demographic data, it is not shown because these documents were not used in the analysis.

Table 3.1. Background Characteristic in Terms of Attitude on Job.

	Attitude on Job							
	From total 59 person		From claim dept.		From underwrite Dept.		From marketing dept.	
	No. of employees	%	No. of employees	%	No. of employees	%	No. of employees	%
Satisfy	52	88.14	29	93.55	19	86.36	4	66.67
Unsatisfied	7	11.86	2	6.45	3	13.64	2	33.33
Total	59	100.00	31	100.00	22	100.00	6	100.00

From Table 3.1, we will see that from the total 59 employees of the 3 departments, they are classified as satisfied in the present job 88.14% and unsatisfied in the present job 11.86%. If we see each department, we see that 93.55% or 29 of 31 employees of claim department are satisfied in the present job and 6.45% or 2 of 31 employees are unsatisfied in the present job. Underwrite department, 86.36% or 19 of 22 employees are satisfied in the present job and 13.64% or 3 of 22 employees are

unsatisfied in the present job. Marketing department, 66.67% or 4 of 6 employees are satisfied in the present job and 33.33% or 2 of 6 employees are unsatisfied in the present job.

Table 3.2. Background Characteristics in Terms of Training Experience.

	Training Experience							
	From total 59 persons		From Claim dept.		From Underwrite Dept.		From Marketing dept.	
	No. of employees	%	No. of employees	%	No. of employees	%	No. of employees	%
Experience	48	81.36	23	74.19	21	95.45	4	66.67
No experience	11	18.64	8	25.81	1	4.55	2	33.33
Total	59	100.00	31	100.00	22	100.00	6	100.00

From Table 3.2, we will see that from the total 59 employees of the 3 departments, they are classified as training experience in the present company 81.36% and no training experience in the present company 18.64%. If we see each departments, we see that 74.19% or 23 of 31 employees of claim department have training experience in the present job and 25.81% or 8 of 31 employees have never attended the said training. Underwrite department, 95.45% or 21 of 22 employees have training experience from the present company and 4.55% or 1 of 22 employees have never attended the said training. Marketing Department, 66.67% or 4 of 6 employees have training experience from the present company and 33.33% or 2 of 6 employees have never attended the said training.

Table 3.3. Background Characteristic in Terms of Training

Need.

	Training need							
	From total 59 person		From Claim dept		From Underwrite Dept.		From Marketing dept.	
	No. of employees	%	No. of employees	%	No. of employees	%	No. of employees	%
Need	52	88.14	25	80.65	21	95.45	6	100
No need	7	11.86	6	19.35	1	4.55	-	-
Total	59	100.00	31	100.00	22	100.00	6	100

From Table 3.3, we will see that from the total 59 employees of the 3 departments, they are classified as training need 88.14% and no need 11.86%. If we see each department, we see that 80.65% or 25 of 31 employees of claim department need to train and 19.35% or 6 of 31 employees no need to train. Underwrite department, 95.45% or 21 of 22 employees need to train and 4.55% or 1 of 22 employees no need to train. Marketing Department, 100% or all of employees need to train.

(b) Findings and analysis of the study

We analyzed only the results of training need level and summarized in the tables as follow:(We compared the considerable training need of 59 employees from the said 3 departments to considerable training need of each department).

Table 3.4. Comparison of Insurance Knowledge Training need considerably of Total 3 Departments to Claim, Underwrite and Marketing Departments.

	Training need (Considerable)							
	From total 59 person		From Claim dept.		From Underwrite dept		From Marketing dept	
	No. of employees	%	No. of employees	%	No. of employees	%	No. of employees	%
a)Claim handling procedure	1	59.32	1	58.06	1	63.64	2	50.00
b)Insurance law	2	55.93	1	58.06	2	59.09	3	33.33
c)Policy terms & condition interpretation	3	49.15	2	48.39	3	45.45	1	66.66
d)Insurance contract	4	40.68	4	38.71	3	45.45	3	33.33
e)Negotiation handling	5	37.29	3	45.16	5	31.82	4	16.67
f)Coinsurance principle	6	35.59	6	22.58	3	45.45	1	66.66
g)Introduction to Insurance	7	33.90	5	29.03	4	40.91	3	33.33
h)Premium calculation	8	32.20	7	19.35	3	45.45	2	50.00
I)Reinsurance	9	28.81	6	22.58	6	31.81	2	50.00
J)Vocabulary for Insurance	10	25.43	8	16.12	5	36.36	3	33.33

From Table 3.4 (Insurance knowledge table), all employees from the 3 departments (or from 59 persons), it shows that claim handling procedure training is the top training need with 59.32% of employees. The second training need is insurance law with 55.93%. The third is policy terms and condition interpretation with 49.15%.

The fourth is insurance contract with 40.68%. The fifth is negotiation handling with 37.29%. The sixth is coinsurance with 35.59%. The seventh is Introduction to Insurance with 33.90%. The eight is premium calculation with 32.20%. The ninth is Reinsurance with 28.81%. The last is vocabulary for insurance with 25.43%.

From Table 3.4, it shows that 59.32% of the 59 employees express their top considerable training need in claim handling procedure. Claim handling procedure is the normal work of claim department. When we compare to each department, we see that claim department emphasises it with 58.06% or the first considerable training need. Underwrite marketing department rates it as second priority with 50% or the second considerable training need. It is surprising that underwrite and marketing department need high percentage training in claim handling procedure.

The second considerable training need of the 59 employees is insurance law with 55.93%, it is more than half of total employees. Claim department rates it as their first training need like claim handling procedure with 58.06%. It is quite sensible since insurance law is the basic knowledge for claim department to enforce payment and underwrite department to study it before issuing the insurance policy. From the table, underwrite department emphasizes the considerable need of insurance law training as the second need with 59.09%. The percentage is near to that of the claim department. Marketing department rates it as their third training need with 33.33% since the insurance law is possibly not their requirement.

The third considerable training need of the 59 employees is policy terms and condition interpretation with 49.15%. The percentage shows rather high need. Interpretation of policy terms and condition is the main task of both claim and underwrite department. Claim department rates it as their considerable second need with 48.39% which is regarded as reasonable since they need to interpret the policy



before making payment to the insured. Underwrite department rates it as the considerable third priority with 45.45%, rather high and reasonable percentage because interpretation will be utilized by them for considering the insurance issuance. In case, they interpret the policy incorrectly, they will issue the wrong policy to the customer. However, it is surprising that marketing department ranks it as their foremost training need with 66.66%, more than claim department and underwrite department although it is unnecessary to use in their job.

The fourth considerable training need of the 59 employees involves insurance contracts with 40.68%. It is the major task of underwrite department. Claim department rates it as the fourth need with 38.71%, the percentage is rather low. Whereas, underwrite department ranks it as their need with 45.45%, rather high percentage. Marketing department rates it as the third training need with only 33.33%.

Negotiation handling training comes to the fifth considerable training need of the 59 employees with 37.29%. Comparing to total employees, the need is not much. Negotiation handling is the main responsibility of claim department in negotiating with the insured. In case the property gets damaged but the policy does not cover it. However, the insured is the prime customer and he/she is in the trouble and needs the compensation fully paid. In the principle, if claim department has a prime customer and wants to extend their relationship through the future, the negotiation handling shall be applied by means of negotiation. They may propose the insured to pay half compensation. The table shows that claim department rates it as their third need with 45.16%, a high percentage. Underwrite department considers it as the fifth need with 31.82%, it is reasonable because they need not learn it. Marketing department rates it as their fourth need with 16.67%, a very low percentage since negotiation handling is not involved in their work.

seen that half of Marketing department wants to learn reinsurance despite of the fact that it is unnecessary for the department.

The last training need of 59 employees is vocabulary for insurance. The training is suitable for new recruit employees. Claim rates the vocabulary for Insurance as their eighth need with 16.12%, a rather low percentage. Underwrite rates it as their fifth need with 36.36% whereas marketing rates it as their third need with 33.33%.

Table 3.5. Comparison of Marketing Knowledge Training Need Considerably of Total 3 Departments to Claim, Underwrite and Marketing Departments.

	Training need (Considerable)							
	From total 59 person		From Claim dept.		From Underwrite dept		From Marketing dept.	
	No. of employees	%	No. of employees	%	No. of employees	%	No. of employees	%
a)Marketing Strategy	1	45.76	1	29.03	1	59.09	1	83.33
b)Marketing Plan	2	40.68	1	29.03	2	45.45	1	83.33
c)Distribution	3	35.59	4	19.35	2	45.45	1	83.33
d)Role of Marketing in insurance company	3	35.59	3	22.58	3	40.91	1	83.33
e)Decision for Marketing	4	27.12	4	19.35	4	22.73	1	83.33
f)Marketing Philosophy	5	16.95	5	12.90	5	13.64	2	66.67

From Table 3.5 (Marketing knowledge table), all employees from the 3 departments (or from 59 persons), it shows that marketing strategy training is the top training need with 45.76% of employees. The second training need is marketing plan

with 40.68%. The third training need is distribution with 35.59%. Training need in Role of marketing in insurance company is also the third need with 35.59%. The fourth is decision for marketing with 27.12%. The fifth is Marketing Philosophy with 16.95%.

From the Table 3.5, it shows that 45.76% of the 59 employees express their top considerable training need in marketing strategy. Marketing strategy is necessary for marketing department because it will guide the marketing department how we can get the highest market share in insurance business. When we compare to each department, we see that claim department emphasizes it with 29.03% or the first considerable training need. It is rather low percentage because it is unnecessary to use in claim department. It is surprising that underwrite department rates it with 59.09% or the first considerable training need despite the fact that the knowledge can not apply to their work. Marketing department rates it as their considerable first training need with 83.33%. It is quite sensible because marketing department can apply the knowledge to do the job.

The second considerable training need of the 59 employees is marketing plan with 40.68%. Marketing plan is necessary for marketing department because they can apply the knowledge to do the job. Claim department rates it as the second training need with 29.03%. It is quite low percentage since the claim department need to use it in their job. It is strange for underwrite department since they emphasize the need of Marketing plan as the second need or 45.45%. Marketing department rates it as their first training need like marketing strategy with 83.33%.

The third considerable training need of 59 employees is distribution with 35.59%. The training is suitable for marketing department. Claim department rates Distribution training as their fourth need with 19.35%, a rather low percentage. Underwrite

department ranks it as their second need with 45.45%, a rather high percentage although it is unnecessary for them. Marketing department rates it as the first training need with 83.33%.

The other third considerable training need of 59 employees is the role of marketing in insurance company with 35.59%. Role of marketing training is necessary for marketing department. Claim department rates it as the third need with 22.58%. Whereas underwrite department ranks it as their third need with 40.91%. It is surprising that underwrite department need to train with a rather high percentage although there is no need to apply it in their job. Marketing department rates it as the first training need with 83.33%.

The fourth training need of the 59 employees involve decision for marketing with 27.12%. It is the major knowledge of marketing department. Claim department rates it as the fourth need with 19.35%. Underwrite department ranks it as their fourth need with 22.73%. Whereas, marketing department ranks it as their first need with 83.33%.

The last training need of marketing knowledge of 59 employees is marketing philosophy with only 16.95%. It is necessary for employee in marketing department. Claim department considers it as the last need with 12.90%. Underwrite department considers it as the last need with 13.64%. Marketing department rates it as the last training need with 66.67%.

Table 3.6. Comparison of Communication Knowledge Training Need Considerably of Total 3 Departments to Claim, Underwrite and Marketing Departments.

	Training need (Considerable)							
	From total 59 person		From Claim dept.		From Underwrite dept		From Marketing dept.	
	No. of employees	%	No. of employees	%	No. of employees	%	No. of employees	%
a)Meeting with people outside organization	1	50.85	1	41.94	1	68.18	1	33.33
b)Writing report & letter method	2	27.12	3	19.35	2	36.36	1	33.33
c)Telephone use method	3	25.42	2	25.81	3	27.27	2	16.67

From Table 3.6 (Communication knowledge table), all employees from the 3 departments (or from 59 persons), it shows that meeting with people outside organization training is the top training need with 50.85%. The second training need is writing report and letter method with 27.12%. The third training need is telephone use with 25.42%.

From the Table 3.6, it shows that 50.85% of the 59 employees express their top considerable training need in meeting with people outside organization. Meeting with people outside organization is necessary for employees in both claim and marketing department. When we compare to each department, we see that claim department emphasizes it with 41.94% or the first considerable training need, rather high percentage. It is surprising that underwrite department rates it with 68.18% or the first considerable training need despite the fact that the knowledge can not apply to their



work. Whereas marketing department rates it as their considerable first training need with 33.33%, a rather low despite the fact that it is necessary for marketing department.

The second training need of the 59 employees involves writing report and letter method with 27.12%. It is the major task of claim department. Claim department rates it as the third need with 19.35%. It is quite low despite the fact that it is the normal work of claim department. Underwrite department ranks it as their second need with 36.36%. Whereas, marketing department ranks it as their first need with 33.33%.

The last training need of communication knowledge of 59 employees is telephone use method with only 25.42%. It is necessary for new employee in every department. Claim department considers it as the second need with 25.81%. Underwrite department considers it as the last need with 27.27%. Marketing department rates it as the last training need with 16.67%.

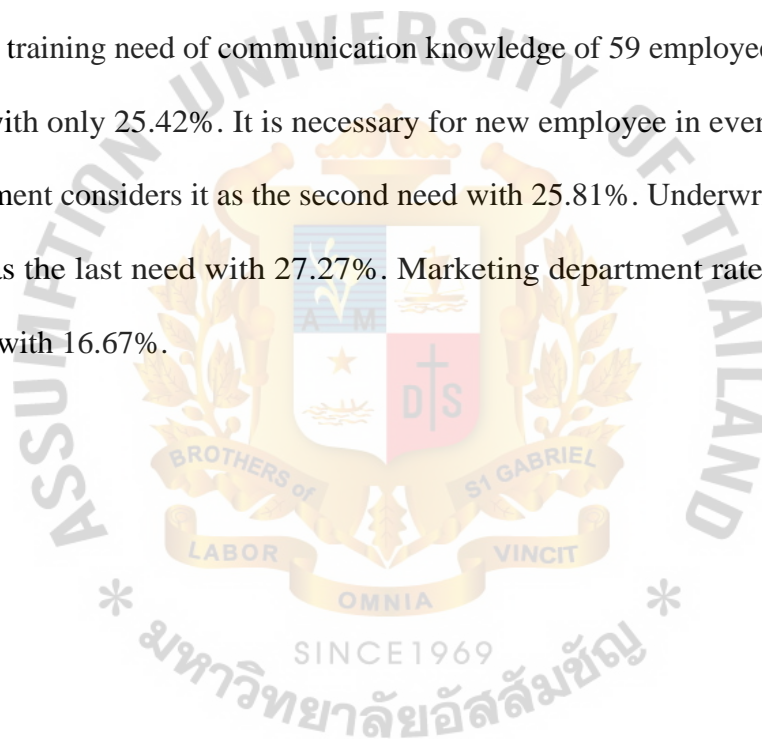


Table 3.7. Comparison of English Knowledge Training Need Considerably of Total 3 Departments to Claim, Underwrite and Marketing Departments.

	Training need (Considerable)							
	From total 59 person		From Claim dept.		From Underwrite dept		From Marketing dept.	
	No. of employees	%	No. of employees	%	No. of employees	%	No. of employees	%
a)English Conversation	1	50.85	1	41.94	1	59.09	1	66.66
b)English Grammar	2	32.20	2	29.03	3	31.82	2	50
c)English Writing	3	30.51	3	22.58	2	36.37	2	50
d)English Reading	4	25.42	4	16.13	3	31.82	2	50

From Table 3.7 (English knowledge table), all employees from the 3 departments (or from 59 persons), it shows that English conversation training is the top training need with 50.85%. The second training need is English grammar 32.20%. The third training need is English writing with 30.51%. The last training need is English reading with 25.42%.

From the Table 3.7, it shows that 50.85% of the 59 employees express their top considerable training need in English conversation. Nowadays English conversation is very necessary for the people in the business. Therefore, all people in the company should be trained in English conversation. When we compare to each department, we see that claim department emphasizes it with 41.94% or the first considerable training need. It is rather high percentage. Underwrite department rates it with 59.09% or the first considerable training need. Marketing department rates it as their considerable first training need with 66.66%. It is a quite high percentage.

The second considerable training need of the 59 employees is English grammar with 32.20%. English grammar is necessary for all employees in every department. Claim department rates it as the second training need with 29.03%. It is a quite low percentage. Underwrite department emphasizes the need of English grammar as the third need or 31.82%. Marketing department rates it as the second training need with 50%.

The third considerable training need of 59 employees is English writing with 30.51%. The training is suitable for the all employees in every department. Claim department rates it as the third need with 22.58%, a rather low percentage. Underwrite department rates it as the second need with 36.37%, a rather low percentage. Marketing department rates it as the first training need with 50%.

The last training need of 59 employees is English reading with only 25.42%. It is necessary for all employees in every Department. Claim department gives it as the fourth need with 16.13%. Underwrite department considers it as the last need with 31.82%. Marketing department rates it as the second need with 50%.

Table 3.8. Comparison of Computer Knowledge Training Need Considerably of Total 3 Departments to Claim, Underwrite and Marketing Departments.

	Training need (Considerable)							
	From total 59 person		From Claim dept.		From Underwrite dept		From Marketing dept.	
	No. of employees	%	No. of employees	%	No. of employees	%	No. of employees	%
a)Microsoft Word	1	40.68	1	38.71	1	40.91	1	50.00
b)Microsoft Excel	2	37.29	2	32.26	1	40.91	1	50.00

From Table 3.8 (Computer knowledge table), all employees from the 3 departments (or from 59 persons), it shows that microsoft word training is the top training need with 40.68%. The second training need is microsoft Excel with 37.29%.

The first training need of the 59 employees involves Microsoft word with 40.68%. Microsoft word is suitable for employees in every department. Claim department rates it as the first need with 38.71%. Underwrite department ranks it as their first need with 40.91%. Whereas, Marketing department ranks it as their first need with 50%.

The last training need of 59 employees is Microsoft Excel with 37.29%. It is necessary for employee in every department. Claim department gives it as the second need with 32.26%. Underwrite department gives it as the first need with 40.91%. Marketing department rates it as the first need with 50%.

From Table 3.4 (page 55), it shows that 59.32% of the 59 employees express their top considerable training need in claim handling procedure. Claim handling procedure is the normal work of claim department. When we compare to each department, we can see that claim department emphasizes it with 58.06% or the first considerable training need. Underwrite department emphasizes it with 63.64% or the first considerable training need. Whereas, marketing department rates it as second priority with 50% or the second considerable training need. It is surprising that underwrite and marketing department need high percentage training in claim handling procedure.

From Table 3.4, we will see that there are 58.06% or 18 of 31 employees of claim department that need considerable training in claim handling procedure. Therefore, 41.94% or 13 of 31 persons of claim department do not consider training a need in claim handling procedure despite the fact that it is necessary for claim department. We can analyze from the below table:

Table 3.9. \*Training Experience of Claim Department \* Training Need Level of Claim Handling Procedure in Claim Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	3	-	3
Moderate + Little	1	1	2
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	7	3	10
Moderate + Little	6	1	7
Total	13	4	17
6-9 yr. Considerable	2	2	4
Moderate + Little	3	-	4
Total	5	2	8
10-13 yr. Considerable	1	-	1
Moderate + Little	-	-	-
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-



Table 3.10. \*Attitude on Training of Claim Department \* Training Experience Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	-	1	1
Total	4	1	5
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	11	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-

From Table 3.9&3.10, we will see that 13 of 31 persons in claim department do not need in considerable claim handling procedure training. 13 of 31 persons can be divided into 2 groups: first, 10 persons who have taken part in the training from the present company. It is possible that they do not need to consider to train maybe because they have trained in claim handling procedure before. Second, 3 persons have never attended the said training and 2 of 3 persons do not need to train in everything. Therefore, we can conclude that 2 of 3 persons do not need to train because they do not need to train in everything. As for the other 1 of 3 persons, the respondent does not need training maybe because he has worked for a long time and got more knowledge.

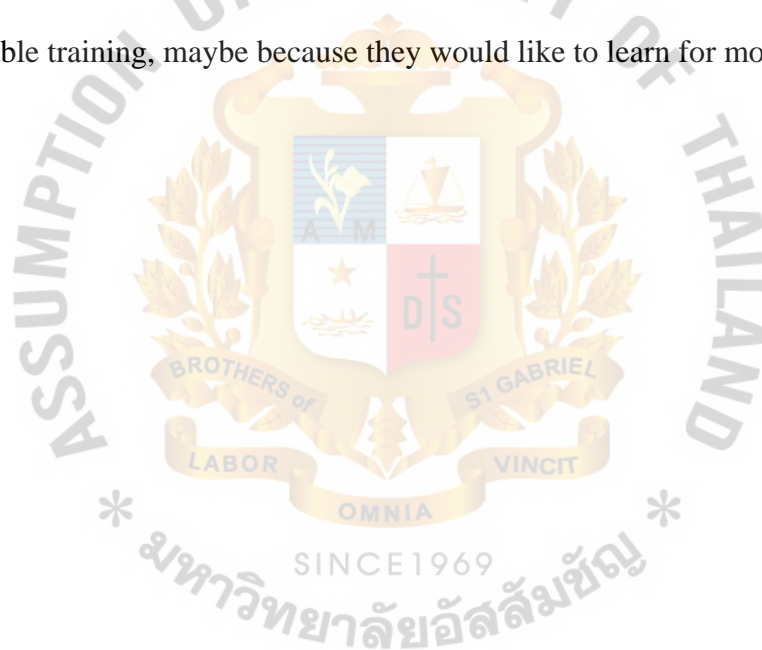
From Table 3.4, we will see that there are 63.64% or 14 of 22 persons from underwrite department who need to train considerably in claim handling procedure despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.11. \*Attitude on Job of Underwrite Department \* Training Need Level in Claim Handling Procedure Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	2	1	3
Moderate + Little	-	-	-
Total	2	1	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	8	1	9
Moderate + Little	6	-	6
Total	14	1	15
6-9 yr. Considerable	-	1	1
Moderate + Little	-	-	-
Total	-	1	1
10-13 yr. Considerable	-	-	-
Moderate + Little	1	-	1
Total	1	-	1
>14 yr. Considerable	1	-	1
Moderate + Little	1	-	-
Total	2	-	2

From the Table 3.11, 14 of 22 employees want to train considerably in claim handling procedure. 14 employees are classified into 2 groups: first, 3 persons who are

the new employees and 1 of them is not satisfied in the present job. It can be concluded that the 2 new employees who are satisfied in their job and need considerable training in claim handling procedure due to their little work experience, therefore, they want to learn general subjects and do not realize that it is unnecessary for their job. In addition 1 of them also is not satisfied in the job, it can be concluded that 1 employee would like to move to other departments. Second, 11 persons are old employees and 2 of them are not satisfied in their jobs. Therefore, 2 old employees need to learn more, maybe because they are not satisfied with their present job and would like to move to other departments. As for the 9 of 11 persons they are satisfied in their job but they need considerable training, maybe because they would like to learn for more knowledge.



From Table 3.4, we will see that 50% or 3 of 6 employees from marketing department need considerable training in claim handling procedure despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.12. \*Attitude on Job of Marketing Department \* Training Need Level of Claim Handling Procedure in Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	2	-	2
Moderate+Little	-	-	-
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	-	1	1
Moderate+Little	2	1	3
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-

From Table 3.12, 3 of 6 employees of marketing department need considerable training in claim handling procedure. 3 of 6 employees are classified into 2 groups. First, 2 persons who are the new employees and they are satisfied in their job. It can be concluded that the said 2 new employees working for less than 1 year, want to take part in claim handling procedure, due to their little work experience, they want to learn general subjects and do not realize that they are unnecessary to learn anymore. Second, 1 of 6 employees is an old employee and unsatisfied in the present job. It is

possible that the employee needs to train considerably, maybe because the employee is not satisfied with the present job and would like to move to other departments.

From Table 3.4, we will see that there are 55.93% or 18 of 31 employees from claim department that need considerable training in insurance law. Therefore 41.94% or 13 of 31 employees from claim department do not need considerable training in insurance law despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.13. \*Training Experience of Claim Department \*Level of Training Need of Insurance Law in Claim Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	3	-	3
Moderate+Little	1	1	2
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	9	3	12
Moderate+Little	4	1	5
Total	13	4	17
6-9 yr. Considerable	2	1	3
Moderate+Little	3	2	5
Total	5	3	8
10-13 yr. Considerable	1	-	1
Moderate+Little	1	-	1
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-



Table 3.14. \*Attitude on Training of Claim Department \* Training Experience Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	-	1	1
Total	4	1	5
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	11	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	-
> 14 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-

From Table 3.13 & 3.14, we see that 13 of 31 employees from claim department do not need considerable training in insurance law. 13 of 31 employees can be divided into 2 groups. First, 9 persons have taken part in training from the present company. It is possible that the said 9 persons have trained in Insurance law before. Therefore, they do not need considerable training maybe because they have trained in Insurance law before. Second, 4 persons who have never attended the said training as well as 2 of them do not need to train in everything. It can be concluded that 2 of 4 persons do not need to train because they do not need to train in everything. For the other 2 of 4 persons, they do not need considerable training maybe because they have worked for a long time and got more knowledge, therefore, they do not need considerable training.

From the Table 3.4, we see that there are 58.06% or 13 of 22 employees from underwrite department that need considerable training in insurance law. Therefore, 40.91% or 9 of 22 persons from underwrite department do not need training in Insurance law despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.15. \*Training Experience of Underwrite Department \* Level of Training Need of Insurance Law in Underwrite Department Cross Tabuation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	2	-	2
Moderate + Little	1	-	1
Total	3	-	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	10	-	10
Moderate + Little	5	-	5
Total	15	-	15
6-9 yr. Considerable	-	-	-
Moderate + Little	1	-	1
Total	1	-	1
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2
> 14 yr. Considerable	1	-	1
Moderate + Little	-	1	1
Total	1	1	2

Table 3.16. \*Attitude on Training of Underwrite Department \* Training Experience of Underwrite Department Need Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	
Total	3	-	3
10-13 yr. Training experience	14	1	15
No experience	-	-	
Total	14	1	15
1-2 yr. Training experience	1	-	1
No experience	-	-	
Total	1	-	1
2-5 yr. Training experience	14	1	15
No experience	-	-	
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	
Total	1	-	1
10-13 yr. Training experience	1	-	1
No experience	-	-	
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.15 & 3.16, we see that 9 of 22 employees from underwrite department do not need considerable training in insurance law. 9 of 22 employees can be divided into 2 groups. First, 8 persons have taken part in training from the present company, 1 of them need training in everything, maybe because they have trained in Insurance law before therefore, they do not need considerable training in insurance law. Second, 1 person has never attended the said training. The employee has worked in the company for a long time, maybe because of this reason, therefore, the employee does not need considerable training in Insurance law.

From Table 3.4, 33.33% or 2 of 6 persons from marketing department need to train in insurance law despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.17. \*Attitude on Job of Marketing Department \* Level of Training Need of Insurance Law in Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	2	-	2
Moderate + Little	-	-	-
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	2	2	4
Moderate + Little	2	2	4
Total	4	4	8
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-

From Table 3.17, 2 of 6 employees need to train in insurance law. The said 2 persons are new employees and are satisfied in their job. We conclude that they need to train maybe because they want to learn general subjects and do not realize that it is unnecessary in their job.

From Table 3.4, we see that there are 48.39% or 15 of 31 employees from claim department consider training in policy terms and condition interpretation a need. Therefore, 51.61% or 16 of 31 persons from claim department do not need considerable training in policy terms and condition interpretation despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.18. \*Training Experience of Claim Department \* Level of Training Need of Policy Terms & Condition Interpretation Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	3	-	3
Moderate + Little	1	1	2
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	6	3	9
Moderate + Little	7	1	8
Total	13	4	17
6-9 yr. Considerable	1	2	3
Moderate + Little	4	1	5
Total	5	3	8
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	0	2
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	0	0	0



Table 3.19. \*Attitude on Training of Claim Department \* Training Experience Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	-	1	1
Total	4	1	5
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	11	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-

From Table 3.18 & 3.19, we see that 16 of 31 persons from claim department do not consider training in policy terms & condition a need. 16 of 31 persons can be divided into 2 groups. First, 13 persons who have taken part in training from the present company. They would not like considerable training maybe because they have trained in policy terms & condition interpretation before. Second, 3 persons who have never attended the said training, and 2 of 3 persons do not need to train in everything. This is the reason why 2 of 3 persons do not need to train in policy terms & condition. For the other 1 of 3 persons, the employee has worked for a long time in the present company and got more knowledge, it is maybe because of this reason that the employee does not consider training in policy terms & condition interpretation a need.

From Table 3.4, we see that there are 45.45% or 10 of 22 employees from underwrite department considerable training need in policy terms & condition. Therefore, 54.55% or 12 of 22 persons from underwrite department do not consider training in policy terms & condition interpretation a need despite the fact that it is necessary for underwrite department. We can analyze from the table below:

Table 3.20. \*Training Experience of Underwrite Department\* Level of Training Need of Policy Terms & Condition Interpretation Cross Tabulation.

Age of work		Training experience		Total
		Experience	No experience	
<1 yr.	Considerable	2	-	2
	Moderate + Little	1	-	1
	Total	3	-	3
1-2 yr.	Considerable	-	-	-
	Moderate + Little	-	-	-
	Total	-	-	-
2-5 yr.	Considerable	8	-	8
	Moderate + Little	7	-	7
	Total	15	-	15
6-9 yr.	Considerable	1	-	1
	Moderate + Little	1	-	1
	Total	2	-	2
10-13 yr.	Considerable	1	-	1
	Moderate + Little	1	-	1
	Total	2	-	2
> 14 yr.	Considerable	1	1	2
	Moderate + Little	1	1	2
	Total	2	2	4

Table 3.21. \*Attitude on Training of Underwrite Department \* Training Experience of Underwrite Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	-
Total	3	-	3
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	14	1	15
No experience	-	-	-
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.20 & 3.21, 12 of 22 persons of underwrite department do not need considerable training in policy terms & condition interpretation. 12 of 22 persons can be divided into 2 groups. First, 11 persons have taken part in training from the present company and 1 of them do not need training in everything. They do not need considerable training maybe because they have trained in Policy terms & condition before. Second, 1 person who has never attended the said training. The employee has worked for a long time in the present company and got more knowledge, it is maybe because of this reason that the employee does not consider training in policy terms & condition interpretation a need.

From Table 3.4, we see that 66.66% or 4 of 6 persons from marketing department need considerable training in policy terms & condition interpretation despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.22. \*Attitude on Job of Marketing Department\* Level of Training Need in Policy Terms and Condition Interpretation in Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfaction	Unsatisfaction	
<1 yr. Considerable	2	-	2
Moderate+Little	-	-	-
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	1	1	2
Moderate+Little	1	1	2
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-

From Table 3.22, 4 of 6 employees of marketing department need considerable training in policy terms & condition interpretation. 4 employees are divided into 2 groups. First 2 persons are the new employees, we conclude that they need considerable training in Policy terms & condition due to their little work experience, they want to learn general subject and do not realize that it is unnecessary for them. Second, 2 persons are the old employees and 1 of them is unsatisfied in the present job. It is possible that the employee want to learn this training because the employee would like to move to other department/change job. For the other 1 is satisfied in the present

job but need to train maybe because the employee would like to learn for more knowledge.

From Table 3.4, we see that 38.71% or 12 of 31 employees from claim department need to consider train in insurance contract despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.23. \*Attitude on Job of Claim Department \* Level of Training Need in Insurance Contract in Claim Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	3	-	3
Moderate + Little	1	1	2
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	8	-	8
Moderate + Little	8	1	9
Total	16	1	17
6-9 yr. Considerable	8	-	8
Moderate + Little	8	-	8
Total	8	-	8
10-13 yr. Considerable	1	-	-
Moderate + Little	-	-	-
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.23, 12 of 31 employees need to train in insurance contract. 12 of 31 persons are divided into 2 group. First, 3 employees are the new employees and are satisfied in their job, they want to learn maybe because of their little work experience, therefore, they want to learn general subject and do not realize that it is unnecessary for their job. Second, 9 persons are the old employees and satisfied in their job but they need considerable training maybe because they would like to learn for more knowledge.



From Table 3.4, we see that 45.45% or 10 of 22 employees from underwrite department considerable training need in insurance contract. Therefore, 54.55% or 12 of 22 employees from underwrite department do not need considerable training in Insurance contract despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.24. \*Training Experience of Underwrite Department \*Level of Training Need in Insurance Contract Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	2	-	2
Moderate + Little	1	-	1
Total	3	-	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	8	-	8
Moderate + Little	7	-	7
Total	15	-	15
6-9 yr. Considerable	-	-	-
Moderate + Little	1	-	1
Total	1	-	1
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	1	1	2
Moderate + Little	1	1	2
Total	2	2	4

Table 3.25. \*Attitude on Training of Underwrite Department \*Training Experience Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3		3
No experience	-		
Total	3	-	3
1-2 yr. Training experience	-		-
No experience	-	-	-
Total			
2-5 yr. Training experience	14	1	15
No experience	-	-	
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	
Total	1		1
10-13 yr. Training experience	1	-	1
No experience	-	-	
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.24 & 3.25, 12 of 22 employees can be divided into 2 groups. First, 11 persons have taken part in training from the present company. They do not need considerable training maybe because they have trained in insurance contract before as well as 1 of 11 persons also do not need to train in everything, this is the reason why the employee does not need considerable training in insurance contract. Second, 1 person has never taken part in the said training and worked for a long time. The employee has worked for a long time and got more knowledge, maybe because of this reason the employee does not like to train in insurance contract.

From Table 3.4, we see that 33.33% or 2 of 6 persons from marketing department need considerable training in insurance contract despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.26. \*Attitude on Job of Marketing Department \* Level of Training Need of Insurance Contract Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	-	1
Moderate+Little	1	-	1
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	-	1	1
Moderate+Little	2	2	3
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-

From Table 3.26, 2 of 6 employees need to train in Insurance contract. 2 of them are classified into 2 groups. First, 1 person who is the new employee and is satisfied in the present job. The employee need to train maybe because he/she wants to learn in general subjects and do not realize that it is unnecessary for his/her job. Second, 1 person who is the old employee and unsatisfied in the job. It is possible that he/she wants to train in insurance contract because he/she would like to move to other department.

From Table 3.4, we see that 45.16% or 14 of 31 employees from claim department need considerable training in negotiation handling. Therefore, 54.84% or 17 of 31 persons from claim department do not need considerable training in negotiation handling despite the fact that it is necessary for their job.

Table 3.27. \*Training Experience of Claim Department\* Level of Training Need of Negotiation Handling in Claim Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	3	-	3
Moderate + Little	1	1	2
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	7	2	9
Moderate + Little	6	2	8
Total	13	4	17
6-9 yr. Considerable	-	1	1
Moderate + Little	5	2	7
Total	5	3	8
10-13 yr. Considerable	1	-	-
Moderate + Little	1	-	-
Total	-	-	1
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

Table 3.28. \*Attitude on Training of Claim Department \* Training Experience of Claim Department Cross Tabulation.

Age of work		Attitude on training		Total
		Need	No need	
<1 yr.	Training experience	4	-	4
	No experience	-	1	1
	Total	4	1	5
1-2 yr.	Training experience	-	-	-
	No experience	-	-	-
	Total	-	-	-
2-5 yr.	Training experience	11	2	13
	No experience	3	1	4
	Total	14	3	17
6-9 yr.	Training experience	3	2	5
	No experience	3	-	3
	Total	6	2	8
10-13 yr.	Training experience	1	-	1
	No experience	-	-	-
	Total	1	-	1
> 14 yr.	Training experience	-	-	-
	No experience	-	-	-
	Total	-	-	-

From Table 3.27 & 3.28, 17 of 31 persons from claim department do not need considerable training in negotiation handling training. 12 of 31 persons can be divided into 2 groups. First, 12 persons have taken part in training from present company. They do not consider training a need maybe because they have trained negotiation handling before. In addition 2 of 12 persons do not need training in everything. This is also the reason why they do not need to train in negotiation handling. Second, 5 persons who have never attended the said training. 2 of 5 persons do not need considerable train in everything. This is the reason why 2 of 5 persons do not need training. As for the remaining 3 of 5 persons, it is possible that they have worked for a long time and got more knowledge, therefore, they would not like to consider training in negotiation handling a need.



From Table 3.4, we see that 31.82% or 7 of 22 persons from underwrite department need to train in negotiation handling despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.29. \*Attitude on Job of Underwrite Department \*Level of Training Need of Negotiation Handling Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	-	1	1
Moderate + Little	2	-	2
Total	2	1	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	5	1	6
Moderate + Little	9	-	9
Total	14	1	15
6-9 yr. Considerable	-	1	1
Moderate + Little	-	1	1
Total	-	1	1
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate + Little	2	-	2
Total	2	-	2

From Table 3.29, 7 of 22 persons from underwrite department need to train in negotiation handling. 7 of 22 persons are divided into 2 groups. First, 1 person is the new employee and the employee is unsatisfied with the job. It is possible that the employee would like to train maybe because the employee would like to move to the other department/change job. Second, 6 persons are the old employees. 1 of 6 persons is unsatisfied in the present job. The said 1 of 6 persons would like to train maybe because this person would like to move to other departments/change job. For the 5 of 6

persons, they are satisfied in their job but they would like to train maybe because they would like to get more knowledge.

From Table 3.4, we see that 16.67% it 1 of 6 persons from marketing department need to train considerably in negotiation handling despite the fact that it is unnecessary for the job. We can analyze from the below table:

Table 3.30. \*Attitude on Job of Marketing Department\* Level of Training Need of Negotiation Handling Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	2	2	4
Moderate + Little	2	2	4
Total	4	4	8
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.30, 1 of 6 employees need to train in negotiation handling. The employee is the new employee and is satisfied in the job. We conclude that he/she would like to train maybe because of he/she has little experience, therefore, the employee want to learn in general subjects and do not realize that it is unnecessary for the job.

From Table 3.4, we see that 22.58% or 7 of 31 employees from claim department need considerable training in coinsurance principle despite the fact that it is unnecessary for their job. We can analyze from the table below:

Table 3.31. \*Attitude on Job of Claim Department\* Level of Training Need of Coinsurance Principle Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	1	2
Moderate + Little	3	-	3
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	4	-	4
Moderate + Little	12	1	13
Total	16	1	17
6-9 yr. Considerable	8	-	8
Moderate + Little	8	-	8
Total	16	0	16
10-13 yr. Considerable	1	-	1
Moderate + Little	-	-	-
Total	1	0	1
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	0	0	0

From Table 3.31, 7 of 31 employees need to train in coinsurance principle. 7 of 31 employees are divided into 2 groups. First, 2 persons are the new employees and 1 of them is unsatisfied in the present job. We conclude that 1 of 2 new employees would like to train maybe because of little experience, therefore the employee need to learn in general subjects and do not realize that it is unnecessary for their job. For the other new 1 employee, he/she would like to train maybe because he/she would like to move to other department. Second, 5 persons are the old employees and are satisfied in their jobs but they need to train maybe because they would like to improve their knowledge.

From Table 3.4, we see that there are 45.55% or 10 of 22 employees from underwrite department that need considerable training in coinsurance principle. Therefore, 54.55% or 12 of 22 persons from underwrite department do not need considerable training in coinsurance principle despite the fact that it is necessary in their job. We can analyze from the below table:

Table 3.32. \*Training Experience of Underwrite Department \*Level of Training Need of Coinsurance Principle Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	-	1
Moderate + Little	2	-	2
Total	3	-	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	7	-	7
Moderate + Little	8	-	8
Total	15	-	15
6-9 yr. Considerable	1	-	1
Moderate + Little	-	-	-
Total	1	-	1
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	1	-	1
Moderate + Little	1	1	2
Total	1	1	2

Table 3.33. \*Attitude on Training of Underwrite Department \*Training Experience of Underwrite Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	-
Total	3	-	3
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	14	1	15
No experience	-	-	-
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.33, 12 of 22 employees from underwrite department do not need considerable training in coinsurance principle. 12 of 22 persons can be divided into 2 groups. First, 11 persons have taken part in training from the present company. They do not need considerable training maybe because they have trained in coinsurance principle before. In addition 1 of 11 persons do not need training in everything. This is also the reason why the employee does not need to train in Negotiation handling. Second, the other 1 of 12 persons is an old employee and has worked for a long time. The employee does not need considerable training in coinsurance principle maybe because the employee has worked for a long time and got more knowledge.



From Table 3.4, we see that 66.66% or 4 of 6 employees from marketing department need to train in coinsurance principle despite the fact that it is unnecessary for their job. We can analyze from the table:

Table 3.34. \*Attitude on Job of Marketing Department \*Level of Training Need of Coinsurance Principle of Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	1	2	3
Moderate + Little	1	-	1
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.34, 4 of 6 employees need to train in coinsurance principle. They are divided into 2 groups. First, 1 person is a new employee. The employee needs considerable training in Coinsurance principle maybe because of little experience, therefore the employee wants to learn in general subjects and do not realize that it is unnecessary for the job. Second, 3 persons are the old employees. In addition 2 of 3 persons are unsatisfied in the present job. Therefore, we conclude that the 2 of 3 persons need considerable training maybe because they would like to move to other departments/change in their job. For the other 1 of 3 persons, he/she is satisfied in the

job but he/she would like to train maybe because he/she would like to train to improve knowledge.

From Table 3.4, we see that 29.03% or 9 of 31 employees from claim department need considerable training in introduction to insurance. This training course is necessary for new employee of the department.

Table 3.35. \*Training Experience of Claim Department \* Level of Training Need of Introduction to Insurance of Claim Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	4	1	5
Moderate + Little	4	1	5
Total			
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
2-5 yr. Considerable	4	2	6
Moderate + Little	9	2	11
Total	13	4	17
6-9 yr. Considerable	1	1	2
Moderate + Little	4	2	6
Total	5	3	8
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total			
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			

Table 3.36. \*Attitude on Training of Claim Department \* Training Experience of Claim Department Cross Tabulation.

Age of work	Attitude of training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	-	1	1
Total	4	1	5
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	11	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-

From the Table 3.35 & 3.36, there are 5 new employees in claim department. But all of them do not need in considerable training. 1 of 5 new employees do not need to train in everything, this is the reason why the employee does not need considerable training in introduction to insurance. As for the other 4 of 5 new persons, they have taken part in training from the present company. It is possible that they have trained in introduction to insurance before. This is the reason why they do not need considerable training in introduction to insurance. For the 9 persons, they are old employees and need considerable training in introduction to insurance maybe because they would like to learn to improve their knowledge.

From Table 3.4, we see that 40.91% or 9 of 22 persons from underwrite department need considerable training in introduction to insurance. This training course is necessary for new employees of the department.

Table 3.37. \*Training Experience of Underwrite Department \* Level of Training Need of Introduction to Insurance in Underwrite Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	2	-	2
Moderate + Little	1	-	1
Total	3	-	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	6	-	6
Moderate + Little	9	-	9
Total	15	-	15
6-9 yr. Considerable	-	-	-
Moderate + Little	1	-	1
Total	1	-	1
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	1	-	1
Moderate + Little	-	1	1
Total	1	1	2

Table 3.38. \*Attitude on Training of Underwrite Department \* Training Experience of Underwrite Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	-
Total	3	-	3
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	14	1	15
No experience	-	-	-
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.37 & 3.38, there are 3 new employees in underwrite department. But 1 of 3 persons does not need considerable training in introduction to insurance. The said 1 has taken part in training from the present company. It is possible that the person would not like to train in introduction to insurance maybe because the person has trained in introduction to insurance before. For the 7 old employees who need to train it is maybe because they would like to learn to improve their knowledge.

From Table 3.4, we see that 33.33% or 2 of 6 persons from marketing department need considerable training in introduction to insurance. This training course is necessary for new employees of the department. We can analyze from the below table:

Table 3.39. \*Training Experience of Marketing Department \*Level of Training Need of Introduction to Insurance in Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	-	1
Moderate + Little	-	1	1
Total	1	1	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	-	1	1
Moderate + Little	3	-	3
Total	3	1	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From the Table 3.39, we see that there are 2 new employees in marketing department. But 1 of 2 them does not need considerable training despite the fact that they have never trained before. We conclude that he (she) does not need considerable training maybe because of their little work experience and do not realize that it is necessary for the job. As for the old 1 person who needs considerable training in introduction to insurance, maybe it is because the person would like to improve his/her knowledge.



From Table 3.4, we see that 19.35% or 6 of 31 employees from claim department need considerable training in premium calculation despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.40. \*Attitude on Job of Claim Department\* Level of Training Need of Premium Calculation in Claim Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	-	1	1
Moderate + Little	4	-	4
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	3	-	3
Moderate + Little	13	1	4
Total	16	1	17
6-9 yr. Considerable	2	-	2
Moderate + Little	6	-	6
Total	8	-	8
10-13 yr. Considerable	1	-	-
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.40, 6 of 31 employees need to train in Premium calculation. They are divided into 2 groups. First, 1 person is the new employee and unsatisfied in the present job. He/She needs considerable training in premium calculation maybe because he/she would like to change/move to other department. For the 5 persons, they are old employees and satisfied in the present job but they would like to train maybe because they would like to learn to improve their knowledge.

From Table 3.4, we see that there are 45.45% or 10 of 22 employees from underwrite department need considerable training in premium calculation. Therefore, 54.55% or 12 of 22 employees from underwrite department do not need considerable training in premium calculation despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.41. \*Training Experience of Underwrite Department \* Level of Training Need of Premium Calculation of Underwrite Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	2	-	2
Moderate + Little	1	-	1
Total	3	-	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	7	-	7
Moderate + Little	8	-	8
Total	15	-	15
6-9 yr. Considerable	1	-	-
Moderate + Little	1	-	1
Total	1	-	1
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	1	1	2
Moderate + Little	1	1	2
Total	1	1	2

Table 3.42. \*Attitude on Training of Underwrite Department \*Training Experience of Underwrite Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	-
Total	3	-	3
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	14	-	15
No experience	14	1	15
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.41 & 3.42, 12 of 22 employees from underwrite department do not need considerable training in premium calculation. They are divided into 2 groups. First, 11 persons have taken part in training from the present company. They have trained in premium calculation before and this is the reason why they do not need considerable training. In addition, 1 of 11 persons does not need training in everything. This is also the reason why 1 of 11 persons does not need considerable training in Premium calculation. Second, the other 1 of 12 persons is the old employee and they have worked for a long time. They have worked for a long time, maybe it is because this reason that they would not like to train in premium calculation.

From Table 3.4, we see that 50% or 3 of 6 employees from marketing department need considerable training in premium calculation despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.43. \*Attitude on Job of Marketing Department \*Level of Training Need of Premium Calculation in Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	-	2	2
Moderate + Little	2	-	2
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.43, 3 of 6 employees need to train in premium calculation. They can be divided into 2 groups. First, 1 person is the new employee and satisfied in the present job. The employee needs considerable training in Premium calculation maybe because of little experience, therefore want to learn in general subjects and do not realize that it is unnecessary for the job. Second, 2 persons are old employees and unsatisfied in their job. They would like to train maybe because they would like to change their job/department.

From Table 3.4, we see that 22.58% or 7 of 31 employees from claim department need considerable training in reinsurance principle despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.44. \*Attitude on Job of Claim Department \*Level of Training Need of Reinsurance Principle in Claim Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	1	2
Moderate + Little	3	-	3
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	3	-	3
Moderate + Little	13	1	14
Total	19	1	17
6-9 yr. Considerable	1	-	1
Moderate + Little	7	-	7
Total	8	-	8
10-13 yr. Considerable	1	-	1
Moderate + Little	-	-	-
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.44, 7 of 31 employees need to train in reinsurance principle. They are classified into 2 groups. First, 2 persons the new employees and 1 of them is also unsatisfied in the present job. They need to train maybe because of their little work experience therefore they want to learn in general subjects and do not realize that it is unnecessary for their job, and 1 of them would like to change/move to other department. Second, they are 5 old employees and satisfied in the present job. They need to train maybe because they would like to learn to improve their knowledge.

From Table 3.4, we see that there are 31.81% or 7 of 22 employees from underwrite department that need considerable training in reinsurance principle. Therefore, 68.19% or 15 of 22 employees from underwrite department do not need considerable training in reinsurance principle despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.45. \*Training Experience of Underwrite Department \* Level of Training Need of Reinsurance Principle in Underwrite Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	-	2
Moderate + Little	2	-	
Total	3	-	
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	
Total	-	-	
2-5 yr. Considerable	5	-	5
Moderate + Little	10	-	
Total	15	-	
6-9 yr. Considerable	1	-	1
Moderate + Little	-	-	
Total	1	-	
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	
Total	1	-	
> 14 yr. Considerable	1	1	2
Moderate + Little	1	1	
Total	1	1	



Table 3.46. \*Attitude on Training of Underwrite Department\* Training Experience of Underwrite Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	-
Total	3	-	3
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	14	1	15
No experience	-	-	-
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.45 & 3.46, 15 of 22 employees from underwrite department do not need considerable training in reinsurance principle. 15 of 22 persons can be divided into 2 groups. First, 14 persons have taken part in training from the present company. It is possible that they have trained in reinsurance principle before and this is the reason why they do not need considerable training. In addition, 1 of 14 persons does not need training in everything. This is also the reason why 1 of 14 persons does not need considerable training in Reinsurance principle. Second, 1 person has never trained for further knowledge from the present company but has worked for a long time. The person does not need considerable training in reinsurance principle maybe because the person gets more knowledge from experience.

From Table 3.4, we see that 50% or 3 of 6 employees from marketing department need considerable training in reinsurance principle despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.47. \*Attitude on Job of Marketing Department \* Level of Training Need of Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	1	1	2
Moderate + Little	1	1	2
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.47, 3 of 6 employees need to train in reinsurance principle. They can be divided into 2 groups. First 1 person is the new employee and satisfied in the present job. The employee needs to train maybe because of his/her little experience therefore he/she wants to learn in general subjects and do not realize that it is unnecessary for the job. Second, 2 persons are the old employees and 1 of them are unsatisfied in the present job. For the old employee who is satisfied in the present job but needs considerable training, it is maybe because he/she would like to train considerably in order to improve his/her knowledge. For the other 1 of 2 persons is

unsatisfied in the present job, he/she needs considerable training maybe because he/she would like to move to other department/change job.

From Table 3.4, we see that 16.13% or 5 of 31 employees from claim department need considerable training in vocabulary for insurance. This training course is necessary for new employees of the department.

Table 3.48. \*Training Experience of Claim Department \*Level of Training Need of Vocabulary for Insurance in Claim Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	4	1	5
Moderate + Little	4	1	5
Total			
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
2-5 yr. Considerable	2	2	4
Moderate + Little	11	2	13
Total	13	4	17
6-9 yr. Considerable	-	1	1
Moderate + Little	5	2	7
Total	5	3	8
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total			
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			

Table 3.49. \*Attitude on Training of Claim Department \* Training Experience of Claim Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	4	1	5
Total			
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	1	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	-	-	-
No experience	-	-	-
Total			

From the Table 3.48 & 3.49, there are 5 new employees in claim department. But all of them do not need considerable training. 1 of 5 new employees does not need to train in everything, this is the reason why he/she does not need considerable training in vocabulary for insurance. As for the other 4 of 5 new persons they have taken part in training from the present company. It is possible that they have trained in vocabulary for insurance before. This is the reason why they do not need considerable training in vocabulary for insurance. For the other 5 persons, they are old employees and need considerable training in vocabulary for insurance maybe because they would like to learn to improve their knowledge.

From Table 3.4, we see that 31.36% or 8 of 22 persons from underwrite department need considerable training in vocabulary for insurance. This training course is necessary for new employees of the department.

Table 3.50. \*Training Experience of Underwrite Department \* Level of Training Need of Vocabulary for Insurance of Underwrite Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	2	-	2
Moderate+Little	1	-	1
Total	3	-	3
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	6	-	6
Moderate+Little	9	-	9
Total	15	-	15
6-9 yr. Considerable	-	-	-
Moderate+Little	1	-	1
Total	1	-	1
10-13 yr. Considerable	1	-	1
Moderate+Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	1	1	2
Moderate+Little	1	1	2
Total	1	1	2

Table 3.51. \*Attitude on Training of Underwrite Department \* Training Experience of Underwrite Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	-
Total	3	-	3
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	14	1	15
No experience	-	-	-
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.50 & 3.51, there are 3 new employees in underwrite department. But 1 of 3 persons does not need considerable training in vocabulary for insurance. The said 1 has taken part in training from the present company. He/She does not need to train maybe because he/she has trained in vocabulary for insurance before. For the old 6 employees who need to train, it is maybe because they would like to learn to improve their knowledge.



From Table 3.4, we see that 33.33% or 2 of 6 persons from marketing department need considerable training in vocabulary for insurance. This training course is necessary for new employees of the department.

Table 3.52. \*Training Experience of Marketing Department\* Level of Training Need of Vocabulary for Insurance of Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	-	1
Moderate + Little	-	1	1
Total	1	1	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	1	-	-
Moderate + Little	2	1	3
Total	3	1	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From the Table 3.52, we see that there are 2 new employees in marketing department. But 1 of 2 them does not need considerable training despite the fact that they have never trained before. We conclude that it is maybe because his/her little work experience and does not realize that it is necessary for his (her) job. As for the old 1 person who needs considerable training in vocabulary for insurance it is maybe because he/she would like to improve his/her knowledge.

From Table 3.5, we see that 29.03% or 9 of 31 employees from claim department need considerable training in marketing strategy principle. This training course is unnecessary for their job. We can analyze from the below table:

Table 3.53. \*Attitude on Job of Claim Department \* Level of Training Need of Marketing Strategy Cross tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	4	1	5
Moderate + Little	4	1	5
Total			
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
2-5 yr. Considerable	7	1	8
Moderate + Little	9	-	9
Total	16	1	17
6-9 yr. Considerable	1	-	1
Moderate + Little	7	-	7
Total	8	-	8
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total			
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			

From Table 3.53, 9 of 31 employees need to train in marketing strategy principle. All of them are old employees. 1 of them is unsatisfied in the present job, may be it is because of this reason that he/she would like to train in order to move himself/herself to other department. For the other 8 of 9 persons, they are satisfied in their job but they would like to train maybe because they would like to learn to improve their knowledge.

From Table 3.5, we see that 59.09% or 13 of 22 persons from underwrite department need to train considerably in marketing strategy despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.54. \*Attitude on Job of Underwrite Department \*Level of Training Need of Marketing Strategy in Underwrite Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	1	2
Moderate + Little	1	-	1
Total	2	1	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	8	1	9
Moderate + Little	6	-	6
Total	14	1	15
6-9 yr. Considerable	-	1	1
Moderate + Little	-	1	1
Total	-	1	1
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2

From Table 3.54, 13 of 22 persons from underwrite department need to train in Marketing strategy 13 of 22 persons are divided into 2 groups. First, 2 persons are new employees and 1 of them are unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to the other department/change his/her job. For the 1 of 2, the employee is satisfied in the present job but would like to train maybe because of being a new employee and does not understand that this training is unnecessary for him/her. Second, 11 of 22 persons are old employees. 1 of 11 persons are also unsatisfied in the

present job. For the said 1 person who is unsatisfied in the job, it is possible that the said 1 would like to change job. For the other 10 of 11 persons, all of them are satisfied in the present but they would like to train maybe because they would like to improve their knowledge beyond what they are working now.

From Table 3.5, we see that there are 83.33% of 5 of 6 employees from marketing department need considerable training in marketing strategy. Therefore, 16.67% or 1 of 6 persons from marketing department do not need considerable training in marketing strategy principle despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.55. \*Training Experience of Marketing Department\* Level of Training Need of Marketing Strategy in Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	-	1
Moderate + Little	-	1	1
Total	1	1	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	3	1	4
Moderate + Little	-	-	-
Total	3	1	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.55, there are 1 of 6 new employee who does not need considerable training in marketing strategy principle despite the fact that he (she) has never attended

any training from the present company. It can be concluded that it is because of his/her little experience, he/she does not know the importance of this training which is beneficial for him/her in the job.

From Table 3.5, we see that 29.03% or 9 of 31 employees from claim department need considerable training in marketing plan principle despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.56. \*Attitude on Job of Claim Department \* Level of Training Need of Marketing Plan Principle in Claim Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	1	2
Moderate+Little	3	-	3
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	6	1	7
Moderate+Little	10	-	10
Total	16	1	17
6-9 yr. Considerable	8	-	8
Moderate+Little	8	-	8
Total	16	0	16
10-13 yr. Considerable	1	-	1
Moderate+Little	1	-	2
Total	2	0	2
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-

From Table 3.56, 9 of 31 employees need to train in marketing plan principle. They are classified into 2 groups. First, 2 persons are the new employees and 1 of 2 persons is unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because that employee would like to move to other department/change job. The other 1 of the 2 is satisfied in the present job but

would like to train maybe because he/she is a new employee and does not understand that this training is unnecessary for him/her. Second, 7 persons are old employees and 1 of 7 persons is also unsatisfied in the present job. We conclude that the person who is unsatisfied in the present job and would like to train is may be because he/she would like to move to other department. For the other 6 of 7 persons, they are satisfied in their job but they would like to train maybe because they would like to learn to improve their knowledge.





From Table 3.5, we see that 45.45% or 10 of 22 persons from underwrite department need to train in marketing plan despite the fact that it is unnecessary for their job. We can analyze from the below table:-

Table 3.57. \*Attitude on Job of Underwrite Department \*Level of Training Need of Marketing Plan in Underwrite Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	1	2
Moderate + Little	1	-	1
Total	2	1	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	5	1	6
Moderate + Little	9	-	9
Total	14	1	15
6-9 yr. Considerable	-	1	1
Moderate + Little	-	1	1
Total	-	2	2
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2
> 14 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2

From Table 3.57, 10 of 22 persons from underwrite department need to train in marketing plan. 10 of 22 persons are divided into 2 groups. First, 2 persons are the new employee and 1 of them are unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to other department/change job. The other 1 of the 2 is satisfied in the present job but would like to train maybe because he/she is a new employee and does not understand that this training is unnecessary for him/her. Second, 8 persons are old employees. 1 of the 8 persons is also unsatisfied in the present job. For the said 1

person who is unsatisfied in the job, it is possible that the said 1 would like to change job. For the other 7 persons, all of them are satisfied in the present but they would like to train considerably in order to improve their knowledge beyond what they are working on now.



From Table 3.5, we see that there are 83.33% or 5 of 6 from marketing department that need training in marketing plan. Therefore, 16.67% or 1 of 6 persons from marketing department does not need considerable training in marketing plan principle despite the fact that it is necessary for the job.

Table 3.58. \*Training Experience of Marketing Department \*Level of Training Need of Marketing Plan in Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	1	2
Moderate + Little	1	1	2
Total			
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
2-5 yr. Considerable	3	-	3
Moderate + Little	-	1	1
Total	3	1	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			

Table 3.59. \*Attitude on Job of Marketing Department\* Level of Training Need of Marketing Plan Principle of Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	2	-	2
Moderate + Little	-	-	-
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	2	1	3
Moderate + Little	-	1	1
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.57 & 3.58, there is 1 of 6 employee who does not need considerable training and also unsatisfied in the present job. The employee does not need considerable training maybe because he/she would like to change/move to other department.

From Table 3.5, we see that 19.35% or 6 of 31 employees from claim department need considerable training in distribution principle despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.60. \*Attitude on Job of Claim Department \* Level of Training Need of Distribution Principle in Claim Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	4	1	5
Moderate + Little	4	1	5
Total			
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
2-5 yr. Considerable	4	1	5
Moderate + Little	12	-	12
Total	16	1	17
6-9 yr. Considerable	1	-	1
Moderate + Little	7	-	7
Total	8	-	8
10-13 yr. Considerable	1	-	1
Moderate+Little	1	-	1
Total			
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			

From Table 3.60, 6 of 31 employees need to train in Distribution principle. All of them are old employees and 1 of them is unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to the other department/change job. For the 5 of 6 persons, they are satisfied in their job but they would like to train considerably in order to improve their knowledge.

From Table 3.5, we see that 45.45% or 10 of 22 persons from underwrite department need to train in distribution principle despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.61. \*Attitude on Job of Underwrite Department \* Level of Training Need of Distribution Principle in Underwrite Department.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	1	2
Moderate + Little	1	-	1
Total	2	1	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	5	1	6
Moderate + Little	9	-	9
Total	14	1	15
6-9 yr. Considerable	-	1	1
Moderate + Little	-	1	1
Total	-	2	2
10-13 yr. Considerable	1	-	1
Moderate + Little	-	-	-
Total	1	-	1
> 14 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2

From Table 3.61, 10 of 22 persons from underwrite department need to train in distribution principle. 10 of 22 persons are divided into 2 groups. First, 2 persons are new employees and 1 of them are unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to other department/change job. The other 1 of the 2 is satisfied in the present job but would like to train maybe because he/she is a new employee and does not understand that this training is unnecessary for him/her. Second, 8 persons are old employees. 1 of 8 persons is also unsatisfied in the present job. For the said 1



person who is unsatisfied in his/her job, it is possible that the said 1 would like to change job. For the other 7 persons, all of them are satisfied in the present but they would like to train considerably in order to improve their knowledge beyond what they are working on now.

From Table 3.05, we see that there are 83.33 or 5 of 6 of marketing department need considerable training in distribution principle. Therefore, 16.67% or 1 of 6 persons from marketing department does not need considerable training in distribution principle despite the fact that it is necessary for their job.

Table 3.62. \*Training Experience of Marketing Department \*Level of Training Need of Distribution Principle in Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	-	-	1
Moderate + Little	1	1	2
Total	-	-	-
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	3	1	4
Moderate + Little	3	1	4
Total	-	-	-
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.62, there is 1 of 6 new employee who does not need considerable training in Distribution principle despite the fact that he/she has never attended any training from the present company. It can be concluded that because of his/her little

experience, he/she does not know the importance of this training which is beneficial for him/her in the job.

From Table 3.5, we see that 22.58% or 7 of 31 employees from claim department need considerable training in role of marketing in insurance company despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.63. \*Attitude on Job of Claim Department \* Level of Training Need of Role of Marketing in Insurance Company in Claim Department Cross .  
Tabulation.

Age of work		Attitude on job		Total
		Satisfied	Unsatisfied	
<1 yr.	Considerable	1	1	2
	Moderate + Little	2	-	3
	Total	4	1	5
1-2 yr.	Considerable	-	-	-
	Moderate + Little	-	-	-
	Total	-	-	-
2-5 yr.	Considerable	4	-	4
	Moderate + Little	12	1	13
	Total	16	1	17
6-9 yr.	Considerable	1	-	1
	Moderate + Little	7	-	7
	Total	8	-	8
10-13 yr.	Considerable	1	-	1
	Moderate + Little	1	-	1
	Total	2	-	2
> 14 yr.	Considerable	-	-	-
	Moderate + Little	-	-	-
	Total	-	-	-

From Table 3.63, 7 of 31 employees need to train in role of marketing in insurance company. They are classified into 2 groups. First, 2 persons are the new employees and 1 of the 2 persons is unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to other department/change job. For the other 1 of the 2 persons who is satisfied in the present job but would like to train it is maybe because he/she is a

new employee and does not understand that this training is unnecessary for him/her. Second, 5 persons are old employees and 1 of the 5 persons is also unsatisfied in the present job. We can conclude that the reason that the 1 person who is unsatisfied in the present job and would like to train considerably maybe because he/she would like to move to other department. For the other 4 of 5 persons, they are satisfied in their job but they would like to train considerably in order to improve their knowledge.

From Table 3.5, we see that 40.91% or 9 of 22 persons from underwrite department need to train considerably, is in role of marketing in insurance company despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.64. \*Attitude On Job of Underwrite Department \*Level of Training Need of Role of Marketing in Insurance Company in Underwrite Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	-	1
Moderate + Little	1	1	2
Total	2	1	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	5	1	6
Moderate + Little	9	-	9
Total	14	1	15
6-9 yr. Considerable	-	-	-
Moderate + Little	-	1	1
Total	-	1	1
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	-
Total	1	-	-
> 14 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2

From Table 3.64, 9 of 22 persons from underwrite department need to train in role of marketing in insurance company. 9 of 22 persons are divided into 2 groups. First, 1 person is a new employee and is satisfied in his/her job. It is possible that the said 1 who is the new employee and satisfied in the present job would like to train maybe because of his/her little experience and does not understand that this training is unnecessary for him/her. Second, 8 persons are old employees. 1 of 8 persons is also unsatisfied in the present job. For the said 1 person who is unsatisfied in his/her job, it is possible that the said 1 would like to change job. For the other 7 persons, all of them are satisfied in the present but they would like to train considerably in order to improve their knowledge beyond on what they are working now.



From Table 3.5, we see that there are 83.33% or 5 of 6 employees from marketing department need considerable training in role of marketing in insurance company. Therefore, 16.67% or 1 of 6 persons from marketing department does not need considerable training in role of marketing in insurance company despite the fact that it is necessary for their job.

Table 3.65. \*Attitude on Job of Marketing Department\* Level of Training Need of Role of Marketing in Insurance Company in Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	satisfied	Unsatisfied	
<1 yr. Considerable	2	-	2
Moderate + Little	-	-	-
Total	1	1	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	2	1	3
Moderate + Little	1	1	1
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.65, there is 1 person who is an old employee and unsatisfied in the present job and does not need considerable training in role of marketing in insurance company. It can be concluded that he/she does not need considerable training maybe because he/she would like to move/change to other department.

From Table 3.5, we see that 19.35% or 6 of 31 employees from claim department need considerable training in decision for marketing principle despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.66. \*Attitude on Job in Claim Department\*Level of Training Need of Decision for Marketing in Claim Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	-	1	1
Moderate + Little	4	-	4
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	5	-	5
Moderate + Little	11	1	12
Total	16	1	17
6-9 yr. Considerable	8	-	8
Moderate + Little	8	-	8
Total	16	0	16
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	0	2
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	0	0	0

From Table 3.66, 6 of 31 employees need to train in decision for marketing principle. They are classified into 2 groups. First, 1 person is the new employees and unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to the other department/change job. Second, 5 persons are old employees and are satisfied in their job but they would like to train maybe because they would like to learn to improve their knowledge.



From Table 3.5, we see that 22.73% or 5 of 22 persons from underwrite department need to train in decision for marketing despite the fact that it is unnecessary for their job. We can analyze from the below table:-

Table 3.67. \*Attitude on Job in Underwrite Department \* Level of Training Need of Decision for Marketing of Underwrite Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	-	1	1
Moderate + Little	2	-	2
Total	2	1	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	1	1	2
Moderate + Little	13	-	13
Total	14	1	15
6-9 yr. Considerable	-	1	1
Moderate + Little	-	1	1
Total	-	2	2
10-13 yr. Considerable	1	-	1
Moderate + Little	-	-	-
Total	1	-	1
> 14 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2

From Table 3.67, 5 of 22 persons from underwrite department need to train in decision for marketing principle. 5 of 22 persons are divided into 2 groups. First, 1 person is a new employee and is unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to other department/change his/her job. Second, 4 persons are old employees and all of them are satisfied in the present job but they would like to train considerably in order to improve their knowledge beyond on what they are working now.

From Table 3.5, we see that there are 83.33% or 5 of 6 employees from marketing department need considerable training in decision for marketing principle. Therefore, 16.67% or 1 of 6 persons from marketing department does not need considerable training in decision for marketing principle despite the fact that it is necessary for their job.

Table 3.68. \*Attitude on Job of Marketing Department \*Level of Training Need of Decision for Marketing in Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	2	-	2
Moderate + Little	-	-	-
Total	2	-	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	2	1	3
Moderate + Little	-	1	1
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.68, there is 1 person who is an old employee and is unsatisfied in the present job and does not need considerable training in decision for marketing principle. It can be concluded that he/she does not need considerable training maybe because he/she would like to move/change to other department.

From Table 3.5, we see that 12.90% or 4 of 31 employees from claim department need considerable training in marketing philosophy principle despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.69. \*Attitude on Job of Claim Department\* Level of Training Need of Marketing Philosophy of Claim Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	-	1	1
Moderate + Little	4	-	4
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	2	-	2
Moderate + Little	14	1	15
Total	16	-	17
6-9 yr. Considerable	1	-	1
Moderate + Little	7	-	7
Total	8	-	8
10-13 yr. Considerable	1	-	-
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.69, 4 of 31 employees need to train in marketing philosophy principle. They are classified into 2 groups. First, 1 person is the new employee and unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to other department/change job. Second, 3 persons are old employees and are satisfied in their job but they would like to train maybe because they would like to learn to improve their knowledge.

From Table 3.5, we see that 13.64% or 3 of 22 employees from underwrite department need considerable training in marketing philosophy principle despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.70. \*Attitude on Job of Underwrite Department \*Level of Training Need of Marketing Philosophy in Underwrite Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	-	1	1
Moderate + Little	2	-	2
Total	2	1	3
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	1	-	1
Moderate + Little	13	1	14
Total	14	1	15
6-9 yr. Considerable	-	1	1
Moderate + Little	-	1	1
Total	-	2	2
10-13 yr. Considerable	1	-	1
Moderate + Little	-	-	-
Total	1	-	1
> 14 yr. Considerable	2	-	2
Moderate + Little	2	-	2
Total	4	-	4

From Table 3.70, 3 of 22 employees need to train in marketing philosophy principle. They are classified into 2 groups. First, 1 person is a new employee and is unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to other department/change job. Second, 2 persons are old employees and are satisfied in their job but they would like to train maybe because they would like to learn to improve their knowledge.

From Table 3.5, we see that there are 66.67% or 4 of 6 employees from marketing department who need considerable training in marketing philosophy. Therefore, 33.33% or 2 of 6 persons from marketing department do not need considerable training in marketing philosophy principle despite the fact that it is necessary for their job.

Table 3.71. \*Training Experience of Marketing Department \*Level of Training Need of Marketing Philosophy in Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	-	1
Moderate + Little	-	1	1
Total	1	1	2
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	2	1	3
Moderate + Little	1	-	1
Total	3	1	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

Table 3.72. \*Attitude on Job of Marketing Department \* Level of Training Need of Marketing Philosophy in Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	1	1	2
1-2 yr. Considerable		-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	2	1	3
Moderate + Little	1	1	1
Total	2	2	4
6-9 yr. Considerable			-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable		-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable		-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.71 & 3.72, there are 2 of 6 employees who do not need considerable training in marketing philosophy principle. 1 of them is a new employee and with no training experience. It can be concluded that he/she would not like to train considerably maybe because of his/her little experience and does not understand that this training is unnecessary for him/her. For the other 1 of them, he/she is an old employee but unsatisfied in the present job. It can be concluded that he/she would not like to train maybe because he/she would like to move/change to other department.



From Table 3.6, we see that there are 46.94% or 13 of 31 employees from claim department who need considerable training in meeting with people outside organization method. Therefore, 58.06% or 18 of 31 persons from claim department do not need considerable train in meeting with people outside organization method despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.73. \*Training Experience of Claim Department \* Level of Training Need of Meeting with People Outside Organization Method in Claim Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	2	-	2
Moderate + Little	2	1	3
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	7	2	9
Moderate + Little	6	2	8
Total	13	4	17
6-9 yr. Considerable	2	-	2
Moderate + Little	3	3	6
Total	5	3	8
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

Table 3.74. \*Attitude on Training of Claim Department\* Training Experience of Claim Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	-	1	1
Total	4	1	5
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	11	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-

From Table 3.73 & 3.74, 18 of 31 persons from claim department do not need meeting with people outside organization method training. 18 of 31 persons can be divided into 2 groups. First, 12 persons have taken part in training from present company. They have trained in meeting with people. They do not need considerable train in meeting with people method maybe because they have trained in meeting with people. Second, 6 persons who have never attended the said training, 2 of the 6 persons do not need to train in everything, this is the reason that why the 2 of the 6 persons do not need training. As for the remaining 4 of the 6 persons, it is possible that they have worked for a long time and got more knowledge, therefore, they would not like to train in meeting with people method.

From Table 3.6, we see that 68.18% or 15 of 22 employees from underwrite department need considerable training in meeting with people outside organization method despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.75. \*Attitude on Job of Underwrite Department\* Level of Training Need of Meeting with People Outside Organization Method Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	2	1	3
Moderate + Little			
Total	2	1	3
1-2 yr. Considerable			-
Moderate + Little			-
Total	-	-	-
2-5 yr. Considerable	9	1	10
Moderate + Little	5	-	5
Total	14	1	15
6-9 yr. Considerable	-	1	1
Moderate + Little	-	1	1
Total	-	1	1
10-13 yr. Considerable	1	-	
Moderate + Little	1	-	
Total	1	-	
> 14 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	2	-	2

From Table 3.75, 15 of 22 employees need to train in meeting with people method. They are classified into 2 groups. First, 3 persons are new employees and 1 of them is unsatisfied in the present job. It is possible that the said 1 who is unsatisfied in the present job would like to train maybe because he/she would like to move to other department/change job. For the other 2 new persons who would like to train it is maybe because of their little experience and they do not know that this training is unnecessary for them. Second, 12 persons are old employees and 1 of them is also unsatisfied in

the present job. It is possible that the said 1 of 12 persons would like to train considerably maybe because he/she would like to move to other department/change job. For the said 11 of 12 person, they would like to train maybe because they would like to learn to improve their knowledge.

From Table 3.6, we see that there are 33.33% or 2 of 6 employees from marketing department who need considerable training in meeting with people outside organization method. Therefore, 66.67% or 4 of 6 persons from marketing department do not need considerable training in meeting with people outside organization method despite the fact that it is necessary for their job.

Table 3.76. \*Training Experience of Marketing Department \*Level of Training Need of Meeting with People Outside Organization in Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	1	2
Moderate + Little	1	1	2
Total	-	-	-
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	1	-	2
Moderate + Little	2	-	2
Total	3	1	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

From Table 3.76, there are 4 employees who do not need to train in meeting with people method. They can be classified into 2 groups. First, 2 persons are new

employees. It is possible that the said 2 new persons do not need considerable training maybe because of their little experience and they do not know that this training is necessary for them. Second, 2 persons are old employees. They would not like to train maybe because of their long experience and they have met with many people.

From Table 3.6, we see that there are 19.35% or 6 of 31 employees from claim department who need considerable training in writing report and letter method. Therefore, 80.65% or 25 of 31 persons from claim department who do not need considerable training in writing report and letter method despite the fact that it is necessary for their job.

Table 3.77. \*Training Experience of Claim Department\* Level of Training Need of Writing Report and Letter Method Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	2	-	2
Moderate + Little	2	1	3
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	2	2	4
Moderate + Little	11	2	13
Total	13	4	17
6-9 yr. Considerable	5	3	8
Moderate + Little	5	3	8
Total	5	3	8
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

Table 3.78. \*Attitude on Training of Claim Department \* Training Experience of Claim Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	-	1	1
Total	4	1	5
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	11	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr Training experience	-	-	-
No experience	-	-	-
Total	-	-	-

From Table 3.77 & 3.78, 25 of 31 persons from claim department do not need considerable training in writing report letter method training. 25 of 31 persons can be divided into 2 groups. First, 19 persons have taken part in training from present company. They do not need considerable train in writing report & letter method maybe because they have trained in writing report and letter method before. Second, 6 persons who have never attended the said training and 2 of 6 persons do not need to train in everything. This is the reason why the 2 of 6 persons do not need training. As for the remaining 4 of 6 persons, it is possible that they have worked for a long time and got more knowledge, therefore, they would not like to consider training in Writing report & letter method.



From Table 3.6, we see that 36.36% or 8 of 22 employees from underwrite department need considerable training in writing report and letter method despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.79. \*Attitude on Job of Underwrite Department \* Level of Training Need of Writing Report and Letter Method Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	2	1	3
Moderate + Little	2	1	3
Total			
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
2-5 yr. Considerable	6	1	7
Moderate + Little	8	-	8
Total	14	1	15
6-9 yr. Considerable	-	1	1
Moderate + Little	-	1	1
Total			
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total			
> 14 yr. Considerable	2	-	2
Moderate + Little	2	-	2
Total			

From Table 3.79, 8 of 22 employees need to train in writing report & letter method. All of them are old employees. 1 of 8 persons are unsatisfied in the present job. It is possible that the said 1 person need considerable training maybe because he/she would like to move/change to other department. For the said 7 of 8 persons, they would like to train considerably in order to improve their knowledge.

From Table 3.6, we see that 33.33% or 2 of 6 persons from marketing department need considerable training in writing report and letter method despite the fact that it is unnecessary for their job. We can analyze from the below table:

Table 3.80. \*Attitude on Job of Marketing Department \* Level of Training Need of Writing Report and Method of Marketing Department Cross Tabulation.

Age of work	Attitude on job		Total
	Satisfied	Unsatisfied	
<1 yr. Considerable	2	-	2
Moderate + Little	2	-	2
Total			
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
2-5 yr. Considerable	-	2	2
Moderate + Little	2	-	2
Total	2	2	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			

From Table 3.80, there are 2 employees who need considerable training in writing report & letter method. They are old employees and also are unsatisfied in the present job. It is possible that they would like to train maybe because they would like to change/move to other department.

From Table 3.6, we see that 25.81% or 8 of 31 employees from claim department need considerable training in telephone use method despite the fact that it is necessary for new employee of the department.

Table 3.81. \*Training Experience of Claim Department \*Level of Training Need of Telephone Use Method of Claim Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	-	1
Moderate + Little	3	1	4
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	3	2	5
Moderate + Little	10	2	12
Total	13	4	17
6-9 yr. Considerable	1	1	2
Moderate + Little	4	2	6
Total	5	3	8
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total	-	-	-

Table 3.82. \*Attitude on Training of Claim Department \* Training Experience of Claim Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	-	1	1
Total	4	1	5
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	11	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-

From the Table 3.81 & 3.82, there are 5 new employees in claim department. But only 1 of 5 persons needs considerable training in telephone use method. 1 of 5 new employees do not need to train in everything, this is the reason why he/she does not need considerable training in Telephone use method. As for the other 4 of 5 new persons they have taken part in training from the present company. They do not need considerable training in telephone use method maybe because they have trained in Telephone use method before. For the 7 persons, they are old employees and need considerable training in telephone use method maybe because they would like to learn to improve their knowledge.

From Table 3.6, we see that 27.27% or 6 of 22 persons from underwrite department need considerable training in telephone use method despite the fact that it is necessary for new employees of the department.

Table 3.83. \*Training Experience of Underwrite Department \* Level of Training Need of Telephone Use Method in Underwrite Department cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	3	-	3
Moderate + Little	3	-	3
Total			
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
2-5 yr. Considerable	5	-	5
Moderate + Little	10	-	10
Total	15	-	15
6-9 yr. Considerable	-	-	1
Moderate + Little	1	-	1
Total	1	-	1
10-13 yr. Considerable	1	-	1
Moderate + Little	1	-	1
Total			
> 14 yr. Considerable	1	1	2
Moderate + Little	1	1	2
Total			

Table 3.84. \*Attitude on Training of Underwrite Department\* Training Experience of Underwrite Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	-
Total	3	-	3
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	14	1	15
No experience	-	-	-
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.83 & 3.84, there are 3 new employees in underwrite department. But all of them do not need considerable training in telephone use method. 1 of 3 persons do not need considerable training in telephone use method. All of them have taken part in training from the present company. They do not considerable training a need in Telephone use method maybe because they have trained in telephone use method before. For the old 6 employees who need to consider training, maybe it is because they would like to learn to improve their knowledge.



From Table 3.6, we see that 16.67% or 1 of 6 persons from marketing department  
<sup>4</sup>  
 need considerable training in telephone use method despite the fact that it is necessary  
 for new employees of the department.

Table 3.85. \*Training Experience of Marketing Department \* Level of Training Need  
 of Telephone Use Method in Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	1	2
Moderate + Little	1	1	2
Total			
1-2 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
2-5 yr. Considerable	-	1	1
Moderate + Little	3	-	3
Total	3	1	4
6-9 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
10-13 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			
> 14 yr. Considerable	-	-	-
Moderate + Little	-	-	-
Total			

From the Table 3.85, we see that there are 2 new employees in marketing  
 department. But all of them do not need considerable training despite the fact that 1 of  
 them have never trained before. We conclude that the said 1 person do not need to  
 consider training maybe because of little work experience and do not realize that it is  
 necessary for his/her job. As for the other new 1 person, he/she has training experience,  
 it is possible that he/she would not like to train maybe because he/she has trained in  
 telephone use before. As for the old 1 person who need considerable training in  
 telephone use method maybe it is in order to improve his/her knowledge.

From Table 3.7, we see that there are 41.94% or 13 employees from claim department who need considerable training in English conversation. Therefore, 58.06% or 18 of 31 persons from claim department do not need considerable training in English conversation despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.86. \*Education Level of Claim Department \* Level of Training Need in English Conversation of Claim Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor degree	Master degree	Doctorate degree	
<1yr.Considerable	-	-	-	2	-	-	2
Moderate+Little	-	1	-	2	-	-	3
Total	-	1	-	4	-	-	5
1-2yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5yr.Considerable	-	-	1	6	-	-	7
Moderate+Little	-	1	2	7	-	-	10
Total	-	1	3	13	-	-	17
6-9yr.Considerable	-	-	2	1	-	-	3
Moderate+Little	-	2	1	2	-	-	5
Total	-	2	3	3	-	-	8
10-13yr.Considerable	-	-	1	-	-	1	-
Moderate+Little	-	-	-	-	-	-	1
Total	-	-	1	-	-	1	1
>14yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

From Table 3.86, 18 of 31 persons do not need considerable training in English conversation. They are classified into 3 groups. First, 4 persons graduated high school

level. Second, 3 persons graduated vocational level. Third, 11 persons graduated bachelor degree level. We see that 7 persons graduated below bachelor degree, maybe because of rather low education level, they may think that English is not important. It is also maybe because they can speak English. For the said 11 persons who graduated with rather high degree, they do not need considerable training maybe because they can speak in English.



From Table 3.7, we see that there are 59.09% or 13 of 22 employees from underwrite department need considerable training in English conversation. Therefore, 40.91% or 9 of 22 persons from underwrite department do not need considerable training in English conversation despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.87. \*Education Level of Underwrite Department\* Level of Training Need of English Conversation in Underwrite Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor Degree	Master Degree	Doctorate degree	
<1 yr. Considerable	-	-	-	3	-	-	3
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	3	-	-	3
1-2yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5 yrConsiderable.	-	-	-	8	1	-	9
Moderate+Little	-	-	1	3	2	-	6
ToTal	-	-	1	11	3	-	15
6-9yrConsiderable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	1	-	-	1
Total	-	-	-	1	-	-	1
10-13nsiderable	-	-	-	1	-	-	1
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	1	-	-	1
>14yConsiderable	-	-	-	-	-	-	-
Moderate+Little	-	2	-	-	-	2	2
Total	-	2	-	-	-	2	2

From Table 3.87, 9 of 22 persons do not need considerable training in English conversation. They are classified into 4 groups. First, 2 persons graduated high school

level. Second, 1 person graduated vocational level. Third, 4 persons graduated bachelor degree level. Fourth, 2 persons graduated in Master degree. We see that 3 persons graduated below bachelor degree, maybe because of rather low education level, they may think that English is not important. It is also maybe because they can speak English. For the said 6 persons who graduated with rather high degree, they do not need considerable training maybe because they can speak in English.



From Table 3.7, we see that there are 66.66% or 4 of 6 employees from marketing department who need considerable training in English conversation. Therefore, 33.34% or 2 of 6 persons from marketing department do not need considerable training in English conversation despite the fact that it is necessary their job.

Table 3.88. \*Education Level of Marketing Department \*Level of Training Need of English Conversation in Marketing Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor degree	Master degree	Doctorate degree	
<1yr.Considerable	-	-	-	-	-	-	-
Moderate+ Little	-	-	-	-	2	-	2
Total	-	-	-	-	2	-	2
1-2yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5yr.Considerable.	-	-	-	4	-	-	4
Moderate+Little	-	-	-	-	-	-	-
ToTal	-	-	-	4	-	-	4
6-9yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
10-13yr.Considerable	-	-	-	-	-	-	-
Moderate-FLittle	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
>14y.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-



From Table 3.87 2 of 6 persons do not need considerable training in English conversation. Both of them graduated in Master degree, rather high degree. They do not need considerable training maybe because they can speak in English.

From Table 3.7, we see that there are 29.03% or 9 of 31 employees from claim department who need considerable training in English grammar. Therefore, 70.97% or 22 of 31 persons from claim department do not need considerable training in English grammar despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.89 \*Education Level of Claim Department \* Training Need Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor degree	Master degree	Doctorate degree	
<1yr.Considerable	-	-	-	1	-	-	1
Moderate+Little	-	1	-	3	-	-	4
Total	-	1	-	4	-	i	5
1-2yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5yr.Considerable.	-	-	-	4	-	-	4
Moderate+Little	-	1	3	9	-	-	13
ToTal	-	1	3	13	-	-	17
6-9yr.Considerable	-	1	2	1	-	-	4
Moderate+Little	-	1	1	2	-	-	4
Total	-	2	3	3	-	-	8
10-13yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	1	-	-	-	1
Total	-	-	1	-	-	-	1
>14yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

From Table 3.89, 22 of 31 persons do not need considerable training in English grammar. They are classified into 3 groups. First, 3 persons graduated high school level. Second, 5 persons graduated vocational level. Third, 14 persons graduated bachelor of degree level. We see that 8 persons graduated below bachelor degree, maybe because rather low education level, they may think that English is not important. It is also maybe because they know grammar well. For the said 14 persons who graduated with rather high degree, they do not need considerable training maybe because they can speak in English.



From Table 3.7, we see that there are 31.82% or 7 of 22 employees from underwrite department who need considerable training in English grammar. Therefore, 68.18% or 15 of 22 persons from underwrite department do not need considerable training in English grammar despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.90 \*Education Level of Underwrite Department \*Level of Training Need of English Grammar in Underwrite Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor Degree	Master Degree	Doctorate degree	
<1 yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	3	-	-	3
Total	-	-	-	3	-	-	3
1-2yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5 yr. Considerable.	-	-	-	6	-	-	6
Moderate+Little	-	-	1	5	3	-	9
ToTal	-	-	1	11	3	-	15
6-9yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	1	-	-	1
Total	-	-	-	1	-	-	1
10- 13yrConnsiderable	-	-	-	1	-	-	1
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	1	-	-	1
>14yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	2	-	-	-	-	2
Total	-	2	-	-	-	-	2

From Table 3.90, 15 of 22 persons do not need considerable training in English grammar. They are classified into 4 groups. First, 2 persons graduated high school

level. Second, 1 person graduated vocational level. Third, 9 persons graduated bachelor degree level. Forth, 3 persons graduated in Master degree. We see that 3 persons graduated below bachelor degree, maybe because of rather low education level, they may think that English is not important. It is also maybe because they can speak English. For the said 12 persons who graduated with rather high degree, they do not need considerable training maybe because they can speak in English.



From Table 3.7, we see that there are 50% or 3 of 6 employees from marketing department who need considerable training in English grammar. Therefore, 50% or 3 of 6 employees from marketing department need considerable training in English grammar. Therefore, 50% or 3 of 6 persons from marketing department do not need considerable training in English grammar despite the fact that it is necessary for their job.

Table 3.91 \* Education Level of Marketing Department \* Level of Training Need of English Grammar in Marketing Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor degree	Master degree	Doctorate degree	
<1 yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	2	-	2
Total	-	-	-	-	2	-	2
1-2yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5yrConsiderable.	-	-	-	3	-	-	3
Moderate+Little	-	-	-	1	-	-	1
ToTal	-	-	-	4	-	-	4
6-9yrConsiderable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
10-13yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
>14yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

From Table 3.91, 3 of 6 persons do not need considerable training in English grammar. They are classified into 2 group. First, 1 of them graduated in Bachelor degree. Second, 2 of them graduate in Master degree. We see that all of them graduated with rather high degree. Therefore, they do not need considerable training maybe because they can speak in English.





From table 3.7, we see that there are 30.51% or 7 of 31 employees from claim department who need considerable training in English writing. Therefore, 77.42% or 24 of 31 persons from claim department do not need considerable training in English writing despite the fact that it is necessary for their job.

Table 3.92 \*Education Level of Claim Department \*Level of Training Need of English Writing in Claim Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor Degree	Master Degree	Doctorate degree	
<1yr.Considerable	-	-	-	1	-	-	1
Moderate+Little	-	1	-	3	-	-	4
Total	-	1	-	4	-	-	5
1-2yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-3yr.Considerable,	-	-	-	6	-	-	6
Moderate+Little	-	1	3	7	-	-	11
Total	-	1	3	13	-	-	17
4-5yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	2	3	3	-	-	8
Total	-	2	3	3	-	-	8
6-9yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	1	-	-	-	1
Total	-	-	1	-	-	-	1
10-13yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
>14yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

From Table 3.92, 24 of 31 persons do not need considerable training in English writing. They are classified into 3 groups. First, 4 persons graduated high school level. Second, 7 persons graduated Vocational level. Third, 13 persons graduated bachelor

degree level. We see that 11 persons graduated below bachelor degree, maybe because of rather low education level, they may think that English is not important. It also maybe because they can write in English very well. For the said 13 persons who graduated with rather high degree, they do not need considerable training maybe because they can speak in English.



From Table 3.7, we see that there are 36.37% or 8 of 22 employees from underwrite department who need considerable training in English writing. Therefore, 63.63% or 14 of 22 persons from underwrite department do not need considerable training in English writing despite the fact that it is necessary for their job.

Table 3.93 \*Education Level of Underwrite Department \*Level of Training Need of English Writing in Underwrite Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor Degree	Master Degree	Doctorate degree	
<1yr. Considerable	-	-	-	1	-	-	1
Moderate+Little	-	-	-	2	-	-	2
Total	-	-	-	3	-	-	3
1-2yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5yr Considerable,	-	-	-	6	1	-	7
Moderate+Little	-	-	1	5	2	-	8
ToTal	-	-	1	11	3	-	15
6-9yr Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	1	-	-	1
Total	-	-	-	1	-	-	1
10-13yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	1	-	-	1
Total	-	-	-	1	-	-	1
>14yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	2	-	-	-	-	2
Total	-	2	-	-	-	-	2

From Table 3.93, 14 of 22 persons do not need considerable training in English writing. They are classified into 4 groups. First, 2 persons graduated high school level. Second, 2 persons graduated Vocational level. Third, 8 persons graduated bachelor

degree level. Fourth, 2 persons graduated in Master degree. We see that 4 persons graduated below bachelor degree, maybe because of rather low education level, they may think that English is not important. It also maybe because they can speak English. For the said 10 persons who graduated rather high degree, they do not need considerable training maybe because they can speak in English.



From Table 3.7, we see that there are 50% or 3 of 6 employees from marketing department need considerable training in English writing. Therefore, 50% or 3 of 6 persons from marketing department do not need considerable training in English writing despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.94 \*Education Level of Marketing Department \*Level of Training Need of English Writing in Marketing Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor degree	Master degree	Doctorate degree	
<1 yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	2	-	2
Total	-	-	-	-	2	-	2
1 -2yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5yr.Considerable.	-	-	-	3	-	-	3
Moderate+Little	-	-	-	1	-	-	1
ToTal	-	-	-	4	-	-	4
6-9yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
10-13yr.Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
> 14yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

From Table 3.94, 3 of 6 persons do not need considerable training in English writing. They are classified into 2 groups. First, 1 of them graduated in Bachelor

degree. Second, 2 of them graduate in Master degree. We see that all of them graduated with rather high degree. Therefore, they do not need considerable training maybe because they can write in English.





From Table 3.7, we see that there are 16.13% or 5 of 31 employees from claim department who need considerable training in English reading. Therefore, 83.87% or 26 of 31 persons from claim department do not need considerable training in English reading despite the fact that it is necessary for their job.

Table 3.95 \*Education Level of Claim Department \* Level of Training Need of English Reading in Claim Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor degree	Master degree	Doctorate degree	
<1yr. Considerable	-	-	-	1	-	-	1
Moderate+Little	-	1	-	3	-	-	4
Total	-	1	-	4	-	-	5
1-2yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5yr. Considerable	-	-	1	2	-	-	3
Moderate+Little	-	1	2	11	-	-	14
ToTal	-	1	3	13	-	-	17
6-9yr. Considerable	-	1	-	-	-	-	1
Moderate+Little	-	1	3	3	-	-	7
Total	-	2	3	3	-	-	8
10-13yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	1	-	-	-	1
Total	-	-	1	-	-	i	1
>14yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

From Table 3.95, 26 of 31 persons do not need considerable training in English reading. They are classified into 3 groups. First, 3 persons graduated high school level. Second, 6 persons graduated Vocational level. Third, 17 persons graduated

bachelor degree level. We see that 9 persons graduated below bachelor degree, maybe because of rather low education level, they may think that English is not important. It is also maybe because they can read English well. For the said 17 persons who graduated with rather high degree, they do not need considerable training maybe because they can read in English.



From Table 3.7, we see that there are 31.82% or 7 of 22 employees from underwrite department need who considerable training in English reading. Therefore, 68.18% or 15 of 22 persons from underwrite department do not need considerable training in English reading despite the fact that it is necessary their job.

Table 3.96 \*Education Level of Underwrite Department \*Level of Training Need of English Reading in Underwrite Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational degree	Bachelor degree	Master degree	Doctorate degree	
<1 yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	3	-	-	3
Total	-	-	-	3	-	-	3
1-2yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5yr. Considerable	-	-	-	5	-	-	5
Moderate+Little	-	-	1	6	3	-	10
Total	-	-	1	11	3	-	15
6-9yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	1	-	-	1
Total	-	-	-	1	-	-	1
10-13yr. Considerable	-	-	-	1	-	-	1
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	1	-	-	1
>14yr. Considerable	-	1	-	-	-	-	1
Moderate+Little	-	1	-	-	-	-	1
Total	-	2	-	-	-	-	2

From Table 3.96, 15 of 22 persons do not need considerable training in English reading. They are classified into 4 groups. First, 1 person graduated high school level. Second, 1 person graduated Vocational level. Third, 10 persons graduated bachelor

degree level. Forth, 3 persons graduated in Master degree. We see that 2 persons graduated below bachelor degree, maybe because of rather low education level, they may think that English is not important. It also maybe because they can speak English. For the said 13 persons who graduated with rather high degree, they do not need considerable training maybe because they can speak in English.



From Table 3.7, we see that there are 50% or 3 of 6 employees from marketing department who need considerable training in English reading. Therefore, 50% or 3 of 6 persons from marketing department do not need considerable training in English reading despite the fact that it is necessary for their job.

Table 3.97 \*Education Level of Marketing Department \*Level of Training Need of English Reading in Marketing Department Cross Tabulation.

Age of Work	Education						Total
	Below high school	High school	Vocational	Bachelor Degree	Master Degree	Doctorate	
<1yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	2	-	2
Total	-	-	-	-	2	-	2
1-2yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
2-5yr. Considerable	-	-	-	3	-	-	3
Moderate+Little	-	-	-	1	-	-	1
ToTal	-	-	-	4	-	-	4
6-9yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
10-13yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-
>14yr. Considerable	-	-	-	-	-	-	-
Moderate+Little	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

From Table 3.97, 3 of 6 persons do not need considerable training in English reading. They are classified into 2 group. First, 1 of them graduated in Bachelor degree. Second, 2 of them graduated in Master degree. We see that all of them

graduated rather with high degree. Therefore, they do not need considerable training maybe because they can read in English.

From Table 3.8, we see that there are 38.71% or 12 of 31 employees from marketing department need considerable training in Microsoft word. Therefore, 61.29% or 19 of 31 persons from claim department do not need considerable training in Microsoft word despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.98 \*Training Experience of Claim Department\* Level of Training Need of Microsoft Word in Claim Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	-	1
Moderate+Little	3	1	4
Total	4	-	5
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	7	1	8
Moderate+Little	6	3	9
Total	13	4	17
6-9 yr. Considerable	2	2	4
Moderate+Little	3	1	4
Total	5	3	8
10-13 yr. Considerable	1	-	1
Moderate+Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-



Table 3.99 \*Attitude on Training of Claim Department \* Training Experience of Claim Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	-	1	1
Total	4	1	5
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	11	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	-
> 14 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-

From Table 3.98 & 3.99, 17 of 31 persons from claim department do not need in Microsoft word training. 17 of 31 persons can be divided into 2 groups. First, 12 persons have taken part in training from present company. They may train in Microsoft Word or they can use Microsoft Word Computer. This is the reason why they do not need to train in Microsoft Word. Second, 5 persons who have never attended the said training. 2 of 5 persons do not need considerable training in everything. This is the reason why they do not need training. As for the remaining 3 of 5 persons, it is possible that they have worked for a long time and got more knowledge, therefore, they would not like to consider training in Microsoft Word.

From Table 3.8, we see that there are 40.91% or 9 of 22 of employees from underwrite department who need considerable training in Microsoft word. Therefore, 59.09% or 13 of 22 persons from underwrite department do not need considerable training in Microsoft word despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.100 \*Training Experience of Underwrite Department\* Level of Training Need of Microsoft Word in Underwrite Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	2	-	2
Moderate+Little	1	-	1
Total	3	-	3
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	6	-	6
Moderate+Little	9	-	9
Total	15	-	15
6-9 yr. Considerable	1	-	1
Moderate+Little	1	-	1
Total	1	-	1
10-13 yr. Considerable	1	-	1
Moderate+Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	1	1	1
Moderate+Little	1	1	2
Total	1	1	2

Table 3.101. \*Attitude on Training of Underwrite Department \*Training Experience of Underwrite Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	-
Total	3	-	3
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	14	1	15
No experience	-	-	-
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.100 & 3.101, 13 of 22 employees from underwrite department do not need considerable training in Microsoft Word. They are divided into 2 groups. First, 12 persons have taken part in training from the present company, and 1 of 12 persons does not need training in everything. This is the reason why the said 1 person would not like to train. For the 11 of 12 persons, they do not need considerable training maybe because they have trained in Microsoft Word before and they know the method of use of Microsoft Word. Second, the 1 of 13 persons has never attended the said training and does not need considerable training and they have worked for a long time. It is possible that they have worked for a long time and got more knowledge therefore, they would not like to consider training in Microsoft Word.

From Table 3.8, we see that there are 50% or 3 of 6 employees of marketing department who need considerable training in Microsoft Excel. Therefore, 50% or 3 of 6 persons from marketing department do not need considerable training in Microsoft Word despite the fact that it is necessary for their job.

Table 3.102. \*Training Experience of Marketing Department \*Level of Training Need of Microsoft Word in Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	1	2
Moderate+Little	1	1	2
Total			
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total			
2-5 yr. Considerable	2	1	3
Moderate-I-Little	1	-	1
Total	3	1	4
6-9 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total			
10-13 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total			
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total			

From Table 3.102, there are 3 employees who do not need to consider training in Microsoft Word. They can be classified into 2 groups. First, 2 persons are new employees. It is possible that the said 2 new persons maybe would not like to train maybe because of their little experience and they do not know that this training is necessary for them or that they can use Microsoft Word. Second, 1 person is an old employee. He/She does not need considerable training maybe because of long experience and can use Microsoft Word.

From Table 3.8, we see that there are 32.26% or 10 of 31 employees from claim department who need considerable training in Microsoft excel. Therefore, 67.74% or 21 of 31 persons from claim department do not need considerable training in Microsoft excel despite the fact that it is necessary for their job. We can analyze from the below table:

Table 3.103. \*Training Experience of Claim Department\*Level of Training Need of Microsoft Excel in Claim Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	-	1
Moderate+Little	3	1	4
Total	4	1	5
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	5	1	6
Moderate+Little	8	3	11
Total	13	4	17
6-9 yr. Considerable	1	2	3
Moderate+Little	4	1	5
Total	5	3	8
10-13 yr. Considerable	1	-	1
Moderate+Little	1	-	1
Total	1	-	1
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-

Table 3.104. \*Attitude on Training of Claim Department \* Training Experience of Claim Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	4	-	4
No experience	-	1	1
Total	4	1	5
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	11	2	13
No experience	3	1	4
Total	14	3	17
6-9 yr. Training experience	3	2	5
No experience	3	-	3
Total	6	2	8
10-13 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-

From Table 3.103 & 3.104, 21 of 31 persons from claim department do not considerable training need in Microsoft Excel. 21 of 31 persons can be divided into 2 groups. First, 16 persons have taken part in training from present company. They may have trained in Microsoft Excel or they can already use Microsoft Excel Computer. This is the reason why they do not need considerable training in Microsoft Excel. Second, 5 persons who have never attended the said training. 2 of 5 persons do not need to train in everything. This is the reason why they do not consider need training. As for the remaining 3 of 5 persons, it is possible that they have worked for a long time and got more knowledge, therefore, they would not like to consider training in Microsoft Excel.



From Table 3.8, we see that there are 40.91% or 8 of 22 employees from underwrite department who need considerable training in Microsoft excel. Therefore, 63.64% or 14 of 22 persons from underwrite department do not need considerable training in Microsoft excel despite the fact that it is necessary for their job.

Table 3.105. \*Training Experience of Underwrite Department\* Training Experience of Underwrite Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	2	-	2
Moderate+Little	1	-	1
Total	3	1	3
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total	-	-	-
2-5 yr. Considerable	6	-	6
Moderate+Little	9	-	9
Total	15	-	15
6-9 yr. Considerable	1	-	1
Moderate+Little	-	1	1
Total	1	1	2
10-13 yr. Considerable	1	-	1
Moderate+Little	1	-	1
Total	2	-	2
> 14 yr. Considerable	1	1	2
Moderate+Little	1	1	2
Total	2	2	4

Table 3.106. \*Attitude on Training of Underwrite Department\* Training Experience of Microsoft Excel in Underwrite Department Cross Tabulation.

Age of work	Attitude on training		Total
	Need	No need	
<1 yr. Training experience	3	-	3
No experience	-	-	-
Total	3	-	3
1-2 yr. Training experience	-	-	-
No experience	-	-	-
Total	-	-	-
2-5 yr. Training experience	14	1	15
No experience	-	-	-
Total	14	1	15
6-9 yr. Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
10-13 yr Training experience	1	-	1
No experience	-	-	-
Total	1	-	1
> 14 yr. Training experience	1	-	1
No experience	1	-	1
Total	2	-	2

From Table 3.105 & 3.106, 14 of 22 employees from underwrite department do not need considerable training in Microsoft Excel. They are divided into 2 groups. First, 13 persons have taken part in training from the present company, and 1 of them does not need training in everything. This is the reason why the said 1 person would not like to train considerably. For the 12 of 13 persons, they do not need considerable training in Microsoft Excel maybe because they have trained before and they know the method of use of Microsoft Excel. Second, the 1 of 14 persons has never attended the said training before but he/she has worked for a long time. It is possible that he/she has worked for a long time therefore, he/she would not like to consider training in Microsoft Excel.

From Table 3.8, we see that there are 50% or 3 of 6 employees from marketing department need considerable training in Microsoft Excel. Therefore, 50% or 3 of 6 persons from marketing department do not need considerable training in Microsoft Excel despite the fact that it is necessary for their job.

Table 3.107. \*Training Experience of Marketing Department \*Level of Training Need of Microsoft Excel in Marketing Department Cross Tabulation.

Age of work	Training experience		Total
	Experience	No experience	
<1 yr. Considerable	1	1	2
Moderate+Little	1	1	2
Total			
1-2 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total			
2-5 yr. Considerable	2	1	3
Moderate+Little	1	-	1
Total	3	1	4
6-9 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total			
10-13 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total			
> 14 yr. Considerable	-	-	-
Moderate+Little	-	-	-
Total			

From Table 3.107, there are 3 employees who do not need to consider training in Microsoft excel. They can be classified into 2 groups. First, 2 persons are new employees. It is possible that the said 2 new persons would not like to consider training maybe because of their little experience and they do not know that this training is necessary for them or they can use Microsoft Excel. Second, 1 person is an old employee. He/She does not need considerable training maybe because of his/her long experience and he/she can use Microsoft excel.

#### IV. CONCLUSION & RECOMMENDATION

To study the topic "A Survey of training needs for claim, underwrite, and marketing personnel in a non-life Insurance Company" will let you know the training need of each department. The researcher created a designed questionnaire to ask all employees (59 persons) from the said 3 departments about their background and their training need by using close-ended questions.

After the survey and analysis, we can see the following:

Due to economic recession, the training course should be arranged for the necessary department and the person in that department must consider training need in order to get benefit and use in the job. If we provide training course to the employees who will not need considerable training, it is a waste of time and cost because they will not intend to train and they will not get any knowledge from training and cannot apply anything to do the job. Although someone need considerable training but they do not need to apply it to their job, we should not arrange the training course for them.

Insurance knowledge:

From table 3.4, it shows that 59.32% of the 59 employees expressed their top considerable training need in claim handling procedure. Claim handling procedure is the normal work of claim department. When we compare to each department, we see that claim department emphasizes it with 58.06% or the first considerable training need. Whereas, marketing department rates it as second priority with 50% or the second considerable training need. It is surprising that underwrite and marketing department need high percentage training in claim handling procedure.

We have the idea that claim handling procedure should be arranged for only the 58.06% or 18 of 31 employees who are in claim department and need considerable

training. Although someone of underwrite and marketing department need to consider training in claim handling procedure, we have the idea that we should not arrange this training for them because they do not apply it to their to their job.

The second considerable training need of the 59 employees is insurance law with 55.93%, it is more than half of total employees. Claim department rates it as their first training need like claim handling procedure with 58.06%. It is quite sensible since insurance law is the basic knowledge for claim department to enforce payment and underwrite department to study it before issuing the insurance policy. From the table, underwrite department emphasizes the considerable need of insurance law training as the second need with 59.09%. The percentage is near to claim department's percentage. Marketing department rates it as their third training need with 33.33% since the insurance law is possibly not their requirement.

We have the idea that insurance law should be arranged for the 58.06% or 18 of 31 employees who are in claim department and the 59.09% 12 of 22 employees of underwrite department that need considerable training. This is because only the said 2 departments will apply the said training for use in the job. Although someone from marketing department need considerable training in insurance law, we have the idea that we should not arrange this training for them because they do not apply it to their job.

The third considerable training need of the 59 employees is policy terms and condition interpretation with 49.15%. The percentage shows rather high need. Interpretation of policy terms and condition is the main task of both claim and underwrite department. Claim department rates it as their considerable second need with 48.39% which is regarded as reasonable since they need to interpret the policy before making payment to the insured. Underwrite department rates it as the

considerable third priority with 45.45%, rather high and reasonable percentage because interpretation will be utilized by them for considering the insurance issuance. In case, they interpret the policy incorrectly, they will issue the wrong policy to the customer. However, it is surprising that marketing department ranks it as their foremost training need with 66.66%, more than that of claim department and underwrite department although it is unnecessary to use in their job.

We have the idea that policy terms and condition interpretation training course should be arranged for the 48.39% or 15 of 31 employees who are in claim department and the 45.45% 12 of 22 employees of underwrite department that need considerable training. This is because only the said 2 departments will apply the said training for use in the job. Although some from marketing department need considerable training in policy terms and condition interpretation, we have the idea that we should not arrange this training for them because they do not apply it to their job.

The fourth considerable training need of the 59 employees involves insurance contracts with 40.68%. It is the major task of underwrite department. Claim department rates it as the fourth need with 38.71%, the percentage is rather low. Whereas, underwrite department ranks it as their need with 45.45%, a rather high percentage. Marketing department rates it as the third training need with only 33.33%.

We have the idea that insurance contract training course should be arranged for the 45.45% or 10 of 22 employees who are in underwrite department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone of claim and marketing department need considerable training in insurance contract, we have the idea that we should not arrange this training for them because they do not apply it to their job.



Negotiation handling training comes to the fifth considerable training need of the 59 employees with 37.29%. Comparing it to total employees, the need is not much. Negotiation handling is the main responsibility of claim department in negotiating with the insured. in case the property gets damaged but the policy does not cover it. However, the insured is the prime customer and he/she is in the trouble and needs the compensation fully paid. In the principle, if claim department has a prime customer and wants to extend their relationship through the future, the negotiation handling shall be applied by means of negotiation. They may propose to the insured to pay half compensation. The table shows that claim department rates it as their third need with 45.16%, high percentage. Underwrite department rates it as the fifth need with 31.82%, it is reasonable because they need not learn it. Marketing department rates it as their fourth need with 16.67%, a very low percentage since negotiation handling is not involved in their work.

We have the idea that negotiation handling training course should be arranged for the 45.45% or 14 of 31 employees who are in claim department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone from the underwrite and marketing department need considerable training in negotiation handling, we have the idea that we should not arrange this training for them because they do not apply it to their job.

The considerable training need of 59 employees rate as the sixth is coinsurance principle with 35.59%, which is the responsibility of underwrite department. Claim department gives it as the sixth need with 22.58%, a very low percentage because they do not utilize it in their work. Underwrite department rates it as their need with 45.45%, rather high percentage. It is amazing to find that marketing department rates it as their foremost training need with 66.66%.

We have the idea that coinsurance principle training course should be arranged for the 45.45% or 10 of 22 employees who are in underwrite department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone from claim department and marketing department need considerable training in coinsurance principle, we have the idea that we should not arrange this training for them because they do not apply it to their job

The seventh considerable training need is the introduction to insurance with 33.90%. The training is suitable for new recruit employees. Claim department rates introduction to insurance training as their fifth need with 29.03%, a rather low percentage. Underwrite department ranks it as their fourth need with 40.91%, a rather high percentage. Marketing department rates it as the third training need with only 33.33%. It is strange that most of them who need considerable training are old employees.

We have the idea that we will not arrange introduction to Insurance training course this is because the new employee from the said 3 department's need to train is very low percentage. We should wait for new employees' need for more training then arrange training for them.

Premium calculation training belongs to the eight training need with 32.20%. Premium calculation training is the main responsibility of underwrite department. Claim department rates it as their seventh training need with 19.35%. The percentage is very low since claim department does not need it to apply in their work. Underwrite department ranks it as the third need with 45.45%, a rather high percentage. However, it is strange for marketing department to rate it as their second training need with 50% since they do not need to learn it.

We have the idea that premium calculation training course should be arranged for only 45.45% or 10 of 22 employees who are in underwrite department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone from claim department and marketing department need considerable training in premium calculation, we have the idea that we should not arrange this training for them because they do not apply it to their job.

The ninth considerable training need of 59 employees is reinsurance with 28.81%. Its percentage is very low. Reinsurance is the major task of underwrite department. Claim department rates it as the sixth need with 22.58%, a rather low percentage. Underwrite department ranks it as their sixth training need as well with 31.80%. Marketing department emphasizes it as the second need with 50%. It can be seen that half of Marketing department wants to learn reinsurance even if it is unnecessary for the department.

We have an idea that reinsurance principle training course should be arranged for the 31.81% or 7 of 22 employees who are in underwrite department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone from claim department and marketing department need considerable training in reinsurance principle, we have the idea that we should not arrange this training for them because they do not apply it to their job.

The last training need of 59 employees is vocabulary for insurance. The training is suitable for new recruit employees. Claim rates the vocabulary for Insurance as their eight need with 16.12%, a rather low percentage. Underwrite rates it as their fifth need with 36.36% whereas marketing rates it as their third need with 33.33%. It is strange that most of them who need considerable training are old employees.

We have the idea that we should not arrange Vocabulary for insurance training course because the new employee from the said 3 departments' need to train has a very low percentage. We should wait for new employees' need for more training than now and then arrange training for them.

#### Marketing knowledge

From the table 3.5, it shows that 45.76% of the 59 employees express their top considerable training need in marketing strategy. Marketing strategy is necessary for marketing department because it will guide the marketing department how we can get the highest market share in insurance business. When we compare to each department, we see that claim department emphasizes it with 29.03% or the first considerable training need. It is rather low percentage because it is unnecessary to use in claim department. It is surprising that underwrite department rates it with 59.09% or the first considerable training need despite the fact that the knowledge can not apply to their work. Marketing department rates it as their considerable first training need with 83.33%. It is quite sensible because marketing department can apply the knowledge on the job.

We have an idea that marketing strategy training course should be arranged for the 83.33% or 5 of 6 employees who are in marketing department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone from the claim and underwrite department need considerable training in marketing strategy, we should not provide the training course for them because this training is not used in their job.

The second considerable training need of the 59 employees is marketing plan with 40.68%. Marketing plan is necessary for marketing department because they can apply the knowledge to do the job. Claim department rates it as the second training

need with 29.03%. It is quite low percentage because there is no need for claim department to use in their job. It is strange for underwrite department because they emphasizes the need of Marketing plan as the second need or 45.45%. Marketing department rates it as their first training need like marketing strategy with 83.33%.

We have the idea that marketing plan training course should be arranged for the 83.33% or 5 of 6 employees who are in marketing department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone from the claim and underwrite department need considerable training in marketing plan, we should not provide the training course for them because this training does not used in their job.

The third considerable training need of 59 employees is distribution with 35.59%. The training is suitable for marketing department. Claim department rates Distribution training as their fourth need with 19.35%, a rather low percentage. Underwrite department ranks it as their second need with 45.45%, a rather high percentage although it is unnecessary for them. Marketing department rates it as the first training need with 83.33%.

We have the idea that distribution training course should be arranged for the 83.33% or 5 of 6 employees who are in marketing department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone from the claim and underwrite department need considerable training in distribution, we should not provide the training course for them because this training does not used in their job.

The other third considerable training need of 59 employees is role of marketing in insurance company with 35.59%. Role of marketing training is necessary for marketing department. Claim department rates it as the third need with 22.58%.



Whereas underwrite department ranks it as their third need with 40.91%. It is surprising that underwrite department need to train with a rather high percentage although there is no need to apply it in their job. Marketing department rates it as the first training need with 83.33%.

We have the idea that role of marketing in insurance company training course should be arranged for the 83.33% or 5 of 6 employees who are in marketing department and need considerable training. This is because only the said department will apply the said training in the job. Although someone from the claim and underwrite department need considerable training in role of marketing in insurance company, we should not provide the training course for them because this training is not used in their job.

The fourth training need of the 59 employees involve decision for marketing with 27.12%. It is the major knowledge of marketing department. Claim department rates it as the fourth need with 19.35%. Underwrite department ranks it as their fourth need with 22.73%. Whereas, marketing department ranks it as their first need with 83.33%.

We have an idea that decision for marketing principle training course should be arranged for the 83.33% or 5 of 6 employees who are in marketing department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone from the claim and underwrite department need considerable training in decision for marketing principle, we should not provide the training course for them because this training is not used in their job.

The last training need of marketing knowledge of 59 employees is marketing philosophy with only 16.95%. It is necessary for employee in marketing department. Claim department rates it as the last need with 12.90%. Underwrite department rates it



as the last need with 13.64%. Marketing department rates it as the last training need with 66.67%.

We have the idea that decision for marketing philosophy training course should be arranged for the 83.33% or 5 of 6 employees who are in marketing department and need considerable training. This is because only the said department will apply the said training for use in the job. Although someone from the claim and underwrite department need considerable training in marketing philosophy, we should not provide the training course for them because this training is not used in their job.

#### Communication knowledge

From the table 3.6, it shows that 50.85% of the 59 employees express their top considerable training need in meeting with people outside organization. Meeting with people outside organization is necessary for employees in both claim and marketing department. When we compare each department, we see that claim department emphasizes it with 41.94% or the first considerable training need, a rather high percentage. It is surprising that underwrite department rates it with 68.18% or the first considerable training need despite the fact that the knowledge can not apply to their work. Whereas marketing department rates it as their considerable first training need with 33.33%, rather low despite the fact that it is necessary for marketing department.

We have the idea that meeting with people outside organization should be arranged for the 41.94% or 13 of 31 employees who are in claim and 33.33% or 2 of 6 employees who are in marketing department and must need considerable training. This is because the said department will apply the said training for use in the job. Although someone from underwrite department need to train in meeting with people outside organization, we have the idea that we should not arrange this training for them because they do not need to apply it to their job.

The second training need of the 59 employees involves writing report and letter method with 27.12%. It is the major task of claim department. Claim department rates it as the third need with 19.35%. It is quite low despite the fact that it is the normal work of claim department. Underwrite department ranks it as their second need with 36.36%. Whereas, marketing department ranks it as their first need with 33.33%. with 33.33%, rather low despite the fact that it is necessary for marketing department.

We have the idea that we should not arrange writing report and letter training course because the employee from the claim departments' need for considerable training is with very low percentage. We should wait for the employees in claim departments' need for more training than now and arrange training for them.

The last training need of communication knowledge of 59 employees is telephone use method with only 25.42%. It is necessary for new employee in every department. Claim department rates it as the second need with 25.81%. Underwrite department rates it as the last need with 27.27%. Marketing department rates it as the last training need with 16.67%. It is strange that most of employees who need considerable training are old employees.

We have the idea that we should not arrange telephone use method training course because the new employee form the said 3 departments' need to consider training is with very low percentage. We should wait for new employees need more training than now and arrange training for them.

#### English knowledge

From the table 3.7, it shows that 50.85% of the 59 employees express their top considerable training need in English conversation. Nowadays English conversation is very necessary for people in the business. Therefore, all people in the company should be trained in English conversation. When we compared each department, we see that

claim department emphasizes it with 41.94% or the first consider training need. It is rather high percentage. Underwrite department rates it with 59.09% or the first considerable training need. Marketing department rates it as their considerable first training need with 66.66%. It is quite high percentage.

The second considerable training need of the 59 employees is English grammar with 32.20%. English grammar is necessary for all employees in every department. Claim department rates it as the second training need with 29.03%. It is a quite low percentage. Underwrite department emphasizes the need of English grammar as the third need or 31.82%. Marketing department rates it as the second training need with 50%.

The third considerable training need of 59 employees is English writing with 30.51%. The training is suitable for all the employees in every department. Claim department rates it as the third need with 22.58%, a rather low percentage. Underwrite department rates it as the second need with 36.37%, a rather low percentage. Marketing department rates it as the first training need with 50%.

The last training need of 59 employees is English reading with only 25.42%. It is necessary for all employees in every Department. Claim department rates it as the fourth need with 16.13%. Underwrite department rates it as the last need with 31.82%. Marketing department rates it as the second need with 50%.

Nowadays, English language is very important in business and it is necessary for all employees in non-life insurance company, therefore, we should arrange the English language training course for the employees in the 3 departments who need considerable training in order to apply it in their job.

## Computer knowledge

The first training need of the 59 employees involves Microsoft word with 40.68%. Microsoft word is suitable for employees in every department. Claim department rates it as the first need with 38.71%. Underwrite department ranks it as their first need with 40.91%. Whereas, Marketing department ranks it as their first need with 50%.

The last training need of 59 employees is Microsoft Excel with 37.29%. It is necessary for employee in every department. Claim department rates it as the second need with 32.26%. Underwrite department rates it as the first need with 40.91%. Marketing department rates it as the first need with 50%.

Microsoft Word and Microsoft Excel is very important for claim, underwrite and marketing department, therefore, we should arrange the Microsoft Word and Microsoft Excel training course for the employees who need considerable training in order to apply in their job.



## APPENDIX A

### SURVEY QUESTIONNAIRE IN THAI

## แบบสอบถามความคิดเห็นและสำรวจเกี่ยวกับการอบรม

แบบสอบถามนี้เป็นส่วนหนึ่งของการวิจัยเรื่องความต้องการ ในการอบรมเพิ่มเติมของพนักงานใน

บริษัทประกันวินาศภัยข้อมูลที่ท่านตอบคำถามจะเป็นประโยชน์ต่อการพัฒนาบุคลากรในองค์กรต่อไป

ในอนาคต ทางผู้วิจัยจึงขอความกรุณาท่าน โดยการตอบแบบสอบถามตามความเป็นจริง

ส่วนที่ 1 : ข้อมูลทั่วไป (กากบาทหน้าข้อที่ตรงกับท่าน)

1) เพศ

\_\_\_\_\_ 1) ชาย

\_\_\_\_\_ 2) หญิง

2) อายุ

\_\_\_\_\_ 1) ต่ำกว่า 25

\_\_\_\_\_ 2) 25 – 30

\_\_\_\_\_ 3) 31 – 35

\_\_\_\_\_ 4) 36 – 40

\_\_\_\_\_ 5) 41 – 45

\_\_\_\_\_ 6) 46 – 50

\_\_\_\_\_ 7) มากกว่า 50



3) สถานภาพ

\_\_\_\_\_ 1) โสด

\_\_\_\_\_ 2) สมรส

4) ตำแหน่งปัจจุบัน

\_\_\_\_\_

5) อายุงานในบริษัทที่ท่านทำงานอยู่ ณ ปัจจุบัน

\_\_\_\_\_ 1) น้อยกว่า 1 ปี

\_\_\_\_\_ 2) 1 – 2 ปี

\_\_\_\_\_ 3) 2 – 5 ปี

\_\_\_\_\_ 4) 6 – 9 ปี

\_\_\_\_\_ 5) 10 – 13 ปี

\_\_\_\_\_ 6) 14 ปีขึ้นไป

6) ระดับการศึกษา

\_\_\_\_\_ 1) ต่ำกว่ามัธยมศึกษาปีที่ 6

\_\_\_\_\_ 2) มัธยมศึกษาปีที่ 6

\_\_\_\_\_ 3) อนุปริญญา

\_\_\_\_\_ 4) ปริญญาตรี

\_\_\_\_\_ 5) ปรินญาโท

\_\_\_\_\_ 6) ปรินญาเอก

7) สาขาที่สำเร็จการศึกษา

\_\_\_\_\_ 1) บริหารธุรกิจ

\_\_\_\_\_ 2) ประกันภัย

\_\_\_\_\_ 3) ศิลปศาสตร์

\_\_\_\_\_ 4) สังคมศาสตร์

\_\_\_\_\_ 5) คอมพิวเตอร์

\_\_\_\_\_ 6) รัฐศาสตร์

\_\_\_\_\_ 7) นิติศาสตร์

\_\_\_\_\_ 8) อื่นๆ (โปรดระบุ)

8) ความคิดเห็นของท่านเกี่ยวกับงาน

8.1) ท่านพอใจในงานที่ท่านกำลังทำอยู่หรือไม่

\_\_\_\_\_ 1) พอใจ

\_\_\_\_\_ 2) ไม่พอใจ

8.2) ท่านเคยได้รับอบรมจากบริษัทที่ท่านทำอยู่หรือไม่

\_\_\_\_\_ 1) เคย

\_\_\_\_\_ 2) ไม่เคย

8.3) ท่านต้องการการอบรมหรือไม่

\_\_\_\_\_ 1) ต้องการ

\_\_\_\_\_ 2) ไม่ต้องการ



ส่วนที่ 2 : คำถามเกี่ยวกับระดับความต้องการ ในการอบรม

กรุณาใส่เครื่องหมาย X ลงในคอลัมน์ที่ตรงกับความต้องการของคุณมากที่สุด

	ความต้องการที่จะถูกอบรม		
	มาก	ปานกลาง	น้อย
<p>1) อบรมเกี่ยวกับความรู้ทั่วไปเกี่ยวกับการประกันภัย</p> <p>1) หลักการประกันภัยเบื้องต้น</p> <p>2) คำศัพท์ประกันภัย</p> <p>3) กฎหมายประกันภัย</p> <p>4) การตีความกรมธรรม์และเงื่อนไขการประกันภัย</p> <p>5) การคำนวณเบี้ยประกันภัย</p> <p>6) หลักการประกันภัยร่วม</p> <p>7) หลักเกี่ยวกับการชดเชยค่าสินไหมทดแทน</p> <p>8) หลักการต่อรองและการประนีประนอม</p> <p>9) หลักสัญญาประกันภัย</p> <p>10) หลักการประกันภัยต่อ</p>			
<p>2) หลักเกี่ยวกับการตลาด</p> <p>1) บทบาทของการตลาดในธุรกิจประกันภัย</p> <p>2) หลักปรัชญาเกี่ยวกับการตลาด</p> <p>3) หลักในการตัดสินใจเกี่ยวกับการตลาด</p> <p>4) หลักการวางแผนในการตลาด</p> <p>5) ช่องทางในการจำหน่าย</p> <p>6) กลยุทธ์ทางการตลาด</p>			
<p>3) การติดต่อสื่อสาร</p> <p>1) วิธีการใช้โทรศัพท์</p> <p>2) วิธีการเขียนจดหมาย และการเขียนรายงาน</p> <p>3) วิธีการพูดและการพบปะผู้คนทั้งในและนอกองค์กร</p>			

	ความต้องการที่จะถูกอบรม		
	มาก	ปานกลาง	น้อย
4) ความรู้เกี่ยวกับด้านภาษาอังกฤษ 1) การสนทนาภาษาอังกฤษเชิงธุรกิจ 2) การอ่านภาษาอังกฤษเบื้องต้น 3) การเขียนภาษาอังกฤษ 4) หลักไวยากรณ์เกี่ยวกับภาษาอังกฤษ			
5) ความรู้เกี่ยวกับด้านคอมพิวเตอร์ 1) ไมโครซอฟท์ เวิร์ด 2) ไมโครซอฟท์ เอ็กเซล			





## **APPENDIX B**

### **SURVEY QUESTIONNAIRE IN ENGLISH**



## Questionnaire to Study General Information

Part 1 : Please answer truly about personal information and answer all questions

### 1) Sex

\_\_\_\_\_ 1) Male

\_\_\_\_\_ 2) Female

### 2) Age

\_\_\_\_\_ 1) Under 25

\_\_\_\_\_ 2) 25 — 30

\_\_\_\_\_ 3) 31 — 35

\_\_\_\_\_ 4) 36 — 40

\_\_\_\_\_ 5) 41 — 45

\_\_\_\_\_ 6) 46 — 50

\_\_\_\_\_ 7) Over 50

### 3) Status

\_\_\_\_\_ 1) Single

\_\_\_\_\_ 2) Married

### 4) Current position in the company

\_\_\_\_\_

### 5) How long have you been working in the present company?

\_\_\_\_\_ 1) Under 1 year

\_\_\_\_\_ 2) 1 — 2 years

\_\_\_\_\_ 3) 2 — 5 years

\_\_\_\_\_ 4) 6 — 9 years

\_\_\_\_\_ 5) 10 — 13 years

===== 6) Over 14 years

6) Education

- \_\_\_\_\_ 1) Below high school
- \_\_\_\_\_ 2) High school
- \_\_\_\_\_ 3) Vocational Degree
- \_\_\_\_\_ 4) Bachelor Degree
- \_\_\_\_\_ 5) Master Degree
- \_\_\_\_\_ 6) Doctorate Degree

7) Field of study

- \_\_\_\_\_ 1) Business Administration
- \_\_\_\_\_ 2) Insurance
- \_\_\_\_\_ 3) Art
- \_\_\_\_\_ 4) Social
- \_\_\_\_\_ 5) Computer
- \_\_\_\_\_ 6) Political Science
- \_\_\_\_\_ 7) Law
- \_\_\_\_\_ 8) Others \*

8) Attitude on job

8.1) Are you satisfied in the present job?

- \_\_\_\_\_ 1) Satisfied
- \_\_\_\_\_ 2) Unsatisfied

8.2) Do you have training experience from the present company?

- \_\_\_\_\_ 1) Experience
- \_\_\_\_\_ 2) No experience

8.3) Do you want training?

- ===== 1) Need

\_\_\_\_\_ 2) No need



## Part 2 : Questionnaire to study the level of training need

Please read and press "x" mark in the level of training need that you need

	Level of training need		
	Considerable	Moderate	Little
1) Insurance knowledge <ul style="list-style-type: none"> <li>1) Introduction to insurance</li> <li>2) Vocabulary for insurance</li> <li>3) Insurance law</li> <li>4) Policy terms &amp; Condition Interpretation</li> <li>5) Premium calculation</li> <li>6) Coinsurance principle</li> <li>7) Claim handling procedure</li> <li>8) Negotiation handling</li> <li>9) Insurance contract</li> <li>10) Coinsurance principle</li> </ul>			
2) Marketing knowledge <ul style="list-style-type: none"> <li>1) Role of marketing in Insurance Company</li> <li>2) Marketing philosophy</li> <li>3) Decision for marketing</li> <li>4) Marketing plan</li> <li>5) Distribution</li> <li>6) Marketing Strategy</li> </ul>			
3) Communication knowledge <ul style="list-style-type: none"> <li>1) Telephone use method</li> <li>2) Writing report and letter Method</li> <li>3) Meeting with people outside Organization</li> </ul>			
4) English knowledge <ul style="list-style-type: none"> <li>1) English conversation</li> <li>2) English reading</li> <li>3) English writing</li> <li>4) English grammar</li> </ul>			
5) Computer knowledge <ul style="list-style-type: none"> <li>1) Microsoft Word</li> <li>2) Microsoft Excel</li> </ul>			

## BIBLIOGRAPHY

### English References

1. Webb, L. Bernard. Insurance Operations. Pennsylvania: American Institute for Chartered Property Casualty Underwriters, 1986.
2. De Cenzo, A., David Robbins, and Stephen P. Robbins. Human Resource Management. New York: Wiley, 1993.
3. Launie, J.J. Principle of Property and Liability Underwriting. Pennsylvania: Insurance Institute of America, 1986.
4. Prahl, J. Introduction to Claims. Pennsylvania: Insurance Institute of America, 1988.
5. Lokaphadhana, Thanadom. Risk Management and Insurance. Bangkok: ABAC Bookstore, 1988.