

## c670156 : MAJOR LAW

KEY WORD: INTERPRETATION OF INSURANCE LAW / INSURANCE POLICIES  
CHITAPORN PISOLYABUTRA : INTERPRETATION OF INSURANCE LAW AND  
INSURANCE POLICIES. THESIS ADVISOR : ASSO. PROF. PRASIT KOVILAIKOOL  
265 pp. ISBN 974-636-365-4.

This thesis aims at trends and principles to interpret insurance law contract and policy to generate justice to all parties concerned.

The study finds the principles for interpretation of civil law and general contract may be applicable to the interpretation of insurance law contract and policy. However it does not satisfy the need to bring about fairness to the parties especially in the interpretation of permission on waiver of liability and conditions to that effect . This dues to the special character of insurance law whole makes it to be different from general civil law and general contract. Since insurance law is based on insurable interest , utmost good faith , indemnity contract , subrogation , principle of contribution and proximate cause, it requires certain trends and principle in interpreting insurance law , contract and policy .

Trends and principle for interpreting insurance law contract and policy regarding to liability waiver clause and consistence should rely on judicial interpretation by looking for righteousness as well as reasonableness as justice may so requires. It also has to consider the happenings of the society, the environment of the insurance trends practice and it should consider the good faith principle under Section 5 of the Thai civil and Commercial Code. This is to redness the result of the interpretation to yield fairness to the good faith party. The above mentioned shall allow the insurance law and contract to yield and equitable enforcement for the parties concerned.

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