ABSTRACT

Title of Research Paper : People's Knowledge and Understanding about

the B.E.2535 Road Accident Insurance Act :

A Case Study of Muang District in Krabi Province

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The study was aimed at finding out the degree of people's knowledge and understanding of the B.E.2535 Road Accident Insurance Act and the factors influencing their knowledge and understanding about the Act. A questionnaire was used to collect the data from 235 people in Muang District, Krabi Province. Percentage, mean, standard deviation and Chi-square were employed for data analysis.

It was found that people had a good knowledge and understanding about how to claim for compensation and how to make insurance as stated in the Act. The protection right in accordance with the Act was found to be understood at a moderate level.

The factors found to influence their knowledge and understanding about the Act were access to relevant information and experiences related to the B.E.2535 Road Accident Insurance Act.

It was recommended that all automobile owners be informed that they have to insure their automobiles against road accidents. Besides, they should be educated about traffic regulations.

Also, automobile owners should be informed about protection in case of accidents, presenting a claim for basic compensation, obtaining compensation, and a period for presenting a claim for compensation (within 180 days starting on and radio, public relations should be carried out through other media to create a complete knowledge and understanding about the Road Accident Insurance Act. The Act should be strictly enforced and the violators be punished.