

Investigating the origin and classification of risks in different types of insurance (Case Study of Iran Insurance in Guilan Province)

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The purpose of this research is to investigate and classify the sources of risk in various types of insurance companies. Accordingly, this research project is purpose-oriented because its results will be poisonous for future decision-making and planning. Also, this research project is descriptive in terms of the nature and method of descriptive survey, because it seeks to describe the circumstances or phenomena under study in the organization, and in this regard, describes the nature, status and conditions of the present and what it is. As well as considering that the researcher is going to examine the views and opinions of customers. Is Yshy. The sampling method used in this study is a simple random sampling method. The data gathering tool in this research is a questionnaire the insurance institute affiliated with the Central Insurance Agency of the Islamic Republic of Iran which has been adjusted according to the subject of the research, in addition to the questionnaire. Since the information contained in the regulatory insurances does not contain any variables such as the level of job literacy of the injured people, etc., in order to complete the data of the data under study, education and occupation Through the scrutiny of the sample after the ion of sample individuals The basis of kinematic sampling was studied because of the number of people Will take. In addition, the damage cases were investigated and factors such as the type of damages damaged by the gender and the age of the injured, as well as the amount of damages were investigated. In this research, each type of insurance policy is ed. Also, for a more uniform distribution of the sample, the distribution of the questionnaire Different days of the week and different hours of the day were spent, and finally the required number of valid samples was collected.

Keywords : Risk, Insurance, Damage, Insurance Rates

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