

THEMATIC TITLE	PROBLEMS ON RECONCILIATION OF THE DISPUTES IN INSURANCE BUSINESS
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ABSTRACT

The study of the problems on reconciliation of the disputes in insurance business is made for the purpose of studying and analyzing background concept, theory related to insurance business and reconciliation of the disputes in Thailand, measure of law related to insurance reconciliation general disputes on insurance in Thailand and abroad to compare the format and method to cease the disputes of Thai laws, according to Civil Procedure Code, Insurance Act, Life Insurance Act with the foreign laws so as to find out the dispute resolution problems by reconciliation on insurance under the study of dispute resolution reconciliation in Thailand and foreign countries and bring an appropriate means to apply to such problems.

Form the result of study, it is found out that the former format and method of reconciliation as processed by the Insurance Department, is the process conducted by persons, who are the authorities of State solely, Subsequently, it has been opened for outsiders to be mediators which is compatible with the reconciliation process as conducted by the Justice Court Office by issuing rules and regulations governing the specific reconciliation disputes.

From the study of the format of reconciliation of the dispute, according to the Regulations of Insurance Department, re: Procedure on Insurance Disputes B.E. 2547 and Regulations of the office of Insurance Commission, re: Insurance Dispute Resolution B.E. 2559, it is found out that there is an increase of the efficiency to protect the benefits of the public on insurance so as to obtain more protection, according to insurance policy and increase the capacity in management of compensation with the highest efficiency and increased of alternatives for the public, in order to

cease the disputes on insurance by mediator, who is an expert. This format is similar to reconciliation process on the dispute of Justice Court Office, the reconciliation of which is conducted by the mediator in the Court. In addition, the researcher proposed the method of reconciliation on insurance in foreign countries, such as United States of America, Republic of Singapore, England and Japan, in order to apply it for solving problems on reconciliation of the disputes in insurance business, for the efficiency and benefits of the parties, according to insurance contract.