

Independent Study Title	Risk Modeling Using Decision Tree Algorithm for Voluntary Motor Insurance	
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ABSTRACT

In this paper, we propose a framework based on data mining algorithms for building a Web-page underwriter system. The insurance has developed a risk model system for underwriting that makes lower claims. This paper describes an approach for building risk predictive models using SQL Server 2005 Analysis Services; the decision tree is used for classifying customers into one of pre-defined levels of risk. ID3, Entropy and Bayesian with K2 Method are score-based for split decision tree are used to analyze the data. In order to conduct data mining process we use the industry-standard CRISP-DM methodology (CRISP-DM Group,1996). Implement representing result from model we use OLE DB for Data mining support for data mining APIs on Microsoft platforms.

As a result, the system response risk level of customer could be recommend and support information about level risk of customer for underwriter which would allow the insurance company to avoid customer who high risk.

Keywords : Insurance risk modeling / Decision tree / Entropy