

Research

***Title: A Study of Individual and Managerial Effectiveness:
A Case of Employees of the Thai Life Assurance Association***

By

Suthinan Pomsuwan

This research project is sponsored by Bangkok University

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Year : July 1, 2004 – July, 2005

Sponsor : Bangkok University



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Abstract

BACKGROUND OF STUDY

Few, if any, of the dramatic challenges facing organizations can be handled effectively without a good understanding of human behavior both of oneself and others. Highly motivated and committed employees and managers are central to organizational success and effectiveness. Organizations fail or succeed, decline or prosper because of people-what people do or fail to do every day on the job. Effective organizational behavior is the foundation on which effective organizational action rests. Long-term competitive advantage comes from the combined individual and team-based competencies of an organization's employees, managers, and leader. Seven foundation competencies that are essential to future effectiveness as an employee, a professional, a manager, and/or a leader were examined in this study. The seven foundation competencies are self competency, communication competency, diversity competency, ethics competency, across culture competency, team competency, and change competency.

METHOD

Results were obtained from the responses to a questionnaire of 231 employees from nine Thai Life Assurance companies, all members of the Thai Life Assurance Association. Subsequently, the data were analyzed using one-way ANOVA.

RESULTS

This study found that none of the seven employee competencies were related to work experience among members of the Thai Life Assurance Association.

Acknowledgement

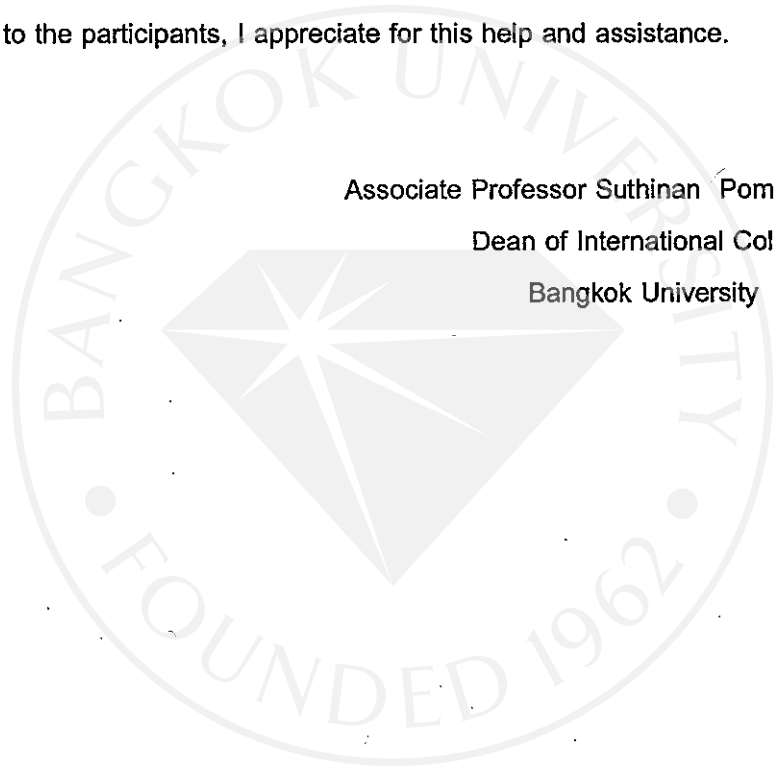
My sincere appreciation is extended to Professor Dr. Scott Hershberger. His contributed to this research project in a unique way. He provided guideline, support, and suggestions based on his excellent experience.

I am equally grateful to the employees in The Thai Life Assurance Association who participated in this research project. Without their support and assistance, this research project could not have been completed. I am also grateful to the Personnel / Human Resource Managers in the Thai Life Assurance Association that provided the questionnaires to the participants, I appreciate for this help and assistance.

Associate Professor Suthinan Pomsuwan, Ph.D.

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October 26, 2005

Dear Dr. Pomsuwan:

Thank you so much for providing me with the opportunity to read your paper, "A Study of Individual and Managerial Effectiveness: A Case of Employees of the Thai Life Assurance Association." In summary, I think your paper would be an important contribution to the literature on organizational effectiveness. The study was planned and executed very well, and the paper itself is clearly written.

Sincerely,

Scott L. Hershberger, Ph.D
Professor
California State University, Long Beach

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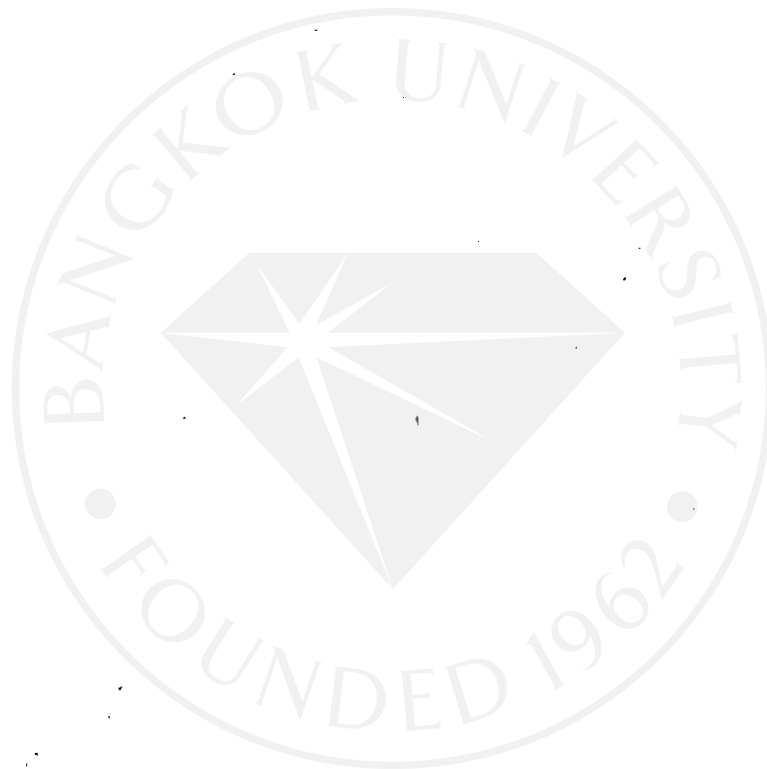
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Chapter 1

Introduction

Few, if any, of the dramatic challenges facing organizations can be handled effectively without a good understanding of human behavior—both of oneself and others. Highly motivated and committed employees and managers are central to organizational success and effectiveness. Organizations fail or succeed, decline or prosper because of people—what people do or fail to do every day on the job. Effective organizational behavior is the foundation on which effective organizational action rests. Long-term competitive advantage comes from the combination of individual and team-based competencies of an organization's employees, managers, and leaders.

Seven competencies that are essential to future effectiveness as an employee, a professional, a manager, and/or a leader were examined in this study. These competencies are as follows:

1. *Managing self competency* involves the ability to assess one's own strengths and weaknesses, set and pursue professional goals, balance work and personal life, and engage in new learning – including new or modified knowledge, skills, behaviors, and attitudes.
2. *Managing communication competency* involves the ability to use all the modes of transmitting, understanding, and receiving ideas, thoughts, and feeling – listening, nonverbal, written, and electronic modes of communication – for accurately transferring and exchanging information and emotions.
3. *Managing diversity competency* involves the ability to value unique individual and group characteristics, embrace such characteristics as potential sources of organizational strength.
4. *Managing ethics competency* involves the ability to incorporate values and principles that distinguish right from wrong in making decisions and taking action.
5. *Managing across cultures competency* involves the ability to recognize and embrace similarities and differences among nations and cultures and then approach relevant organizational and strategic issues with an open and curious mind.
6. *Managing team competency* involves the ability to develop, support, facilitate, and lead groups to achieve organizational goals.

7. *Managing change competency* involves the ability to recognize and implement needed adaptations or entirely new transformations in people and the tasks, strategies, structures, or technologies in their areas of responsibility.

The objective of this study was to determine whether any of the seven competencies are related the number of years an employee has worked in the life assurance industry.

Usefulness of the Study

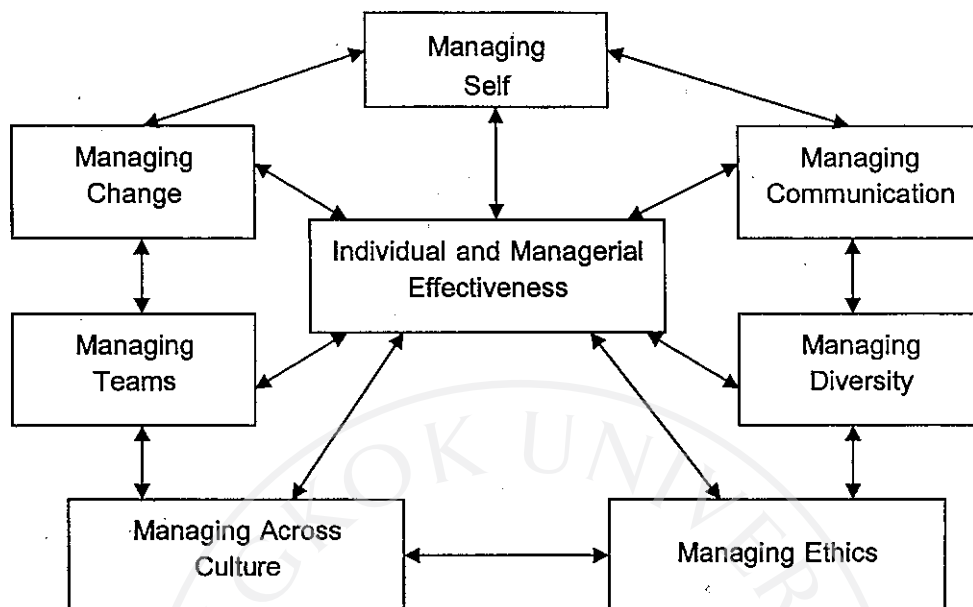
For organizations to be successful in the new millennium, individual workers and their managers must be skilled in the seven competencies: Failure to motivate the expression of these competencies.

These seven competencies are also important because of the way in which they influence managerial behavior. Developing global mind-sets among managers expands their world view and puts competition on a larger scale. Also, managers need to know as much as possible about individual differences in order to understand themselves and those with whom they work. An understanding of individual and managerial effectiveness can help a manager appreciate differences in employees.

Theoretical Framework

A competency is an interrelated set of abilities, behaviors, attitudes, and knowledge needed by an individual to be effective in most professional and managerial positions. A number of competencies can be identified as important to most organization (Morgan, 1998; Wood, 1998). From among them, it identified seven foundation competencies that people believe significantly affect behavior in organizations. These particular competencies are increasingly important to the effectiveness of most professionals, not just those in managerial and leadership roles. The important things for this research will define, describe, and illustrate how the seven foundation competencies can be used in organization. These competencies are identified and illustrated in figure 1.1

Figure 1.1 : Foundation Competencies for Individual and Managerial Effectiveness



The double-headed arrows indicate that these competencies are interrelated and that drawing right boundaries between them is not feasible. These competencies will be discussed in considerable depth in chapter 2 (review of related literature). Moreover, this research will emphasize that there are no easy or complete answers as to why people and organizations function smoothly or fail to do so. Thus another of this research is to give the basic ability to look at and understand the behavior of people in organizations to help address organizational and behavioral issues and develop ways to resolve them. Finally, this research will stress the importance of organizational behavior to employees. Employees may eventually become a team leader, a manager, or an executive and attain the competencies needed to be an effective employee, team leader, manager, and / or executive. The competencies that employees acquire should help employees diagnose, understand, explain, and act on what is happening around employees' job.

Definition of Terms

1. Managing self competency is overall ability to assess employees' strengths and weaknesses, set and pursue professional and personal goals, balance work and personal life, and engage in new learning – including new or modified skills, behaviors, and attitudes.

2. Managing communication competency is the overall ability to use all the modes of transmitting, understanding, and receiving ideas, thoughts, and feelings – verbal, listening, nonverbal, written, electronic, and the like – for accurately transferring and exchanging information and emotions.

3. Managing diversity competency is the overall ability to value unique individual and group characteristics, embrace such characteristics as potential sources of organizational strength, and appreciate the uniqueness of each individual.

4. Managing ethics competency is the overall ability to incorporate values and principles that distinguish right from wrong in making decisions and choosing behaviors.

5. Managing across culture is the overall ability to recognize and embrace similarities and differences among nations and cultures and then approach key organizational and strategic issues with an open and curious mind.

6. Managing teams competency is the overall ability to develop, support, facilitate, and lead groups to achieve organizational goals.

7. Managing change competency is the overall ability to recognize and implement needed adaptations or entirely new transformations in the people, tasks, strategies, structures, or technologies in a person's area of responsibility.

Chapter 2

Review of Related Literature

This chapter describes the individual and managerial effectiveness – managing self competency, managing communication competency, managing diversity competency, managing ethics competency, managing across cultures competency, managing teams competency, and managing change competency, and the Thai Life Assurance Association's operation.

THE INDIVIDUAL AND MANAGERIAL EFFECTIVENESS

1. Managing Self Competency

The managing self competency involves the overall ability to assess your own strengths and weaknesses, set and pursue professional and personal goals, balance work and personal life, and engage in new learning – including new or modified skills, behaviors, and attitudes (Whetten and Cameron, 2002).

According to Weisinger (1998) stated that the managing self competency includes the core abilities to do the following.

1. Understand your own and others' personality and attitudes.
2. Perceive, appraise, and interpret accurately yourself, other, and the immediate environment.
3. Understand and act on your own and others' work – related motivations and emotions.
4. Assess and establish your own developmental, personal (life – related), and work – related goals.
5. Take responsibility for managing yourself and your career over time and through stressful circumstances.

The managing self is the most basic of the seven competencies. Its achievement creates the underlying personal attributes needed for success fully developing the other six competencies (Wood, 1998).

Luthans (1999) stated that people do not develop the managing diversity competency if they are unable to perceive, appraise, and interpret accurately their own values that differ from their own. The managing self competency includes the concept of

emotional intelligence. According to Mayer and Sluyter (1997) said that emotional intelligence involves the ability to accurately perceive, evaluate, express, and regulate emotions and feelings. Emotional intelligence includes self – awareness, self – regulation, motivation, empathy and social skill. Figure 2.1 shows the five components of emotional intelligence.

Figure 2.1 : Five Components of Emotional Intelligence

Components	Definition	Hallmarks
Self-awareness	The ability to recognize and understand your moods, emotions, and drives, as well as their effects on others	Self-confidence Realistics self-assessment Self-deprecating sense of humor
Self-regulation	The ability to control or redirect disruptive impulses and moods The propensity to suspend judgement-to think before acting	Trust worthiness and integrity Comfort with ambiguity Openness to change
Motivation	A passion to work for reasons that go beyond money or status A propensity to pursue goals with energy and persistence	Strong drive to achieve Optimism, even in the face of failure Organizational commitment
Empathy	The ability to understand the emotional makeup of other people Skill in treating people according to their emotional reactions	Expertise in building and retaining talent Cross-cultural sensitivity Service to clients and customers
Social Skill	Proficiency in managing relationship and buildings networks An ability to find common ground and build rapport	Effectiveness in leading change Persuasiveness Expertise in building and leading teams

Source: Goleman, D. 1998. *Working with Emotional Intelligence*. New York: Bantam.

Hall (2002) stated that a career is a sequence of work-related position occupied by a person during a life-time. It embraces attitudes and behaviors that are part of ongoing work-related tasks and experiences. The popular view of a career usually is restricted to the idea of moving up the ladder in an organization. Fulmer and Johnson (2001) also stated that an opportunity no longer is available to many people because of downsizing, mergers, and the increasing tendency of management to place the responsibility on employees to develop their own competencies. A person may remain at the same level, acquiring and developing new competencies, and have a successful career without ever being promoted. A person also can build a career by moving among various jobs in

different fields, such as accounting, management information systems, and marketing, or among organizations such as Hewlett-Packard, Dell, and Mc Donald's. Hall (2002) said that a career encompasses not only traditional work experiences but also the opportunity of career alternatives, individual choices, and individual experiences and he still reported that Johnson and Johnson (J and J) has developed a strong career development program that reflects the aspects of a career. Johnson and Johnson (J and J) is a global health – care organization that comprises 190 operating companies. The Managing Self Competency describes several aspects of the interplay between the managing self competency and career development at the company.

2. Managing Communication Competency

The managing communication competency involves the overall ability to use all the modes of transmitting, understanding, and receiving ideas, thoughts, and feelings—verbal, listening, nonverbal, written, electronic, and the like – for accurately transferring and exchanging information and emotions (Ellinor and Gerard, 1998; Jablin and Putnam, 2001; Yankelovich, 1999). This competency may be thought of as the circulatory system that nourishes the other competencies. Just as arteries and veins provide for the movement of blood in a person, communication allows the exchange of information, thoughts, ideas, and feelings.

Jablin and Putnam (2001) stated that the managing communication competency includes the core abilities to do the following

1. Convey information, ideas, and emotions to others in such a way that they are received as intended. This ability is strongly influenced by the describing skill – identifying concrete, specific examples of behavior and its effects. This skill also includes recognizing that too often individuals do not realize that they are not being clear and accurate in what they say, resulting from a tendency to jump quickly to generalizations and judgements.
2. Provide constructive feedback to others.
3. Engage in active listening and the questioning skill.
4. Use and interpret nonverbal communication and the empathizing skill.
5. Engage in verbal communication.
6. Engage in written communication

7. Use a variety of computer – based (electronic) resources, such as e-mail and the internet.

Lengel and Daft (1988) reported that the principles of communication are important because they will be a foundation for improving communication in organizations. As with any other skill set, individuals can improve their ability to communicate. The key is to select specific improvements and to work on one or a few at a time. Organizations can also enhance communication by providing a favorable context for it.

The importance for the managing communication competency is to improve personal communication skills. Drucker (1999) stated that organizations need employees with effective communication skills, especially since so much work is accomplished in teams. Team members of ten have different areas of expertise.

Daft and Lengel (1984) said that the effective communication combines 3 skills:

1. Skills of Senders

Effective communicators see situations from the receiver's perspective so that they encode messages in ways that are both interesting and understandable. They speak and write clearly, and they match nonverbal cues to their words. At times when they are too emotional to do this, they give themselves time to calm down before communicating. In addition, effective communicators seek and pay attention to feedback.

Effective communicators also choose the best channel for the message and receiver. They choose the best channel for nonroutine, complex, or sensitive message.

Barber (1999) stated that tips for clear communication are:

1. Think about who your audience is
2. Avoid jargon unless your audience uses the same terms
3. Use simple language
4. Avoid slang and metaphors
5. Use polite language
6. Watch for nonverbal and verbal cues that indicate the receiver understands the message
7. Invite questions to clarify your message
8. Match your nonverbal and verbal messages
9. State your feelings in terms of yourself
10. Be specific
11. Send trustworthy message; avoid filtering

Higgins (1999) stated that effective communicators are also aware that some communication channels are public or create a permanent record, and they choose their words carefully when using such channels.

2. Interpretation Skills

Both sender and receiver can enhance their communication skills by making a special effort to understand one another. They can observe implied as well as explicit messages and compare verbal and nonverbal cues. They can also check their assumptions with one another, to correct any misconceptions. And if the receiver does not automatically offer feedback, the sender can request it (Lengel and Daft, 1988).

Simmons (1985) said that a diverse group (for example, both genders or people from more than cultural background or even different regions of the United States), people should watch for indications that others have different ideas about appropriate ways to communicate.

3. Listening Skills

Mehrabian (1968) stated that listening is the process of hearing and interpreting the meaning of a spoken message. A listener interprets by decoding not only the words of a message but also nonverbal cues such as the speaker's behavior and tone of voice. Together, these cues provide information about facts and about the speaker's emotions and intentions.

Goldhaber (1980) stated that the widely accepted opinion that most people do not listen very well. In a study that measured the amount of material people remembered and understood from a ten-minute message, subjects remembered an average of about 25 percent of the material 48 hours after hearing the message. In the context of organizational behavior, imagine what an advantage it would be to an organization for its people to hear, not 25 percent, but 100 percent of what its customers want and its managers to hear 100 percent of employees' ideas.

3. Managing Diversity Competency

The managing diversity competency involves the overall ability to value unique individual and group characteristics, embrace such characteristics as potential sources of organizational strength, and appreciate the uniqueness of each individual (Cox O'Neil and Quinn, 2001; Williams Williams and Clifton, 2001). This competency also involves

the ability to help people work effectively together even though their interests and backgrounds may be quite diverse.

Hellriegel and Slocum (2004) stated that the managing diversity competency includes the core abilities to do the following.

1. Foster an environment of inclusion with people who possess characteristics different.
2. Learn from different characteristics, experiences, perspectives, and backgrounds. Diversity of thought and behavior is vital to stimulating creativity and innovation.
3. Embrace and develop personal tendencies such as intellectual openness and attitudes that demonstrate respect for people of other cultures and races that support diversity in the workplace and elsewhere.
4. Communicate and personally practice a commitment to work with individuals and team members because of their talents and contributions, regardless of their personal attributes.
5. Provide leadership-walk the talk-in confronting obvious bias, promoting inclusion, and seek win-win or compromise solutions to power struggles and conflicts that appear to be based on diversity issues.
6. Apply governmental laws and regulations as well as organizational policies and regulations concerning diversity as they relate to a person's position.

Murnigham (1998) stated that the common categories of diversity dealt with in the organization are primary categories which describe genetic characteristics that affect a person's self-image and socialization and second categories which describe learned characteristics that a person acquires and modifies throughout life.

The following are brief explanations of the primary categories of diversity. Individuals have relatively influence over these characteristics. They are age, race, ethnicity, gender, physical abilities and qualities, and sexual orientation.

The following are brief explanations of the second categories of diversity. Individuals have relatively more influence over them during their lifetimes by making choices. They are education, work experience, income, marital status, religious beliefs, geographic location, parental status, and person style.

Jackson and Rudeman (1996) stated that the makeup of the workforce in the United States, Canada, and many other countries will continue to change rapidly. The

majority of new employees will be women, member of non-Caucasian races, and from ethnically diverse group. In addition, an increasing number of global organizations, such as Coca-Cola and IBM, have many employees, customers, and suppliers in locations throughout the world. Workforces in Asia, Western Europe, Latin America, and North America are growing more complex and diverse. Managers and employees need to recognize and embrace differences resulting from this diversity, particularly in terms of what employees want from their jobs. Organizations face three challenges of a diverse workforce: language differences, formation of natural ethnic grouping, and attitudinal and cultural differences.

Hammonds (1998) said that women now represent nearly half (47 percent) of the workplace in the United States. They also account for about 11 percent of officers at large corporations, up from about 8.5 percent in 1995. One reason for the limited number of executive women is the glass ceiling.

The glass ceiling is a barrier so subtle that it is transparent, yet so strong that it prevents women and minorities from moving up in management. There appear to be three primary causes of the glass ceiling. First, many executives and managers are not held accountable for results in the areas of equal employment opportunity and affirmative action. Second, women and minorities are not encouraged to apply for or even made aware of job openings at higher levels. At times, these openings are discussed at golf outings, card games, and other activities to which women and minority employees are not invited. Third, these groups lack training and development opportunities that would allow them to improve their competencies and chances for promotion (Adler, 2002).

Each year, one-third of the newcomers to the U.S. workforce are minority group members. The U.S. workforce hour approximately 17 million African Americans, up almost 20 percent from 1990; Hispanics, Asian, and other minorities comprise 15 percent of the workforce, up 4 percent from 1980 (Harris and Moran, 2001).

In addition to the glass ceiling, minority group members also face racism, the notion that a person's genetic group is superior to all others. The racism takes three interrelated basic forms: individual racism, cultural racism, and institutional racism (Velasquez, 2002).

McDevitt and Rowe (2000) stated that the United States and Canada workforces are aging along with the baby boomers. From 1990 to 2000, the number of people age 35 to 47 increased by 38 percent, whereas the number between 48 and 53 increased by 67

percent. The increase in the number of middle-aged employees has collided with the efforts of many companies, such as Kodak, Sanyo Electronic, and British Petroleum, to reduce layers of middle management in order to remain competitive. Over time, the competencies that many of these employees have gained are valuable only to the firms they work for. Displaced, older employees who lose their jobs often have great difficulty matching previous level of responsibility and salaries, even when they are able to find new jobs. Moreover, older workers often are less likely than younger workers to relocate or train for new occupations.

4. Managing Ethics Competency

The managing ethics competency involves the overall ability to incorporate values and principles that distinguish right from wrong in making decisions and choosing behaviors. Ethics are the values and principles that distinguish right from wrong (Donaldson and Werhane, 1999; Ferrell Fraedrich and Ferrell, 2002).

Jones (1997) stated that ethics has to do with the rightness or wrongness of the decisions and behaviors of individuals and the organizations of which they are members. Ethical issues in organizations are more common and complex than generally recognized. In fact, ethical issues influence the decisions recognized. In fact, ethical issues influence the decisions that employees make daily. Some ethical issues involve factors that blur the distinction between "right" and "wrong". As result, employees in the United States identified five main types of unethical behaviors that they had engaged in during the past year

1. Cutting corners on quality
2. Covering up errors
3. Abusing or lying about sick days
4. Lying to or deceiving customers about the quality of their products
5. Putting inappropriate pressure on others

Ethical problems in organizations continue to concern managers and employees greatly. The Enron bankruptcy and scandal is the most prominent recent example of a failure to promote ethical behavior among an organization's managers, employees, and contractors. Arthur Andersen's CEO Joseph Bernardino admitted before a congressional hearing looking into the Enron bankruptcy that "America harbors a cottage industry of accountant and bankers devoted to circumventing audit rules." KPMG Peat Marwick, a Big Five accounting firm, recently formed a new unit designed to help its clients create a "moral

organization.” The firm maintains that the application of auditing ethics can promote good business practices and benefit its corporate culture (Eichenwald and Henriques, 2002).

Schein (1990) said that manager and researchers are beginning to explore the potential impact that organizational culture can have on ethical behavior. Organizational culture involves a complex interplay of formal and informal systems that may support either ethical or unethical behavior. Formal systems include leadership, structure, policies, reward systems, orientation and training programs, and decision-making processes. Informal systems include norms, heroes, rituals, language, myths, sagas, and stories.

Kerr and Slocum (1987) explained that organizational culture appears to affect ethical behavior in several ways. For example, a culture emphasizing ethical norms provides support for ethical behavior. In addition, top management plays a key role in fostering ethical behavior by exhibiting the correct behavior. If lower level managers observe top-level managers sexually harassing others, falsifying expense reports, diverting shipments to preferred customers, misrepresenting the organization's financial position, and other forms of unethical behavior, they assume that these behaviors are acceptable and will be rewarded in the future. Thus the presence or absence of ethical behavior in managerial actions both influences and reflects the culture. The organizational culture may promote taking responsibility for the consequences of actions, thereby increasing the probability that individuals will behave ethically. Alternatively, the culture may diffuse responsibility for the consequences of unethical behavior, thereby making such behavior more likely. In short, ethical business practices stem from ethical organizational cultures.

Higgins and McAllister (2002) also stated that an important concept linking organizational culture to ethical behavior is principled organizational dissent, by which individuals in an organization protest, on ethical grounds, some practice or policy. Some cultures permit and even encourage principled organizational dissent; other cultures punish such behavior.

An employee might use various strategies in attempting to change unethical behavior, including:

1. Secretly or publicly reporting unethical actions to a higher level within the organization;
2. Secretly or publicly reporting unethical actions to someone outside the organization;

3. Secretly or publicly threatening an offender or a responsible manager with reporting unethical actions; or
4. Quietly or publicly refusing to implement an unethical order or policy.

Pruzan (2001) said that the following actions can help create an organizational culture that encourages ethical behavior.

1. Be realistic in setting values and goals regarding employment relationships. Do not promise what the organization cannot deliver.

2. Encourage input from throughout the organization regarding appropriate values and practices for implementing the culture. Choose values that represent the views of both employees and managers.

3. Opt for a strong culture that encourages and rewards diversity and principled dissent, such as grievance or complaint mechanisms or other internal review procedures.

4. Provide training programs for managers and teams on adopting and implementing the organization's values. These programs should stress the underlying ethical and legal principles and cover the practical aspects of carrying out procedural guidelines.

5. Managing Across Cultures Competency

The managing across cultures competency involves the overall ability to recognize and embrace similarities and differences among nations and cultures and then approach key organizational and strategies issues with an open and curious mind culture is the dominant pattern of living, thinking, and believing that is developed and transmitted by people, consciously or unconsciously, to subsequent generations (Gannon and Newman, 2001; Harris and Moran, 2001). For a culture to exist, it must be shared by the vast majority of the members of a major group or entire society, be passed on from generation to generation and be shape behavior, decisions, and perceptions of the world (Adler, 2002).

A key feature of a culture is its culture values—those consciously and subconsciously deeply held beliefs that specify general preferences, behaviors, and define what is right and wrong. Cultural values are reflected in a society's morals, customs, and established practices (Hofstede, 2001.)

Javidan and House (2001) explained that the managing across cultures competency includes the core abilities to do the following.

1. Understand, appreciate, and use the characteristics that make a particular culture unique and recognize which are likely to influence a person's behaviors.

2. Identify and understand how work-related values, such as individualism and collectivism, influence the choices of individuals and groups in making decisions.

3. Understand and motivate employees with different values and attitudes. These may range from the more individualistic, Western style of work to paternalistic, non-Western attitudes to the extreme "the state-will-take-care-of-me" collectivist mindset.

4. Communicate in the language of the country with which the individual has working relationships. This ability is crucial for employees that have ongoing communication with those who have a different native language.

5. Deal with extreme conditions, especially for those with assignments in foreign countries. This need applies even if the assignment is short term or the person has international responsibilities from the home office. Some extreme conditions include economic instability, political unrest, cultural conflicts, governmental bureaucratic obstacles, lack of laws or constantly shifting laws governing and protecting business interests, public anger or resentment of outsiders, armed insurrections or even full-blown military coups, and so on.

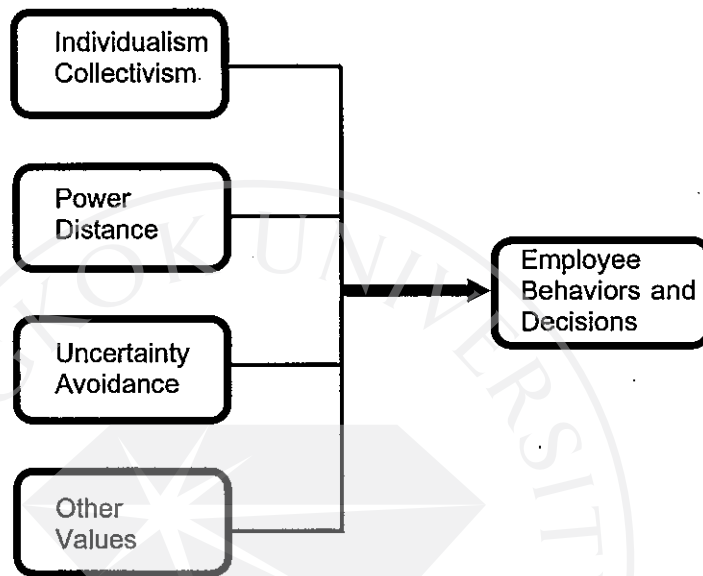
6. Address managerial and other issues through a global mindset. That means scanning the environment with a worldwide perspective, always looking for unexpected trends that may create threats or opportunities for a unit or an entire organization. Some call this the ability to think globally, act locally.

Kirkman Gibson and Shapiro (2001) stated that there are a number of classifications of cultural values. A portion of one that is particularly helpful in understanding individual and societal differences in their work-related values. As suggested in Figure 2.2 these and other cultural values in combination influence the behaviors and decisions of employees.

Individualism-Collectivism. Individualism and collectivism are two of the fundamental work-related values that must be thoroughly understood and used to develop the managing across cultures competency. Individualism is the tendency of people to look after themselves and their immediate families, which implies a loosely integrated society. The individual is emotionally detached from organizations and institutions. The culture emphasizes individual initiative, decision making, and achievement. Everybody is believed to have the right to privacy and personal freedom of expression. Countries characterized

by an emphasis on individualism include the United States, Canada, New Zealand, the United Kingdom, and Australia (Hofstede, 2001).

Figure 2.2 Influence of Culturally Based Work-Related Values



Source: Kirkman, B.L.; Gibson, C.B.; and Shapiro, D.L. 2001 "Exporting Teams: Enhancing the Implementation and Effectiveness of Work Teams in Global Affiliates" **Organizational Dynamics** 30:12-29.

In contrast, collectivism is the tendency of people to emphasize their belonging to groups and to look after each other in exchange for loyalty. The social framework tends to be tight, and in-groups (relatives, communities, and organizations) focus on their common welfare and distinguish themselves from out-groups. Collectivism usually involves emotional dependence of the individual on groups, organizations, and institutions. The sense of belonging and "we" versus "I" in relationships is fundamental. Individuals' private lives are open to the groups and organizations to which they belong. In-group goals are generally thought to be more important than the individual's personal goals. When conflict arises between individual goals and in-group goals, the general expectation is that in-group goals and decision making should prevail. Countries characterized by an emphasis on collectivism include Japan, China, Venezuela, and Indonesia (Adler, 2002).

Hofstede (2001) stated that harmony is another feature of cultures that emphasize collectivism. People in the same group are supposed to have similar views. Individuals in China, Japan, Taiwan, and South Korea are about whether their behavior would be considered shameful by the other members of their groups. They also avoid pointing out other people's mistakes in public so that the others won't lose face. Face-saving is important in these cultures because it allows people to maintain their dignity and status. Because individuals are tightly integrated, they feel that they have a common fate.

In contrast, the people in countries that emphasize individualism, such as Canada, the United States, and the United Kingdom, do not often form such tightknit groups. Individuals in these countries generally do not believe that they have a common fate with others. They view themselves as independent, unique, and special. They are less likely to conform to the expectations of others. When group goals conflict with personal goals, individuals commonly pursue their own goals. In addition, seeking personal identity is highly valued in individualistic cultures. Confrontation with others within an in-group is acceptable. Personal achievement, pleasure, and competition are all highly valued (Williams Williams and Clifton, 2001).

Power Distance. Power distance is the extent to which people in a society accept status and power inequalities as a normal and functional aspect of life. Countries that are "high in power distance" are those whose citizens generally accept status and power inequalities; those "low in power distance" are those whose citizens generally do not. Countries that are high in power distance include Argentina, India, Malaysia, Mexico, and the Philippines and the Commonwealth of Puerto Rico. At the opposite extreme, countries that are low in power distance include Finland, Israel, Norway, and Sweden (the United States is moderately low) (Hofstede, 2001).

Kirkman Gibson and Shapiro (2001) stated that people that are raised in a high power distance culture tend to behave submissively to managers and avoid disagreements with them. High power distance employees are more likely to take orders without question and follow the instructions of their managers. In high power distance societies, managers and subordinates consider bypassing to be insubordination. In low power distance countries, employees are expected to bypass a manager in order to get their work done. When negotiating in high power distance countries, companies find it necessary to send representatives with titles equivalent to or higher than those of their bargaining partners. Titles, status, and formality are of less importance in low power distance countries.

Uncertainty Avoidance. Uncertainty avoidance is the extent to which people rely on social norms, procedures, and organizations (including government) to avoid ambiguity, unpredictability, and risk. With "high" uncertainty avoidance, individuals seek orderliness, consistency, structure, formalized procedures, and laws to cover situations in their daily lives. Societies that are high on uncertainty avoidance, such as Japan, Sweden, and Germany, have a strong tendency toward orderliness and consistency, structured lifestyles, clear specification of social expectations, and many rules and laws. In contrast, in countries such as the United States and Canada and in Hong Kong, there is strong tolerance of ambiguity and uncertainty. More secure and long-term employment is common in "high" uncertainty avoidance countries. In contrast, job mobility and layoffs are more commonly accepted in "low" uncertainty avoidance countries (Javidan and House, 2001).

6. Managing Teams Competency

The managing teams competency involves the overall ability to develop, support, facilitate, and lead groups to achieve organizational goals (Rees, 2001).

Homans (1959) stated that group is any number of people who share goals, often communicate with one another over a period of time, and are few enough so that each individual may communicate with all the others, person-to-person. Yarbrough (2002) also stated that to make group, especially teams, more effective, a manager must know how to recognize effective and ineffective groups. In brief, an effective group has the following basic characteristics. Its members:

1. Know why the group exists and have shared goals
2. Support agreed upon guidelines or procedures for making decisions
3. Communicate freely among themselves
4. Receive help from one another and to give help to one another
5. Deal with conflict within the group
6. Diagnose individual and group processes and improve their own and the group's functioning

Michalski and King (1998) explained that there are many different types of goals, problems, and tasks confronting an organization require varying degrees of interdependency among individuals and teams. Some require both individual and team problem solving. Organizations can incur excessive costs if either individual or team decision making is used improperly. The unnecessary use of team problem solving is

wasteful because the participants' time could have been used more effectively on other tasks; it creates boredom, result thing in feeling that time is being wasted, and reduces motivation. Conversely, the improper use of individual problem solving can result in poor coordination, little creativity, and numerous errors. In brief, team problem solving is likely to be superior to individual problem solving when:

1. The greater diversity of information, experience, and approaches to be found in a team is important to the task at hand
2. Acceptance of the decisions arrived at is crucial for effective implementation by team members
3. Participation is important for reinforcing the values of representation versus authoritarianism and demonstrating respect for individual members through team processes
4. Team members rely on each other in performing their jobs

Feldman (1984) described that the factors that influence team and group effectiveness are interrelated. These factors are:

1. The context and external environment
2. Team goals and superordinate goals
3. Team size
4. Team member roles and diversity
5. Norms
6. Cohesiveness
7. Leadership

Also, La Barre (2002) said that fostering team creativity is important for team and group effectiveness. Fostering team creativity is important for team and group effectiveness. Fostering team creativity is in the hands of managers as they think about and establish the work environment. For example, poorly designed motivational and reward systems will likely result in ineffective team approaches. One creativity expert comments: "The thing about creativity is that you can't tell at the outset which ideas will succeed and which will fail... Now, leaders pay a lot of lip service to the notion of rewarding failure... Often, they have a forgive-and-forget policy. Forgiveness is crucial but it's not enough. In order to learn from mistakes, it's even more important to forgive and remember.

Lipman-Blumen and Leavitt (1999) stated that the managing teams competency includes the core abilities to do the following.

1. Determine the circumstances in which a team approach is appropriate and, if using it is appropriate, the type of team to use
2. Engage in and/or lead the process of setting clear performance goals for the team
3. Participate in and/or provide the leadership in defining responsibilities and tasks for the team as a whole, as well as its individual members
4. Demonstrate a sense of mutual and personal accountability for the achievement of team goals, not just an individual's own goals. That is, the individual doesn't approach problems and issues with a mindset of: That's not my responsibility or concern
5. Apply decision-making methods and technologies that are appropriate to the goals, issues, and tasks confronting the team
6. Resolve personal and task-related conflicts among team members before they become too disruptive
7. Assess a person's own performance and that of the team in relation to goals, including the ability to take corrective action as needed

Again, Davis and Meyer (1998) said that in some countries, people strongly believe in the importance and centrality of the individual. In the United States, the United Kingdom, and Canada, educational, governmental, and business institutions frequently state that they exist to serve individual goals. Two cultural values that strongly affect decisions about whether to use teams and groups in organizations are individualism and collectivism.

The cultural belief in individualism creates uneasiness over the influence that teams or groups have in organizations. Employees in individualistic cultures are expected to act on the basis of their personal goals and self-interest. In collectivistic countries, such as China and South Korea, the use of teams by organizations is a natural extension of the nations' cultural values. Uneasiness revolves around the relative influence of individuals in teams. Thus it might characterize the basic difference as "fitting into the team" versus "standing out from the team." Even in societies that value individualism, the use of teams is substantial in such firms as Hewlett-Packard, Ford, General electric, and MONY.

The potential for teams and individuals to have incompatible goals clearly exists, but these goals need not always conflict and in fact often are compatible. The potential for conflict and commonality is suggested by the following observations.

1. Teams do exist, and employees need to take them into account
2. Teams mobilize powerful forces that create important effects for individuals
3. Teams may create both good and bad results
4. Teams can be managed to increase the benefits from them

7. Managing Change Competency

The managing change competency involves the overall ability to recognize and implement needed adaptations or entirely new transformations in the people, tasks, strategies, structures, or technologies in a person's area of responsibility (Davis and Meyer, 1998).

According to Muczyk and Steel (1998) stated that the managing change competency includes the core abilities to do the following

1. Apply the six previously discussed competencies in the diagnosis, development, and implementation of needed changes
2. Provide leadership in the process of planned change
3. Diagnose pressure for and resistance to change in specific situations
4. Apply the systems model of change and other processes to introduce and achieve organizational change
5. Seek, gain, share, and apply new knowledge in the pursuit of constant improvement, creativity, and entirely new approaches or goals

Cummings and Worley (2001) stated that there is an almost infinite variety of pressures for change and he also examine three of the most significant ones: (1) globalization of markets, (2) spread of information technology and computer networks, and (3) changes in the nature of the workforce employed by organizations.

1. Globalization of Markets

Organizations face global competition on an unprecedented scale. Globalization of markets means that the main players in the world's economy are now international or multinational corporations. Their emergence creates pressures on domestic corporations to internalize and redesign their operations. Global markets now exist for

most products, but to compete effectively in them, firm of ten must transform their cultures, structures, and operations (Gupta and Govindarajan, 2001).

Cumming and Worley (2001) stated that the primary forces at work in globalization have included.

1. The economic recoveries of Germany and Japan after their defeat in World War II
2. The emergence of new "industrial" countries, such as South Korea, Taiwan, Singapore, and Spain
3. The dramatic shift from planned economics to market economies that has occurred in Eastern Europe, Russia and other republics of the former Soviet Union, and to a certain extent in the People's Republic of China
4. The emergence of new "power blocks" of international traders, stemming from the economic unification of Europe and the "yen block" of Japan and its Pacific Rim trading partners

2. Spread of Information Technology and Computer Networks

Pearlson and Saunders (2001) reported that information technology comprises networks of computers, telecommunications systems, and remote-controlled devices. Information technology is having a profound impact on individual employees, teams, and organizations. Experts who have studied its impact on organizations have observed that information technology changes almost everything about a company—its structure, its products, its markets, and its processes; increase the value of invisible assets, such as knowledge, competencies, and training; democratizes a company because employees have more information and can talk to anyone in the company; increases the flexibility of work by allowing more people to work at home, on the road, or at hoarse that suit them; and allows companies to unify their global operations and work a 24-hour day spanning the world.

3. Changes in the Nature of the Workforce Employed by Organizations

The work force is increasingly better educated, less unionized, and characterized by changing values and aspirations. Although these changes won't lessen the motivation to work, they continue to affect the rewards that people seek from work and the balance that they seek between work and other aspects of their lives (Kanter, 1999).

The quality of work life (QWL) represents the degree to which people are able to satisfy important personal needs through their work. Achieving a high QWL is an important goal for many working women and men. Typically, employees desire pleasant

working conditions, participation in decisions that affect their jobs, and valuable support facilities such as day-care centers for their children. These and other employee expectations put additional pressures on organizations and affect their ability to compete effectively in the labor market (Chang and Ledford, 1997).

Dent and Goldberg (2002) stated that there are two sources of resistance to change:

1. Individual Resistance

- 1.1 Perceptions
- 1.2 Personality
- 1.3 Habit
- 1.4 Threats to power and influence
- 1.5 Fear of the unknown
- 1.6 Economic reasons

2. Organizational Resistance

- 2.1 Organization design
- 2.2 Organizational culture
- 2.3 Resource limitations
- 2.4 Fixed investments

To initiate change, an organization must take one or more of three actions to modify the current equilibrium of forces:

- 1. Increasing the strength of pressure for change.
- 2. Reducing the strength of the resisting forces or removing them completely from situation.
- 3. Changing the direction of a force-for example, by changing a resistance into a presser for change.

THE THAI LIFE ASSURANCE ASSOCIATION'S OPERATION (TLAA)

1. History of the Thai Life Assurance Association (TLAA)

In 1952, the operators of life insurance companies in Thailand joined hand to establish a body to serve as a central organization of the industry, On July 5, 1956, that organization was officially registered under the name of Life Insrance Association of Thailand. Then in 1967, the name was changed to Thai Life Assurance Association or TLAA Originally, there were 8 member companies.

TLLA has been established to achieve the following objectives:

1. To closely coordinate and foster cooperation and good relationship between life insurance companies and other organizations, institutions and related bodies.
2. To carry out activities aimed at protecting the interests of the insured and life insurance companies; to monitor and encourage any legal development effort that affects the insured and life insurance companies and to coordinate and cooperate with the government by offering constructive business-related opinions and recommendations to related government agencies and institutions.
3. To develop sound operational and code of conduct standard for the life insurance industry with a view to ensure that the industry is soundly operated, trusted by the public and self-regulated.
4. To promote academic research and study on sound business practices and standards, particularly in areas whose findings could be used to enhance or develop the role of life companies as dependable saving and financial institutions.
5. To carry out life insurance-related activities and dissemination of information to consumers and member companies in order to promote public understanding and sound and fair business practices.
6. To promote life insurance-related educational efforts such as the support and coordination given to encourage the teaching of insurance subject at all levels of schooling, the development of curriculum and the production of text books or documents, etc.
7. To encourage public awareness and understanding of life insurance's benefit through public relations activities.
8. To carry out other activities deemed helpful to the industry's image and the cause of TLLA.

2. The Overall State Thai Economy in 2001-2002 and the Overall Performance of Thai Life Insurance Business in 2001

According to the Thai Life Assurance Association Annual Report (2001) reported that the overall Thai economy in 2001 continued to slowdown and saw a growth of only 1.8% against that of 4.6% in the year 2000. Factors affecting a slowdown cycle, started in 2000 included a slowdown of world economy, especially a recession in the U.S. which became more evident after a terrorist attack on World Trade Center on September 11, 2001. Moreover, a struggling Japanese economy is showing no sign of recovery soon. The scenario has led to a drop of 6.7% in export to that country compared with the year

2000. Revenue from domestic tourism and investment were also affected as the number of foreign tourists and investors dropped.

Other factors effecting a slowdown of Thai economy include the fluctuation of oil price in world market which as an impact on overall manufacturing sector and consumption in Thailand. The persistence of none performing loans (NPL) problem has led to a huge surplus liquidity in commercial banks and hindered the operation of financial institutions. Weakened value of Thai Baht and high employment rate also hamper economic expansion.

However, in the second half of 2001, there were some positive factors. In an effort to induce domestic demand, the Thai government launched several economic-stimulus packages such as the village fund project, farmer's debt moratorium, the people's bank, housing loans and implementation of long-termed economic policies aimed at strengthening grass-root economy. These projects began to bear fruit in the year 2002 where overall economy grew more.

2.1 Thailand's Economic Indicator

Table 2.1 Important Economic Indicators of Thailand

Year Economic Indicators	1998	1999	2000	2001	2002
Population (Million)	61.2	61.8	61.9	62.3	63.0
Gross Domestic Products (GDP) (Billion Baht)	4,626	4,632	4,905	5,100	5,259
Bank Deposit (Billion Baht)	4,595.9	4,575.0	4,816.0	5,009.1	5,103.7
Bank Loans (Billion Baht)	5,472.7	5,248.3	4,723.7	4,447.9	4,708.6
% Economic Growth					
Population	1.16	0.98	0.13	0.69	1.04
Gross Domestic Product (GDP)	(2.24)	(0.12)	5.89	4.00	3.11
Economic Growth	(10.5)	4.4	4.6	1.8	4.3
Inflation	8.1	0.3	1.6	1.6	0.5
Unemployment	4.36	4.19	3.59	3.23	1.8
Bank Rates (12 month fixed deposit In Thai commercial banks)	6.0-6.25	4.0-4.25	3.50	2.75-3.0	2.00
Exchange Rate (US \$), (US \$) as of Dec 31	41.4	37.8	40.2	44.5	43.0

Source: www.bot.or.th

The growth rate of Thai economy in the first 3 quarters of 2002 was higher than in the year 2001 due to an increase in public consumption, induced by several economic stimulus projects implemented since the year 2001. The growth was also influenced by an increase in exports and a decrease in imports. However, economic growth in the 4th quarter of 2002 decelerated as a result of a slowdown in world economy. It is expected that the overall growth of Thai economy in 2002 will be around 4.3% (The Office of National Economic and Social Development Board, 2001).

2.2 Life Insurance Business in 2001-2002

2001 is a golden year for Thai life insurance business. As a result of positive economic environment and favorable business factors, the industry saw a growth of 25%.

In the year 2002, life insurance business continued to perform outstandingly and grow steadily in parallel with the upswing of national economy. The total premium received during 11 month period grew by as high as 21%

2.2.1 Economic Impact

Although the overall economy in 2001 was still sluggish and showed no sign of recovery, life insurance business continued to grow, thanks to a continuing drop of deposit interest rate offered by commercial banks. And in 2002, despite a sign of economic upswing, deposit interest rate remains at low level, i.e. 1.5% for saving and 2.0% for 12 month fixed deposit. As a result, more and more savers have put their saving with life insurance business. Total premium of life cum saving products, especially the single premium policy has been very popular in 2001 and short term produces in 2002. High unemployment rate also caused an increase in number of people joining life insurance profession.

2.2.2 Impacts of Factors Inside the Industry

Stiffer competition in the industry is another factor, driving expansion in life insurance business as companies are trying to maintain competitiveness by improving quality of products, service and agents. Moreover, the government's decision to increase tax allowance from Baht 10,000 to 50,000 in 2002 also help influence public decision to buy life insurance protection. The relaxing of regulation on investment by life companies also contributed to the continuing growth of the industry. Now, life insurers can buy as much as 50% of bonds or debentures issued each time against that of 10% previously allowed. Also, as life companies are able to separate their investment in common shares and debenture, their investment opportunities are widen. Other positive development in

investment include an increase in investment opportunities in repurchase agreement and Non-Voting Depository Receipt (NVDR)

2.3.1 Changes in Life Insurance Business in Thailand in 2001-2002

2.3.1.1 Charges in 2001

Products

Product with saving element remained popular in 2001 due to low bank interest rate and show no sign of moving up in the near future. The scenario has prompted customers with saving potential to consider buying insurance package that offers both protection and saving as well as tax allowance. The most popular of all has been the single premium product because it offers higher return and require only one time premium payment. In 2001, growth in single premium sector was as high as 261% compared with the year 2000.

At the same time, pension and retirement have also attracted a lot of attention from customers because life expectancy among Thais is now longer. Economic uncertainty also influence the public to prepare for post-retirement financial security through life insurance.

Products for specific groups and riders, particularly health and personal accident riders were also popular in 2001.

Services

It can be said that 2001 was the year that life insurance business has focused their efforts on developing customer service quality in order to improve competitiveness and customer satisfaction. Many companies revamped their data storage and customer service facilities by installing new and advanced technology thus enabling these insurers to provide prompt services to customer in all areas of the country. The newly equipped facilities include call center, care center, automatic payment center, etc. Some companies introduced the use of handheld PC to facilitate the flow of communications between their field sales agents and the headquarters and the development of computer program to use in their sales department.

Agency

The recruitment of new agents and the improvement of professional skills of the existing ones in order to maintain business growth have been the main focus of all companies in 2001. New agents were recruited from all areas of profession and all parts of the country as part of an effort to expand the business. And in the light of high

employment situation, a large number of the recruits are the fresh college graduates. In 2001, the total number of certified agents was 329,079, representing 17.56% growth compared with the previous year. The methods, employed by companies in recruiting new agents still focus on providing knowledge and understanding to potential candidates. Emphasis was also made to convince these potential agents that working as life insurance agent is a lucrative and secured profession.

As far as the policy to develop agents in 2001 is concerned, many life companies have begun to train their agents to become financial consultants. Their goal is to enable them make good judgment on the needs of customer and to offer products that are responsive to individual customer. Moreover, life companies also provided training on their products, competitors' products, investment and computer usage to their agents.

Marketing Channels

While agency remains a major and most important marketing channel for life insurance business in Thailand, newer channels have been explored and established by these companies in order to offer wider options to the customers and to boost business expansion. These newer channels include direct mail and Internet sales. Bancassurance has also attracted attention of life companies, especially those whose equity holders or partners are banks. These companies have been paving the way or an emergence of bancassurance as a secondary marketing channel to agency. In having banks as partner, these companies are in better position to reach wider number of prospective customers compared with those without any affiliation with commercial banks. Although now, bancassurance has not yet become a major marketing channel but its prospect is very promising.

Sales Promotion

Advertising and sales promotional campaigns were vigorously used by life insurance companies to induce business growth in 2001. The essential message conveyed in most ads and campaign is security in life in the midst of economic uncertainty. The most popular medium used for advertising their message included TV, Radio and print media. Advertising and public relations efforts of life insurance and consumer benefits were shared by some government agencies such as the department of Insurance and the Office of Consumers Protection Board.

Promotional campaigns implemented by companies for their customers include prize rewards, seasonal greetings, talk shows and social charity events. These

activities included educational elements aimed at enabling the public to make informed decision on purchasing life insurance products.

2.3.1.2 Changes in 2002

Products

The End of "Single Premium" Era

The year 2002 saw the beginning of the end of "Single Premium Product" days and marked the beginning of "Short-Term Insurance product" era. Many companies stopped offering single premium due mainly to a decrease in these companies' investments. However, the enduring low interest rate has caused the product with saving element, especially the short-termed high-saving category, launched by life companies in the middle of 2002 to remain attractive. This type of product carries a term of 10 years and a premium payment period of 4 or 5 years. The product has been designed to provide quick investment return to customers, to lessen the burden of premium payment in the future and to enable the insured to effectively make their financial plan.

Distribution Channels

Agency

In 2002, development of agency quality on a continuous basis remained a key factor to business expansion of life insurance companies who focused their efforts on training their agents to become financial consultant. Some companies have also been training their agents to be ready for the emerging unit-linked business in the market. To be effective in selling this product which is new in Thailand, agents must have thorough knowledge in various types of investment and must have good computer skill.

Meanwhile, serious attention has also been given by life insurance companies to the controlling of professional ethics. The Department of Insurance has clearly stated its policies to ensure sales practice among life insurance agents.

Bancassurance

Bancassurance is a product that life companies, particularly those with partnership with commercial banks, are developing as a new distribution option, secondary to agency channel. However, Bancassurance service won't be fully operated until allocation of profits between involved parties is clearly defined and settled. It is expected that in the year 2003, lines should be clearer drawn.

Direct Mail

In 2002, sales of insurance product through direct mail to credit card customers has become a popular method due to a fast growing demand for credit card among the public. Products offered through this channel is simple and easy to understand such as personal accident that offers protection to credit card holder and spouse in case of accident. Nature of protection and rate of premium vary from company to company.

2.3 Business Trend in 2003

2.3.1 Projected Business Changes

Products

It bank interest rate remains at current low level or drops further and life insurance companies are forced to reduce guaranteed rate from 4-6% to lower than 4%, insurance products with saving element will become less attractive to potential customers. Therefore, in the future basic products that offer life protection with health and accident riders will be more preferable to customers.

Unit-Linked

This is another new product that many life compaines are eager to launch and when some hindering rules and regulations are adjusted, the introduction of unit-linked policy to the market should commence in 2002. Companies wishing to offer unit-linked, a product that combines life protection and investment elements in one package, must first of all register as an assets management company and then a mutual fund management company. At the moment, an effort to remove or amend impeding regulations is nearly completed. So far, the Ministry of Finance and the Office of the Securities and Exchange Commission (SEC) have reached an agreement on 3 following options:

1) Life insurance companies can apply for private fund license but they can offer only 1 contract per customer.

2) Life companies can operate as a supporting agent of assets management companies.

3) SEC will amend existing ministerial regulation, allowing life insurance company to hold 100% equity in a new assets management company it established. In this case, insurance policy-related affairs would be managed by parent company (life company) while the transaction of mutual fund investment units would be under the responsibility of its affiliate.

This development signifies that unit-linked business will definitely be launched in Thailand in the future. Therefore, life insurance companies are now vigorously reading themselves in all facets of the business, especially the training of agents who, in order to be successful in selling unit-linked product, must have a thorough understanding in investment and the complex nature of this new product. At the same time, involved regulating agencies are also in the process of preparing new regulation measures including agency licensing.

Distribution Channel

Agents

It is expected that in 2003, all life insurance companies will continue to improve or develop the quality of their agents, especially those who are to deal with unit-linked business. Moreover, life companies will prepare their agents to be able to expand special contract market because the sales of main contracts will be limited by higher premium, caused by the lowering of guaranteed interest rate.

Bancassurance and Direct Mail

As life insurance market continues to expand, more and more new marketing channels are being established. Among them are direct mail and bancassurance, to be introduced as channels offering products that are simple and easy to understand by customers. It is expected that in 2003, Bancassurance business will begin to be more active as foreign joint-ventured companies are ready to enter the market and some companies and their bank partners have settled their roles and benefit sharing schemes.

Chapter 3

Research Methods and Procedures

The primary purpose of this study was to determine whether experience in the Thai life assurance industry is related to the seven competencies. This section describes the research methods and procedures of this study. Description of the research methods and procedures is organized into four parts.

1. Instruments

Participants responded to a 76 item questionnaire, originally written in English but translated into Thai by a professional translator for this study. The questionnaire was composed of two sections: (a) personal data of participants, and (b) the seven competencies.

In the questionnaire, participants were asked to complete section 1 by indicating the response option that was most descriptive of themselves, and to complete section 2 by rating each of the items on a five-point Likert-type scale with options ranging from "I am very good on this ability/behavior" (5) to "I am very weak on this ability/behavior" (1). For the purpose of this study, the most important item of Section 1 asked how long the respondent had worked in the Thai Life Assurance industry.

The content validity of the questionnaire was verified by experts in the field of the individual and managerial effectiveness. Twenty MBA students of Bangkok University were asked to pre-test the questionnaires. Cronbach's alpha was used to analyze the reliability of the questionnaire, with the following results:

1. Managing self competency: reliability = 0.83
2. Managing communication competency: reliability = 0.77
3. Managing diversity competency: reliability = 0.80
4. Managing ethics competency: reliability = 0.71
5. Managing across culture competency: reliability = 0.83
6. Managing team competency: reliability = 0.82
7. Managing change competency: reliability = 0.83

2. Data Collection

Questionnaires were distributed to members of the Thai Life Assurance Association, which is composed of employees from 26 companies. There are as follows:

1. Bangkok Life Assurance Co., Ltd.
2. Krungthai-AXA Life Assurance Co., Ltd.
3. Millea Life Insurance (Thailand) Co., Ltd.
4. Thai Life Insurance Co., Ltd.
5. Nationwide Life Assurance Co., Ltd.
6. Siam Commercial New York Life Assurance Public Co., Ltd.
7. TPI Life Insurance Co., Ltd.
8. Ocean Life Insurance Co., Ltd.
9. Thaire Life Assurance Co., Ltd.
10. CGU Life Assurance (Thai) Co., Ltd.
11. Zurich National Life Assurance Co., Ltd.
12. Ayudhya CMG Life Assurance Public Co., Ltd.
13. Prudential TS Life Assurance Public Co., Ltd.
14. Pornpat Life Assurance Co., Ltd.
15. Muang Thai Life Assurance Co., Ltd.
16. Ace Life Assurance Co., Ltd.
17. Bangkok Metropolitan Life Assurance Co., Ltd.
18. Siam Sumsung Life Insurance Co., Ltd.
19. Siam Life Insurance Co., Ltd.
20. Saha Life Insurance Co., Ltd.
21. Inter Life John Hancock Assurance Public Co., Ltd.
22. The South East Life Insurance Co., Ltd.
23. Aetna Osotspa Life Assurance Co., Ltd.
24. American International Assurance Co., Ltd.
25. Advance MLC Assurance Co., Ltd.
26. Allinz C.P.

A letter of introduction explaining the general purpose of the research and assuring confidentiality was included with the questionnaire. Before any contact was made with a potential participant, permission was obtained from the Personnel/Human Resource Managers in each company.

The letter of introduction advised employees that they were invited to participate in a research study; the letter also explained the general purpose of the study, what level of management from their company supported it, the time frame for returning the questionnaire, and assurance of anonymity.

The final sample size was composed of 231 individuals, who were employees of nine companies. These companies included:

1. Bangkok Life Assurance Co., Ltd.
2. Siam Commercial New York Life Assurance Public Co., Ltd.
3. TPI Life Insurance Co., Ltd.
4. Ocean Life Insurance Co., Ltd.
5. Thaire Life Assurance Co., Ltd.
6. CGU Life Assurance (Thai) Co., Ltd.
7. Inter Life John Hancock Assurance Public Co., Ltd.
8. Aetna Osotspa Life Assurance Co., Ltd.
9. Allinz C.P.

3. Data Analysis

The mean level of each of the competencies was computed for the sample. In addition, the data were analyzed using one-way analysis of variance (ANOVA), with years of work experience as the independent variable and one of the competencies as the dependent variable. Separate ANOVAs were conducted for each of the seven competencies, with alpha set at .05.

4. Results

The mean level of each of the seven competencies was high. However, none of the seven one-way ANOVA was significant; $p > .05$ for each. Therefore, it can be concluded that years of experience is not related to any of the seven competencies.

Chapter 4

Research Findings

The results of this research project are described in the two following sections:

1. Personal data of the participants: gender, age, income/month, marital status, education, and number of years of work experience.

2. The results of the study.

1. **Personal data of participants: gender, age, income/moth, status, education, and experience in the work.**

Table 4.1 summarizes the personal data of the participants.

Table 4.1 Personal Data of Participants

Variables	Frequency	Percentage
Gender		
Male	86	37.1
Female	146	62.9
Age		
Less than 30 years	64	27.6
31-40 years	109	47.0
Higher than 40 years	59	25.4
Income/Month		
Less than 20,000	83	35.8
20,001 – 30,000	66	28.4
More than 30,000	83	35.8
Marital status		
Single	123	53.0
Married	103	44.4
Divorced	6	2.6
Education		
Less than undergraduate	30	12.9
Undergraduate	147	63.4
Graduate or higher	55	23.7

Variables	Frequency	Percentage
Work experience		
Less than 5 years	52	22.5
5 – 10 years	52	22.5
More than 10 years	127	54.9

2. The results of the study

This section reports the results of testing the seven hypotheses described earlier. To summarize, although the mean level of each of the seven competencies was high, none of the seven one-way ANOVAs was significant; $p > .05$ for each. Therefore, it cannot be concluded that years of experience is related to any of the seven competencies.

Tables 4.2 – 4.8 report the results of the seven one-way ANOVAs testing the relationship between work experience and the individual/managerial effectiveness variables.

Table 4.2 The Relationship between Work Experience and the Managing Self Competency

Work experience	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Less than 5 years	52	3.58	0.86	3.33	0.12
5 – 10 years	52	3.98	0.76		
More than 10 years	127	3.83	0.71		
Total	231	3.80	0.78		

Table 4.3 The Relationship between Work Experience and the Managing Communication Competency

Work experience	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Less than 5 years	52	3.46	0.78	3.54	0.13
5 – 10 years	52	3.66	0.80		
More than 10 years	127	3.74	0.72		
Total	231	3.62	0.77		

Table 4.4 The Relationship between Work Experience and the Managing Diversity Competency

Work experience	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Less than 5 years	52	3.42	0.83	2.82	0.13
5 – 10 years	52	3.57	0.87		
More than 10 years	127	3.72	0.72		
Total	231	3.57	0.81		

Table 4.5 The Relationship between Work Experience and the Managing Ethics Competency

Work experience	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Less than 5 years	52	3.53	0.81	3.89	0.31
5 – 10 years	52	3.74	0.76		
More than 10 years	127	3.88	0.72		
Total	231	3.72	0.76		

Table 4.6 The Relationship between Work Experience and the Managing Across Culture Competency

Work experience	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Less than 5 years	52	3.45	0.77	1.66	0.19
5 – 10 years	52	3.50	0.77		
More than 10 years	127	3.59	0.73		
Total	231	3.51	0.76		

Table 4.7 The Relationship between Work Experience and the Managing Team Competency

Work experience	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Less than 5 years	52	3.56	0.82	3.02	0.23
5 – 10 years	52	3.71	0.86		
More than 10 years	127	3.79	0.73		
Total	231	3.69	0.80		

Table 4.8 The Relationship between Work Experience and the Managing Change Competency

Work experience	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>F</i>	<i>p</i>
Less than 5 years	52	3.43	0.79	2.27	0.22
5 – 10 years	52	3.52	0.72		
More than 10 years	127	3.65	0.72		
Total	231	3.53	0.74		

Chapter 5

Summary and Conclusions

This part contains a brief summary of the research, and the conclusions obtained from the results. This part also presents the interpretations of the findings with the review of related literature.

Summary

The purpose of this research was to examine the relationship between work experience and individual/ managerial effectiveness, as measured by seven competencies. A questionnaire, composed of 76 items, was used to collect the data. There were 2 sections in the questionnaire: (a) personal/demographic items describing the participants, and (b) the participants' opinions concerning their level of ability in each of the seven competencies. Responses were obtained from 231 employees working in nine of the 26 companies in the Thai Life Assurance Association. Mean levels for each of the competencies was high. A series of one-way ANOVAs did not reveal any association between years of work experience and the employee's self-rating of ability in any of the seven competencies.

Conclusions

The finding that there is no relationship between years of experience and self-rated competency can be interpreted optimistically - that because employees from Thai life assurance companies pay a great deal of attention from the very beginning of an employee's career to proficiency in these competencies, years of experience makes little difference.

Because employees at all levels of experience are high in managing self competency, it can be concluded that employees can assess their own strengths and weaknesses, set and pursue professional and personal goals, balance work and personal life, and engage in new learning- including new or modified skills, behaviors, and attitudes. Managing self competency also includes these abilities: to understand one's personality and attitudes; to perceive, appraise and interpret accurately the values of others that differ from one's own; to understand and to act on one's own and others' work; to assess and establish one's own developmental, personal, and work-related goals; and to take responsibility for managing one's career over time and through stressful circumstances.

(Mayer and Sluyter, 1997; Weisinger, 1998; Wood, 1998; Luthans, 1999; Fulmer and Johnson, 2001; Hall, 2002; Whetten and Cameron, 2002).

Because employees at all levels of experience are high in managing communication competency, it can be concluded that employees use all the modes of transmitting, understanding, and receiving ideas, thoughts, and feelings –verbal, listening, nonverbal, written, electronic and the like-for accurately transferring and exchanging information and emotion. Employees would also convey information, ideas, and emotions to others in such a way that they were received as intended; provide construct feedback to others; engage in active listening and the questioning skill, use and interpret nonverbal communication and the empathizing skill; engage in verbal communication; engage in written communication. Also suggested, employees practice to improve their communication skills: skills for senders, interpretation skills, and listening skills (Mehrabian, 1968; Goldhaber, 1980; Daft and Lengel, 1984; Simons, 1985; Lengel and Daft, 1988; Ellinor and Gerard, 1998; Barber, 1999; Drucker, 1999; Higgins, 1999; Yankelovich, 1999; Jablin and Putnam, 2001).

The managing diversity competency was also found to be high in this study's sample. The managing diversity competency involves the ability to value unique individual and group characteristics, embrace such as characteristics as potential sources of organizational strength, and appreciate the uniqueness of each individual. The makeup of the workforce in the business world has been changing rapidly. The majority of new employees will be women, member of non-Caucasian races, and from ethnically diverse group. Therefore, all employees must learn to effectively work with individuals from diverse groups in order to succeed in their own careers. Thus, managing diversity is a critical competency for effective performance in organizations. (Jackson and Rudeman, 1996; Hammonds, 1998; Murnighan, 1998; McDevitt and Rowe, 2000; Cox O'Neil and Quinn, 2001; Harris and Moran, 2001; Williams and Clifton, 2001; Adler, 2002; Velasquez, 2002; Hellriegel and Slocum, 2004).

Because employees at all levels of experience are high in managing ethics, it can be concluded that employees routinely incorporate values and principles that assist them in choosing ethically desirable decisions and behaviors. The bidirectional relationship between organizational culture and ethical behavior has been of especial interest in recent times. Organizational culture involves a complex interplay of formal and informal systems that might support either ethical or ethical behavior. Yet an important concept linking organizational culture to ethical behavior is *principled organizational dissent*, by which

individuals in an organization protest, on ethical grounds, some practice or policy. Some organizational cultures permit and even encourage principled organizational dissent; others punish such behavior. Nonetheless, employees (and especially managers) high in the managing ethics competency have developed strategies that maintain ethical behaviors in such areas as co-worker relationships, that encourage principled dissent, and that facilitate the implementation of training programs for employees and teams on adopting and implementing the organization's ethical values (Kerr and Slocum, 1987; Schein, 1990; Jones, 1997; Donaldson and Werhane, 1999; Pruzan, 2001; Eichenwald and Henriques, 2002; Ferrell Fraedrich and Ferrell, 2002; Higgins and McAllaster, 2002).

The managing across cultures competency was also found to be high in this study's sample. The managing across cultures competency involves the ability of recognizing and embracing similarities and differences among nations and cultures. Employees strong in managing across cultures competency understand, appreciate, and use the characteristics that make a particular culture unique. They also recognize what aspects of a culture are likely to influence a person's behavior and work-related values, using this knowledge to understand and motivate employees with different cultural values and attitudes. Such an employee can also communicate in the language of the foreign country with which the employee is working, allowing the employee greater flexibility in dealing with stressful or difficult situations. Decisions are based on an understanding of different cultures' attitudes concerning such ideas as individualism and collectivism; power distance; and uncertainty avoidance (Gannon and Newman, 2001; Harris and Moran, 2001; Hofstede, 2001; Javidan and House, 2001; Kirkman Gibson and Shapiro, 2001; Williams Williams and Clifton, 2001; Adler, 2002).

Because employees at all levels of experience are high in managing teams competency, it can be concluded that employees generally have the ability to develop, support, facilitate, and lead groups to achieve organizational goals. In order to have effective teams, employees must share goals, often communicating with one another over a long period of time. Ideally, teams should be of such size as to not encumber or inhibit person-to-person communication. Also, for teams to be effective, the team members must be acutely aware of the team's goals, and collaborate in agreeing upon guidelines or procedures for making decisions. Employees who are high in managing teams competency are also likely to view problem solving and goal setting as a combined team effort, rather than the effort of individual team members. Problems solved and goals set through team

collaboration benefit from the greater diversity of information, experience, and approaches offered by many, as opposed to the single team member. Problem solving and goal setting at the team level also facilitates acceptance of the problem's solution or of the goal set, because such a nonautocratic process demonstrates respect for individual team members' opinions. However, workers who are high in managing team competency also acknowledge when the team approach to problem solving and goal setting is not optimal; for example, when leadership must be shown in delegating tasks to individual members of the team, when personal or task-related conflicts among team members occur, or when immediate corrective action is needed (Hamans, 1959; Feldman, 1984; Davis and Meyer, 1998; Michalski and King, 1998; Lipman-Blumen and Leavitt, 1999; Rees, 2001; LaBaree, 2002; Yarbrough, 2002)

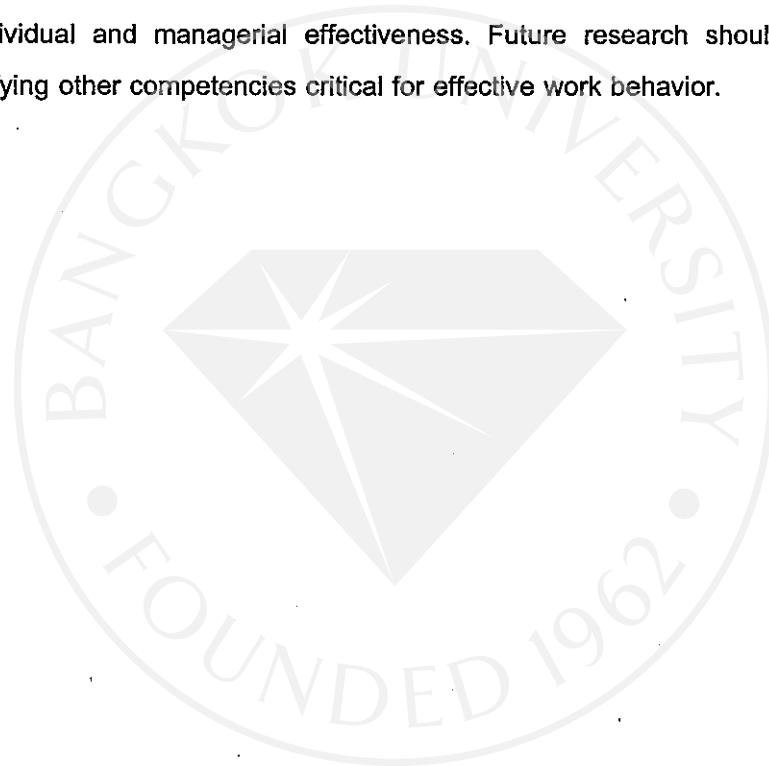
Finally, because employees at all levels of experience are high in managing change competency, it can be concluded that employees generally recognize and implement needed adaptations or entirely new transformations in the people, tasks, strategies, structures, or technologies in a person's areas of responsibility. Employees high in this competency apply it in the diagnosis, development, and implementation of needed changes. Such employees also provide leadership in the process of planned change, detecting pressure for and resistance to change in specific situations. Organizations must have employees high in the managing change competency in order to address the increasing globalization of markets and to confront the continuous changes in information technology and computer networks (Change and Ledford, 1997; Davis and Meyer, 1998; Muczyk and Steel, 1998; Kanter, 1999; Cummings and Worley, 2001; Gupta and Govindarjan, 2001; Pearlson and Sauders, 2001; Dent and Goldberg, 2002).

Limitations of the Research and Recommendation for Future Researches

Studies in social science have limitations that prevent generalizability of their findings, and this research is no exception. This research is limited to employees of the Thai Life Assurance Association, and it is possible that conditions existing from employees of the Thai Life Assurance Association may be applicable in other employees from different organizations. To that extent, what is true for employees of the Thai Life Assurance Association may also be true in other employees from different organizations. Even so, the

results may not be generalizable. Thus, the relationship between work experience and the seven competencies should be examined in additional studies before any decided conclusions are reached. Additional limitations are as follows:

1. This research was limited to employees of the Thai Life Assurance Association.
2. This research was limited to subordinates; their managers were not sampled.
3. The measurements of the selected variables were originated in the English language and they were translated to Thai. The translation from English to Thai might cause some unpredictable errors.
4. This research was limited to identifying seven foundation competencies that are related to individual and managerial effectiveness. Future research should be directed towards identifying other competencies critical for effective work behavior.



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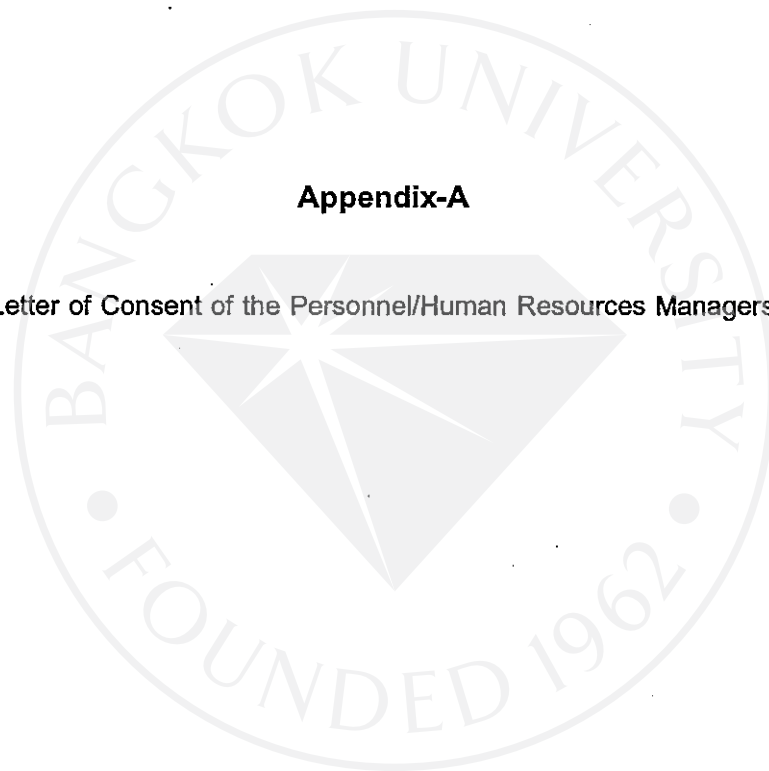
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Appendix-A

Letter of Consent of the Personnel/Human Resources Managers





มหาวิทยาลัยกรุงเทพ
BANGKOK UNIVERSITY.

Bangkok University International College
Bangkok University
Rama IV Road
Bangkok 10110

August 1, 2004

Dear Personnel / Human Resource Manager :

I would appreciate your assistance in garnering individuals to participate in my research study : A Study of Individual and Managerial Effectiveness : A Case of Employees of the Thai Life Assurance Associations.

I appreciate every assistance and cooperation in distributing the questionnaire. This research study may not only increase the existing knowledge about individual and managerial effectiveness, but may also contribute to job satisfaction and improve organizational climate in the organizational setting.

I am looking forward to receiving your cooperation.

Sincerely,

Assoc. Prof. Suthinan Pomsuwan, Ph.D.
Dean of International College
Bangkok University

Bangkok University International College
Rama IV Road, Bangkok 10110
Tel.: 02-350-3500 ext. 1535
02-350-3635
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1 สิงหาคม 2547

เรียน ท่านผู้จัดการฝ่ายบุคคล/ทรัพยากรมนุษย์

กระผมใคร่ขอความร่วมมือจากท่านในการเก็บข้อมูลจากบุคคลที่มีส่วนในการ
ทำวิจัยของกระผมในหัวข้อ การศึกษาประสิทธิผลของปัจเจกบุคคลและการจัดการ : กรณีของ
พนักงานในสมาคมประกันชีวิตไทย (A Study of Individual and Managerial Effectiveness :
A Case of Employees of the Thai Life Assurance Association)

กระผมซาบซึ้งในความช่วยเหลือและความร่วมมือในการแจกแบบสอบถาม สำหรับ
การศึกษางานวิจัยนี้ไม่เพียงแต่เพิ่มความรู้ที่มีอยู่เกี่ยวกับประสิทธิผลของปัจเจกบุคคลและการ
จัดการ แต่ยังส่งผลต่อความพึงพอใจในงาน และการพัฒนาปรับปรุงบรรยากาศในองค์กรอีกด้วย

กระผมหวังว่าจะได้รับความร่วมมือจากท่านมา ณ โอกาสนี้

ขอแสดงความนับถือ

(รองศาสตราจารย์ ดร.สุทินันท์ พรหมสุวรรณ)

คณบดีวิทยาลัยนานาชาติ

มหาวิทยาลัยกรุงเทพ

วิทยาลัยนานาชาติ มหาวิทยาลัยกรุงเทพ

ถนนพระราม 4 กรุงเทพฯ 10110

โทรศัพท์ : 02-350-3500 ต่อ 1535

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มหาวิทยาลัยกรุงเทพ
BANGKOK UNIVERSITY

Bangkok University International College
Bangkok University
Rama IV Road
Bangkok 10110

August 1, 2004

Dear Participant :

I would appreciate if you would participate in this research study by completing the enclosed questionnaire. Now, I am the Dean of International College, Bangkok University. I am conducting a research study: A Study of Individual and Managerial Effectiveness: A Case of Employees of the Thai Life Assurance Association.

Please take time to complete the enclosed questionnaire. All information will be held in the strictest confidence; no one will be able to identify you or your department. You may withdraw from the study at any time.

Please return the questionnaire within two weeks to the Personnel / Human Resource Department, I would appreciate for your cooperation.

Sincerely,

Assoc.Prof.Suthinan Pomsuwan, Ph.D.
Dean of International College
Bangkok University

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**A Study of Individual and Managerial Effectiveness :
A Case of Employees of the Thai Life Assurance Association**

This research is composed of 2 sections:

Section 1 : Personal data of participants.

Section 2 : The attitudes of participants on employees' competencies.

Section 1 : Please circle the number of each listed personal data that you think is most descriptive of yourself.

1. Gender
 1. Male
 2. Female
2. Age
 1. Less than 30 years
 2. 31 – 40 years
 3. Higher than 40 years
3. Income/Month
 1. Less than 20,000 baht
 2. 20,001 – 30,000 baht
 3. More than 30,000 baht
4. Status
 1. Single
 2. Married
 3. Divoced
5. Education
 1. Lower than undergraduate
 2. Undergraduate
 3. Graduate or higer
6. Work experience
 1. Less than 5 years
 2. 5 – 10 years
 3. More than 10 years

Section 2 : The statements in this inventory describe specific abilities and behaviors representative of outstanding and experienced managers and professionals. For each specific ability or behavior, you are to assess yourself on a scale from 1 to 5, according to the descriptive statements provided on the scale shown here.

5 = I am very good on this ability and behavior.

4 = I am good on this ability and behavior.

3 = I am average on this ability and behavior.

2 = I am weak on this ability and behavior.

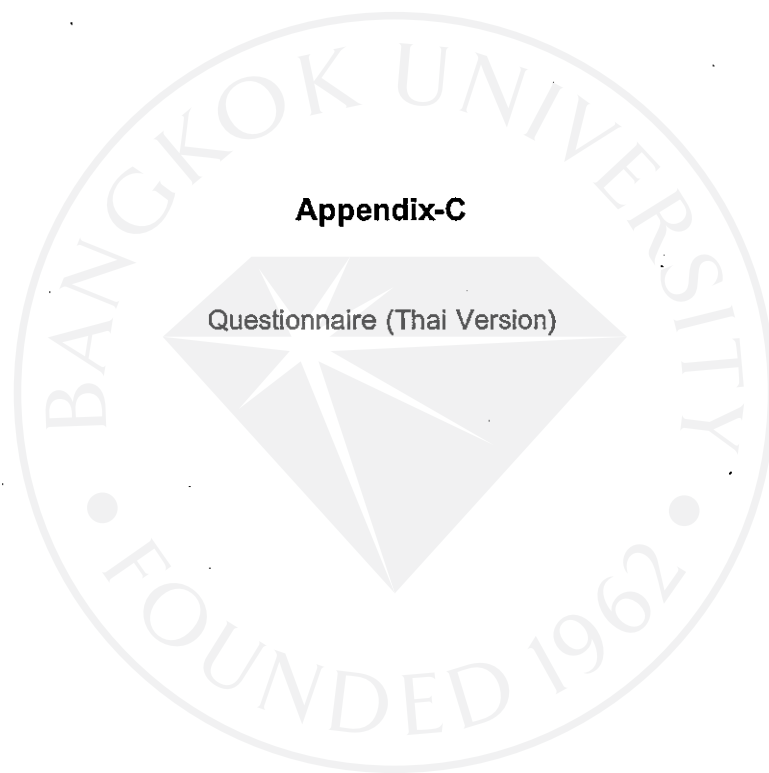
1 = I am very weak on this ability and behavior.

You have to circle the number of each listed specific ability/behavior that you think is most descriptive of yourself.

Contents	Level of abilities and behaviors				
	1	2	3	4	5
1. Maintains an awareness of own behavior and how it affects others.	1	2	3	4	5
2. Is able to set priorities and manage time.	1	2	3	4	5
3. Knows own limitations and asks for help when necessary.	1	2	3	4	5
4. Assesses and establishes own life- and work- related goals.	1	2	3	4	5
5. Takes responsibility for decisions and managing self.	1	2	3	4	5
6. Perseveres in the face of obstacles or criticism.	1	2	3	4	5
7. Is not self-promoting or arrogant.	1	2	3	4	5
8. Recovers quickly from failure, including learning from mistakes.	1	2	3	4	5
9. Tries to learn continuously.	1	2	3	4	5
10. Pursues feedback openly and nondefensively.	1	2	3	4	5
11. Organizes and presents ideas effectively.	1	2	3	4	5
12. Detects and understands others' values, motives, and emotions.	1	2	3	4	5
13. Presents written materials clearly and concisely.	1	2	3	4	5
14. Listens actively and nonjudgmentally.	1	2	3	4	5
15. Responds appropriately to positive and negative feedback.	1	2	3	4	5
16. Is aware of and sensitive to nonverbal messages.	1	2	3	4	5
17. Holds people's attention when communicating.	1	2	3	4	5
18. Shares information willingly.	1	2	3	4	5
19. Expresses own needs, opinions, and preferences without offending others	1	2	3	4	5
20. Uses a variety of computer-based (electronic) resources to communicate.	1	2	3	4	5

Contents	Level of abilities and behaviors				
	1	2	3	4	5
21. Encourages the inclusion of those who are different from self.	1	2	3	4	5
22. Seeks to learn from those with different characteristics and perspectives.	1	2	3	4	5
23. Embraces and demonstrates respect for people of other cultures and races.	1	2	3	4	5
24. Shows sensitivity to the needs and concerns of others.	1	2	3	4	5
25. Seeks positive win-win or appropriate compromise solutions to conflicts based on diversity issues.	1	2	3	4	5
26. Embraces unique individual and group characteristics as potential sources of organizational strength.	1	2	3	4	5
27. Is sensitive to differences among people and seeks ways to work with them.	1	2	3	4	5
28. Respects ideas, values, and traditions of others.	1	2	3	4	5
29. Identifies opportunities to promote diversity.	1	2	3	4	5
30. Invests personal effort in helping people with attributes different from self to succeed.	1	2	3	4	5
31. Demonstrates dignity and respect for others in working relationships.	1	2	3	4	5
32. Is honest and open in communication, limited only by privacy, legal, and competitive considerations.	1	2	3	4	5
33. Assesses the right or wrong in own decision and behaviors.	1	2	3	4	5
34. Adheres to professional and organizational codes of conduct.	1	2	3	4	5
35. Avoids consistently pressures from others to engage in unethical conduct.	1	2	3	4	5
36. Understands ethical principles and rules.	1	2	3	4	5
37. Is seen by others as a person of integrity.	1	2	3	4	5
38. Sets clear expectations of ethical behavior and regularly reinforces this expectation with others.	1	2	3	4	5
39. Is sensitive to the rights of others.	1	2	3	4	5
40. Takes responsibility for own decisions and actions—doesn't place blame on others to escape responsibility.	1	2	3	4	5
41. Seeks to understand and appreciate the characteristics that make a particular culture unique.	1	2	3	4	5
42. Treats people from different cultures with respect.	1	2	3	4	5
43. Considers managerial and other issues from a worldwide perspective, that is, the ability to think globally, act locally.	1	2	3	4	5
44. Works effectively with members from different cultures.	1	2	3	4	5
45. Likes to experience different cultures.	1	2	3	4	5
46. Learns from those with different cultural backgrounds.	1	2	3	4	5

Contents	Level of abilities and behaviors				
	1	2	3	4	5
47. Knows which cultures have the expectation that individuals are to take care of themselves.	1	2	3	4	5
48. Possesses first hand knowledge that different cultures are risk adverse and use rules to minimize trying to deal with uncertainty.	1	2	3	4	5
49. Knows how masculinity and femininity in different societies affect interpersonal relationships.	1	2	3	4	5
50. Works effectively with people from different cultures who value unequal distribution of power in society	1	2	3	4	5
51. Works effectively in team situations.	1	2	3	4	5
52. Encourages teams to celebrate accomplishments.	1	2	3	4	5
53. Demonstrates mutual and personal responsibility for achieving team goals.	1	2	3	4	5
54. Observes dynamics when working with groups and raises relevant issues for discussion.	1	2	3	4	5
55. Promotes teamwork among groups, discourages "we versus they" thinking.	1	2	3	4	5
56. Supports and praises others for reaching goals and accomplishing tasks.	1	2	3	4	5
57. Encourages and supports creativity in teams.	1	2	3	4	5
58. Shares credit with others.	1	2	3	4	5
59. Motivates team members to work toward common goals.	1	2	3	4	5
60. Is able to use groupware and related information technologies to achieve team goals.	1	2	3	4	5
61. Demonstrates the leadership skills to implement planned change.	1	2	3	4	5
62. Understands how to diagnose pressures for and resistances to change.	1	2	3	4	5
63. Prepares people to manage change.	1	2	3	4	5
64. Learns, shares, and applies new knowledge to improve a team, department, or whole organization.	1	2	3	4	5
65. Knows how to diagnose a firm's culture.	1	2	3	4	5
66. Uses a variety of technologies to achieve successful change.	1	2	3	4	5
67. Understands how various organizational designs can be used to bring about successful organizational change.	1	2	3	4	5
68. Possesses a positive attitude toward considering changes and new ideas.	1	2	3	4	5
69. Is able to negotiate and resolve conflicts that are often part of any significant change.	1	2	3	4	5
70. Understands how organizational cultures influence organizational change.	1	2	3	4	5





1 สิงหาคม 2547

เรียน ท่านผู้มีส่วนร่วม

กระผมรู้สึกซาบซึ้งถ้าหากท่านจะมีส่วนร่วมในการศึกษางานวิจัยนี้ โดยการกรอกแบบสอบถาม ขณะนี้กระผมดำรงตำแหน่งคณบดีวิทยาลัยนานาชาติ มหาวิทยาลัยกรุงเทพ กระผมกำลังดำเนินการศึกษางานวิจัย เรื่อง การศึกษาประสิทธิผลของปัจเจกบุคคลและการจัดการ: กรณีของพนักงานในสมาคมประกันชีวิตไทย (A Study of Individual and Managerial Effectiveness : A case of Employees of the Thai Life Assurance Association)

กรุณาใช้เวลาในการกรอกแบบสอบถามนี้ครบตามจำนวนข้อคำถาม ข้อมูลทั้งหมดจะถูกเก็บเป็นความลับที่สุด โดยไม่มีผู้ใดสามารถจะระบุตัวท่านหรือแผนกของท่านได้ ทั้งนี้ท่านสามารถที่จะเลิกทำแบบสอบถามได้ทุกเวลา

กรุณาคืนแบบสอบถามนี้ภายใน 2 สัปดาห์ ณ ฝ่ายบุคคล/ทรัพยากรมนุษย์ กระผมจักรู้สึกซาบซึ้งในความร่วมมือของท่าน

ขอแสดงความนับถือ

(รองศาสตราจารย์ ดร.สุทินันท์ พรหมสุวรรณ)

คณบดีวิทยาลัยนานาชาติ

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การศึกษาประสิทธิผลของปัจเจกบุคคลและการจัดการ : กรณีของพนักงานใน
สมาคมประกันชีวิตแห่งประเทศไทย

(A Study of Individual and Managerial Effectiveness : A Case of Employees of
the Thai Life Assurance Association)

งานวิจัยนี้ประกอบด้วย 2 ส่วน

ส่วนที่ 1 : ข้อมูลส่วนตัวของผู้มีส่วนร่วม

ส่วนที่ 2 : ทักษะของผู้มีส่วนร่วมต่อศักยภาพของพนักงาน

ส่วนที่ 1 : กรุณหวางกลมหมายเลขของแต่ละข้อมูลส่วนตัวที่กำหนดไว้ที่ท่านคิดว่าเหมาะสม
ที่สุดสำหรับการอธิบายตัวท่านเอง

1. เพศ

1. ชาย

2. หญิง

2. อายุ

1. ต่ำกว่า 30 ปี

2. 31 – 40 ปี

3. มากกว่า 40 ปี

3. รายได้/เดือน

1. ต่ำกว่า 20,000 บาท

2. 20,001 – 30,000 บาท

3. มากกว่า 30,000 บาท

4. สถานภาพ

1. โสด

2. แต่งงาน

3. หย่า

5. ระดับการศึกษา

1. ต่ำกว่าปริญญาตรี

2. ปริญญาตรี

3. ปริญญาโทหรือสูงกว่า

6. ประสบการณ์ในการทำงาน

1. ต่ำกว่า 5 ปี

2. 5 – 10 ปี

3. มากกว่า 10 ปี

ส่วนที่ 2 : ข้อความตามรายการนี้อธิบายความสามารถและพฤติกรรมที่โดดเด่นและประสบการณ์ของผู้จัดการและบุคคลที่เกี่ยวข้องภายในแต่ละความสามารถและพฤติกรรมที่กำหนดไว้ในวันทำงานต้องพิจารณาตัวท่านและเติมข้อมูลลงในสเกลตั้งแต่ระดับ 1-5 โดยสเกลที่อธิบายข้อความกำหนดไว้ดังนี้

- 5 = ข้าพเจ้ามีความสามารถและพฤติกรรมดีมาก
 4 = ข้าพเจ้ามีความสามารถและพฤติกรรมดี
 3 = ข้าพเจ้ามีความสามารถและพฤติกรรมปานกลาง
 2 = ข้าพเจ้ามีความสามารถและพฤติกรรมด้อย
 1 = ข้าพเจ้ามีความสามารถและพฤติกรรมด้อยมาก

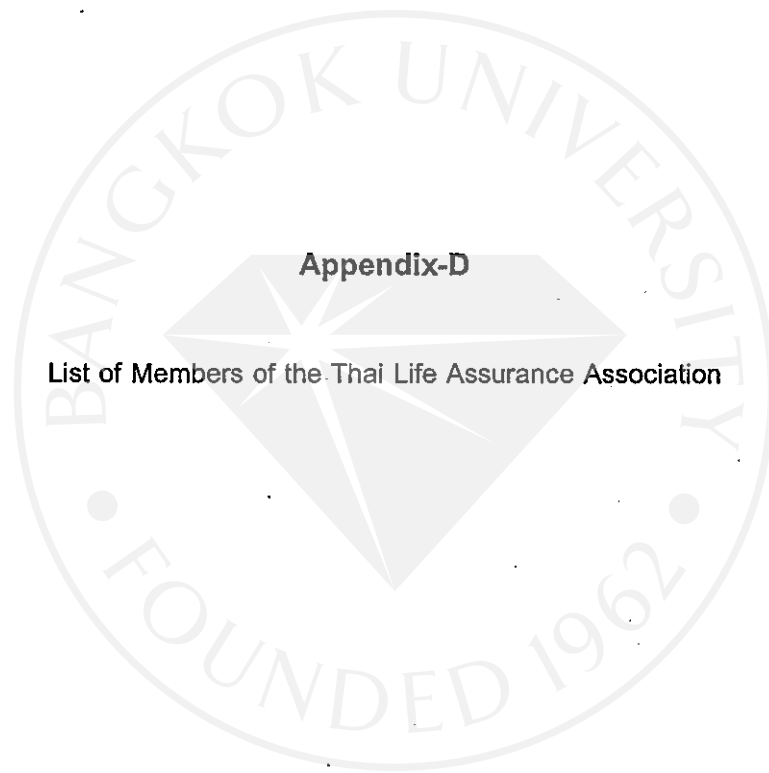
ท่านต้องวงกลมในแต่ละข้อความความสามารถและพฤติกรรมที่กำหนดไว้ที่ท่านมีความคิดว่าสามารถอธิบายตัวท่านได้ดีที่สุด

ข้อความ	ระดับความสามารถและพฤติกรรม				
	1	2	3	4	5
1. การคงไว้ซึ่งความตระหนักถึงพฤติกรรมของตนเองที่จะมีผลต่อผู้อื่น	1	2	3	4	5
2. การมีความสามารถในการกำหนดความสำคัญด้านการจัดการเวลา	1	2	3	4	5
3. การทราบข้อจำกัดของตนเอง และสามารถถามหาความช่วยเหลือยามจำเป็น	1	2	3	4	5
4. การประเมินและกำหนดเป้าหมายของชีวิตและเป้าหมายของงานที่สอดคล้องกัน	1	2	3	4	5
5. การให้ความรับผิดชอบต่อการตัดสินใจและการจัดการตนเอง	1	2	3	4	5
6. การบากบั่นในการเผชิญหน้ากับอุปสรรคหรือการวิพากษ์วิจารณ์	1	2	3	4	5
7. การไม่ได้เป็นการยกตนเองหรืออวดดี	1	2	3	4	5
8. การแก้ไขความล้มเหลวอย่างรวดเร็ว รวมถึงการเรียนรู้จากข้อผิดพลาด	1	2	3	4	5
9. การพยายามเรียนรู้อย่างต่อเนื่อง	1	2	3	4	5
10. การเปิดรับเสียงสะท้อนกลับอย่างจริงใจและไม่ต่อต้าน	1	2	3	4	5
11. การจัดการและนำเสนอความคิดเห็นอย่างมีประสิทธิภาพ	1	2	3	4	5
12. การค้นหาและเข้าใจคุณค่า แรงจูงใจ และอารมณ์ของผู้อื่น	1	2	3	4	5
13. การนำเสนอข้อมูลที่เป็นลายลักษณ์อักษรอย่างชัดเจนและกระชับ	1	2	3	4	5
14. การฟังอย่างตั้งใจและไม่วิพากษ์วิจารณ์	1	2	3	4	5
15. การตอบสนองต่อข้อมูลย้อนกลับทั้งที่เป็นลบและบวกได้อย่างเหมาะสม	1	2	3	4	5
16. การมีความระมัดระวังและความรู้สึกต่อข้อมูลที่ไม่เป็นลายลักษณ์อักษร	1	2	3	4	5
17. การให้ความเอาใจใส่ต่อผู้อื่นเมื่อมีการติดต่อสื่อสารกัน	1	2	3	4	5
18. การแบ่งปันข้อมูลด้วยความเต็มใจ	1	2	3	4	5
19. การนำเสนอความต้องการ ความคิดเห็น และความชอบโดยปราศจากการทำให้ผู้อื่นขุนข้องหมองใจ	1	2	3	4	5
20. การใช้ทรัพยากรหลากหลายที่เป็นคอมพิวเตอร์ในการติดต่อสื่อสาร	1	2	3	4	5

ข้อความ	ระดับความสามารถและพฤติกรรม				
	1	2	3	4	5
21. การส่งเสริมการรวมกันของบุคคลที่มีความคิดแปลกแยก	1	2	3	4	5
22. การเสาะหาและเรียนรู้จากบุคคลที่มีคุณลักษณะและแนวคิดที่แตกต่าง	1	2	3	4	5
23. การแสดงความเคารพอย่างกระตือรือร้นต่อวัฒนธรรมและสีผิวของผู้อื่น	1	2	3	4	5
24. การแสดงความรู้สึกอ่อนไหวต่อความต้องการและการห่วงใยต่อผู้อื่น	1	2	3	4	5
25. การค้นหาแนวทางการแก้ไขปัญหาแบบชนะ-ชนะหรือแบบการประนีประนอมอย่างเหมาะสมเพื่อเป็นพื้นฐานของความแข็งแกร่งขององค์กร	1	2	3	4	5
26. การรับเอาคุณสมบัติเฉพาะของบุคคลและกลุ่มมาเป็นแหล่งข้อมูลการเพิ่มศักยภาพจุดแข็งขององค์กร	1	2	3	4	5
27. การมีความอ่อนไหวที่แตกต่างกันของคนและการหาแนวทางในการทำงานกับพวกเขา	1	2	3	4	5
28. การเคารพในความคิด คุณค่า และจารีตประเพณีของผู้อื่น	1	2	3	4	5
29. การระบุโอกาสของการส่งเสริมความแตกต่างที่เป็นอยู่	1	2	3	4	5
30. การทุ่มเทความพยายามของบุคคลในการช่วยผู้อื่น ด้านการนำเสนอความแตกต่างจากตนเองเพื่อไปสู่ความสำเร็จ	1	2	3	4	5
31. การแสดงให้เห็นถึงศักดิ์ศรีของตนเองและเคารพในศักดิ์ศรีของผู้อื่น เพื่อที่จะมีความสัมพันธ์ในการทำงานร่วมกัน	1	2	3	4	5
32. การมีความซื่อสัตย์และการเปิดการสื่อสารแบบตรงไปตรงมาโดยถูกจำกัดเพียงด้านความเป็นส่วนตัว ด้านกฎหมาย และด้านเงื่อนไขของการแข่งขันเท่านั้น	1	2	3	4	5
33. การนำไปสู่การตัดสินใจและแสดงพฤติกรรมทั้งถูกหรือผิด	1	2	3	4	5
34. การยึดมั่นต่อข้อบัญญัติขององค์กรและมาตรฐานสากล	1	2	3	4	5
35. การหลีกเลี่ยงแรงกดดันที่มาจากผู้อื่น ในการที่จะเข้าไปเกี่ยวข้องกับ การกระทำที่ไม่มีจริยธรรม	1	2	3	4	5
36. การมีความเข้าใจในพื้นฐานและกฎของจริยธรรม	1	2	3	4	5
37. การถูกมองจากผู้อื่นว่าเป็นคนซื่อตรง	1	2	3	4	5
38. การกำหนดความคาดหวังของพฤติกรรมที่มีจริยธรรม และสร้างแรงเสริม สม่ำเสมอในความคาดหวังของผู้อื่น	1	2	3	4	5
39. การมีความอ่อนไหวในสิทธิความชอบธรรมของผู้อื่น	1	2	3	4	5
40. การมีความรับผิดชอบต่อการกระทำและการตัดสินใจของตนเองโดยไม่ตำหนิผู้อื่นในเรื่องของการไม่มีความรับผิดชอบ	1	2	3	4	5
41. การหาคุณสมบัติของการที่จะทำให้เกิดความเข้าใจ และซาบซึ้งซึ่งกันและกันเพื่อทำให้เกิดคุณสมบัติเฉพาะของวัฒนธรรมที่เป็นอยู่	1	2	3	4	5
42. การให้ความสำคัญกับผู้อื่นในความแตกต่างของวัฒนธรรมด้วยความเคารพ	1	2	3	4	5
43. การพิจารณาเนื้อหาด้านการจัดการและเรื่องที่เกี่ยวข้องจากแนวคิดที่มาจากหลากหลายแหล่งทั่วโลก ซึ่งจะทำให้มีความสามารถในการคิดแบบสากล และแสดงพฤติกรรมที่ควรจะเป็น	1	2	3	4	5
44. การทำงานกับสมาชิกอื่น ๆ มีวัฒนธรรมต่างกันได้อย่างมีประสิทธิภาพ	1	2	3	4	5
45. การมีความชอบที่จะมีประสบการณ์กับต่างวัฒนธรรม	1	2	3	4	5
46. การเรียนรู้รากเหง้าของวัฒนธรรมที่มีความแตกต่างกัน	1	2	3	4	5

ข้อความ	ระดับความสามารถและพฤติกรรม				
	1	2	3	4	5
47. การรับทราบว่าความคาดหวังของวัฒนธรรมที่จะทำให้ทุกๆ คนต้องดูแลตนเอง	1	2	3	4	5
48. การมีส่วนร่วมในความรู้เบื้องต้นของวัฒนธรรมต่างกันที่เสี่ยงต่อการเป็นปฏิปักษ์กันเพื่อกำหนดเป็นกฎที่จะทำให้ความไม่แน่นอนลดน้อยลง	1	2	3	4	5
49. การมีความรู้ว่ลักษณะเพศชายและลักษณะเพศหญิงในสังคมที่แตกต่างกันมีผลต่อความสัมพันธ์ส่วนบุคคล	1	2	3	4	5
50. การทำงานได้อย่างมีประสิทธิภาพกับผู้ที่มีมาจากวัฒนธรรมที่แตกต่างกัน ซึ่งเป็นบุคคลที่คุณค่าไม่เท่าเทียมกันทางช่องทางของอำนาจในสังคม	1	2	3	4	5
51. การทำงานได้อย่างมีประสิทธิภาพในสถานการณ์ของการทำงานเป็นทีม	1	2	3	4	5
52. การกระตุ้นให้ทีมมีการเฉลิมฉลองความสำเร็จ	1	2	3	4	5
53. การแสดงความร่วมมือกันและการแสดงความผิดชอบของบุคคลในการนำไปสู่เป้าหมายของทีม	1	2	3	4	5
54. การสังเกตพฤติกรรมของการทำงานในกลุ่ม และหยิบยกประเด็นที่ถกเถียงกันมาเป็นประเด็นในการพูดคุยกัน	1	2	3	4	5
55. การสนับสนุนทีมงานในกลุ่มทำงาน โดยให้เกิดแนวคิดแบบ "พวกเราที่เป็นปฏิปักษ์กับพวกเขา" ที่ทำให้หือใจลดลง	1	2	3	4	5
56. การสนับสนุนและสรรเสริญผู้อื่นด้วยการนำไปสู่เป้าหมายและความสำเร็จของงาน	1	2	3	4	5
57. การส่งเสริมและสนับสนุนความคิดสร้างสรรค์ในกลุ่มทำงาน	1	2	3	4	5
58. การให้ความไว้วางใจกับผู้อื่น	1	2	3	4	5
59. การกระตุ้นสมาชิกในทีมทำงานเพื่อนำไปสู่เป้าหมายพื้นฐาน	1	2	3	4	5
60. การมีความสามารถใช้พลังกลุ่ม และความเกี่ยวข้องทางด้านเทคโนโลยีสารสนเทศ เพื่อนำไปสู่ความสำเร็จของทีม	1	2	3	4	5
61. การแสดงถึงทักษะ ภาวะผู้นำ เพื่อส่งเสริมการเปลี่ยนแปลงที่วางแผนไว้	1	2	3	4	5
62. การเข้าใจวิธีการวิเคราะห์ ความกดดัน และการต่อต้านการเปลี่ยนแปลง	1	2	3	4	5
63. การเตรียมคนเพื่อจัดการกับการเปลี่ยนแปลง	1	2	3	4	5
64. การเรียนรู้ การแข่งขัน และการนำความรู้ไปพัฒนาปรับปรุงทีม แผนก หรือทั่วทั้งองค์กร	1	2	3	4	5
65. การรู้วิธีการวิเคราะห์วัฒนธรรมของหน่วยงาน	1	2	3	4	5
66. การใช้ความหลากหลายของเทคโนโลยีในการนำไปสู่ความสำเร็จของการเปลี่ยนแปลง	1	2	3	4	5
67. การมีความเข้าใจวิธีการออกแบบองค์กรหลากหลายที่สามารถถูกนำไปใช้เพื่อความสำเร็จของการเปลี่ยนแปลงองค์กร	1	2	3	4	5
68. การครอบครองทัศนคติเชิงบวกที่มีต่อการพิจารณาการเปลี่ยนแปลงและแนวคิดใหม่ๆ	1	2	3	4	5
69. การมีความสามารถที่จะต่อรองและแก้ปัญหาความขัดแย้งที่เกิดขึ้นเป็นประจำในการเปลี่ยนแปลงครั้งสำคัญๆ	1	2	3	4	5
70. การมีความเข้าใจวิธีการของวัฒนธรรมองค์กรที่มีผลต่อการเปลี่ยนแปลงขององค์กร	1	2	3	4	5

ขอขอบพระคุณในความร่วมมือตอบแบบสอบถาม



Appendix-D

List of Members of the Thai Life Assurance Association



รายชื่อบริษัทสมาชิก

MEMBER OF THE THAI LIFE ASSURANCE ASSOCIATION

- | | |
|--|---|
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87 แคปปิตอลทาวเวอร์ ชั้น 24-25 ออลซีซั่นเพลส ถ.วิทยุ
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195 ห้อง 2601-2614 อาคารเอ็มไพร์ทาวเวอร์ แขวงยานนาวา
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