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Kramer, E.L.

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N.E.W.S.: A Model for the Evaluation of Non-life Insurance Companies

Bert Kramer

7735
11100
38B5254
Rijksuniversiteit Groningen

N.E.W.S.:

**A Model for the Evaluation
of
Non-life Insurance Companies**

Proefschrift

ter verkrijging van het doctoraat in de
Bedrijfskunde
aan de Rijksuniversiteit Groningen
op gezag van de
Rector Magnificus Dr. F. van der Woude
in het openbaar te verdedigen op
donderdag 12 september 1996
des namiddags te 4.00 uur

door

Egbert Lambertus Kramer
geboren op 6 september 1968
te Emmeloord

Promotor

Prof. Dr. A. Bosman

Co-promotor

Dr. J.H. von Eije

to my grandfather, Egbert Kramer

Promotie commissie (dissertation committee)

Prof. Dr. S.K.Th. Boersma

Prof. Dr. A. Oosenbrug

Prof. Dr. Drs. A.G.M. Steerneman

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Before I took up the challenge I first wanted to have half a year off for a working-holiday in Australia. When I returned from my journey to Australia, Henk Bronsema was on a sick-leave and I had to start my research project without him as a supervisor. Because the sick-leave of Henk Bronsema took too long, we had to look out for another supervisor. The task of supervisor was finally taken over by Aart Bosman. Although he has not been involved in the first phases of the project, the discussions with him have considerably improved this thesis.

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Rotterdam, 29 April 1996

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