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LAW APPLICABLE TO INSURANCE CONTRACT CLAIMS

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ABSTRACT. The insurance contract is a legal agreement in which the insured agrees to pay the insured or the beneficiary a sum of money, salary, or other financial compensation in the case of an insured accident, in exchange for installments or other payments to the insured. On the insurance contract for the injured person from the insured accident, the law granted a claim known as direct litigation against the insured responsible for covering this incident in insurance. The believer determined the right to replace the insured before the person responsible for the accident and to demand the insured's rights through the suite of solutions, which we will attempt to clarify in our research. The distinction in the law that determines the availability of the conditions for accepting direct action and the case for solutions, and whether they are subject to the law governing this contract or are a privilege granted to the creditor against the debtor's debtor, and whether the law governing the debtor's performance otherwise applies to the solutions? In the subject of law, we relied on the insurance contract claims on the comparative study curriculum to ascertain the nature of the problem and review pertinent legal rules. We also determine the appropriateness of their application to the subject at hand and illustrate the Iraqi legislator's position in detail in comparison to Egyptian, French, and American law.

JEL Classification: K12,
K13, K20

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