

THE EFFECTIVENESS OF THE ACCIDENT INSURANCE ORGANIZATION FOR THE ELDERLY IN THAILAND

Singsathit Kriengrojkul

*Doctor of Philosophy Program in Development Administration,
Suan Sunandha Rajabhat University Thailand*

ABSTRACT

The purpose of this research was to study: The effectiveness of the Accident Insurance Organization for the Elderly in Thailand The researcher used the study method as a qualitative research by collecting data from documents and analyzing the data by describing the data. The effectiveness of the Accident Insurance Organization for the Elderly in Thailand Accident insurance for the elderly is very important to alleviate the cost of treatment after an accident in the elderly. In some insurance types, the insurance is up to 100 years old, where the premium is fixed and the premium is only in the thousands. While the coverage covers almost all aspects. Whether it is coverage in case of death and coverage in case of loss of organs. Both from accidents caused by murder/assault and from driving/riding a motorcycle, including coverage for medical expenses from accidents. In addition, income compensation is provided during hospitalization. Compensation for medical treatment in case of total and permanent disability, and in some policies, it can also be reimbursed for patient wheelchairs, as well as post-recovery health care services such as physical therapy. It can be said that it pays thousands, but it covers hundreds of thousands or even millions. The insured should study the appropriate insurance plan. Coverage of each insurance plan, including the terms and exclusions of coverage. To understand and be able to choose the most suitable and suitable insurance plan that meets your needs. Organizational efficiency is an important strategy for entrepreneurs or executives because organizational efficiency is recognized as helping to strengthen the organization. Organizational efficiency also enhances or enhances the competitiveness of the organization. Obviously, the factors that affect the effectiveness of insurance include price factors. Time factor Quality Factor Productivity factors Management factors Personal factors Health and safety factors

Keywords : The effectiveness / Accident / Insurance Organization / Elderly

INTRODUCTION

Thai society is facing a major demographic change. That the proportion of the population in working age and childhood has decreased due to the continuous decline in the birth rate and mortality rate of the population. This makes the average Thai population live longer. The situation in Thailand is the same as in other countries. In other words, the successful implementation of policies in terms of population and family planning, as well as progress in the country's development in both economic and social aspects. As a result, Thai people are healthier, live longer, and have the opportunity to receive Higher education This achievement has led to a tendency to decrease fertility and birth rate, resulting in structural changes in the population. There is a tendency to increase while the childhood and working-age population tends to decrease. (Juttarat Sangthong 2022)

Older people at this age will undergo many changes in physical, mental, emotional and social aspects, so it is necessary to be cared for, cared for, and understood for these changes. Therefore, children and grandchildren or close people play a very important role in helping the elderly in the family. Live a healthy and happy life. When entering old age. The body has changed as follows: (Office of the Health Promotion Fund, 2022) Physically. The

body begins to weaken and has physical deterioration, causing sluggishness. The body has a natural deterioration Accident insurance is an insurance that provides coverage to the insured in the event that the insured suffers an accident and suffers physical injury and if the result of the injury results in the insured having to undergo medical treatment or severe to the point of disability, dismemberment, or death. The insurance company will bear the costs incurred from the insured's medical treatment or pay compensation to the insured if the insured loses an organ. Disability or death in the form of an accident insurance policy.

Therefore, the researcher is interested in studying the The effectiveness of the Accident Insurance Organization for the Elderly in Thailand

Research Objectives

To study The effectiveness of the Accident Insurance Organization for the Elderly in Thailand

Research Methodology

Research on The effectiveness of the Accident Insurance Organization for the Elderly in Thailand The researcher used a qualitative research method by collecting data from documents (Documentary Research) by reviewing concepts and theories from relevant documents and researches.

Data Analysis

The researcher analyzed data from documents and analyzed content (Content Analysis) by studying various documents and research related to the study to be analyzed and compared in order to obtain accurate and reliable information and perform data validation and reliability with triangular data validation, i.e. Consider the consistency and differentiation of data from time sources, Sources of places and sources of people

FINDINGS

The results of the study showed that the place where the elderly are most likely to have an accident is "home", which is the place where the elderly spend the most time in their daily lives. Homes can be more dangerous than you think for the elderly, and often we hear about the elderly slipping and falling in the house, falling down the stairs of the house, causing disability and in some cases even death. Accidents in the elderly When it happens, it not only affects the elderly who suffer from accidents. But it also affects the people around you, especially your family, as the saying goes , "If you fall alone, the whole house hurts". Increasing age is followed by a greater risk of accidents. Affecting personal and family lives and property. It may also have the effect of changing the lifestyle. Having accident insurance for the elderly will help transfer risks. In the form of medical expenses incurred to the insured insurance company. As a result, individuals and families have money for treatment, as well as being able to manage potential risks well, and also reduce the impact on long-term financial plans. Accident insurance for the elderly is very important to alleviate the cost of treatment after an accident in the elderly. In some insurance types, the insurance is up to 100 years old, where the premium is fixed and the premium is only in the thousands. While the coverage covers almost all aspects. Whether it is coverage in case of death and coverage in case of loss of organs. Both from accidents caused by murder/assault and from driving/riding a motorcycle, including coverage for medical expenses from accidents. In addition, income compensation is provided during hospitalization. Compensation for medical treatment in case of total and permanent disability, and in some policies, it can also be reimbursed for patient wheelchairs, as well as post-recovery health care services such as physical therapy. It can be

said that it pays thousands, but it covers hundreds of thousands or even millions. The insured should study the appropriate insurance plan. Coverage of each insurance plan, including the terms and exclusions of coverage. To understand and be able to choose the most suitable and suitable insurance plan that meets your needs. Organizational efficiency is an important strategy for entrepreneurs or executives because organizational efficiency is recognized as helping to strengthen the organization. Organizational efficiency also enhances or enhances the competitiveness of the organization. Obviously, the factors that affect the effectiveness of insurance include price factors. Time factor Quality Factor Productivity factors Management factors Personal factors Health and safety factors

Conclusion and Recommendations

According to this research, The researchers found that: The effectiveness of the Accident Insurance Organization for the Elderly in Thailand It can be used as a guide to develop the efficiency of various organizations appropriately.

REFERENCES

- Abbasbhai, M. J., & Patel, A. S. (2020). Factor Affecting Performance of Construction Projects. *International Research Journal of Engineering and Technology (IRJET)*, 7(6), 2344-2351.
- Cera, E., & Kusaku, A. (2020). Factors Influencing Organizational Performance: Work Environment, Training-Development, Management and Organizational Culture. *European Journal of Economics and Business Studies*, 6(1), 16-27.
- Roy, S., Tripathy, P., & Tripathy, P. K. (2017). Assessment of Factors Affecting the Performance of Women Entrepreneurs in MSE in Polosara District of Ganjam, Odisha. *British Journal of Economics, Management & Trade*, 17(3), 1-11.
- Suebpongsakorn, A. (2021). Performance evaluation of the Thai agricultural cooperatives. *Journal of Economics and Management Strategy*, 9(2), 1–20
- Suhag, A. K., Solangi, S. R., Ahmed Larik, R. S., Lakho, M. K., & Tagar, A. H. (2017). The Relationship of Innovation with Organizational Performance. *International Journal of Research – GRANTHAALAYAH*, 5(2), 292-306.
- Yanes-Estévez, V., García-Pérez, A. M. & Oreja-Rodríguez, J. R. (2018). The Strategic Behaviour of SMEs. *Administrative Sciences*, 8 (61), 1–21.
- Zimmerman, B. J. (2017). Becoming a self-regulated learner: An overview. *Theory into practice*, 41(2), 64-70.