
Determining factors the perspective of the importance of disaster insurance policyholders (Case Study: Rasht city)

Maria Khalili*,

Always unexpected events such as earthquakes, floods caused heavy damage, especially to the most vulnerable of society. closed in a dark and turbulent environment. In this regard, the present study was to evaluate the importance of disaster insurance the insurer's point of view. This paper is descriptive and correlational and in terms of the type of monitoring is one of fieldwork. The population studied insurance enterprise customers in the city of Rasht. Non-probability sampling method available for sampling were used. respectively. All the analyzes are carried out by means of software SPSS 20 and LISREL 8.54. First, descriptive statistics gender, age, education level, family size and monthly income were examined. Kolmogorov-Smirnov test result showed that all variables are normally distributed variables. The inferential statistics variables only variables between the amount of damage caused by disasters in the past 5 years the importance of the disaster was not significant.

Keywords : insurance, Disaster, Insurer

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