



insurers. In the author's opinion, the law should provide that all insurers must average the overall loss equally in any event and whether the insurance contracts are made on the same date. In Thai insurance law, there is no law requires the insurer to return the unearned premium which didn't use for risk. The insurer should not keep the unearned premium for his own benefit. Therefore, the law should be amended that the insurer must return a proportionate part of the premiums to the insured. This amendment will be beneficial to and fair for the insured.

The right of contribution occurred at the time of loss so In cases where two or more contracts of insurance have been effected either simultaneously or in succession, the waiver of the right against any one of the insurers shall not affect the right to contribution of the other insurers

It is also found from the research that loss contribution in proportion based on the amount insured for which each is liable under its own contract is unfair for insurers. The appropriate approach to calculate a particular insurer's contribution is based on the amounts of each insurer's liability, as if each was the only insurer.

This thesis is made to study the principles and legal effect in double insurance execution by comparative studies of insurance law of many countries. It includes the analysis of legal aspects and to find the way to solve problems occurring in this matter for establishing fair practices in insurance business.