

This diploma thesis compares methods for capital adequacy of non-life insurance companies and shows their possible improving. The thesis denotes determining capital requirement according to Schnieper due to the ruin probability. The Schnieper's model uses covariances between total risk and individual risks, that threaten the insurance company, to describe dependences between the risks. This model is extended by using knowledge recited at MFF UK. We use logarithm-linear model for prediction of claims. The method of determining the whole capital requirement and the capital allocated for individual risks is applied to concrete data. We briefly describe the Risk Based Capital formula .