

Treatment in legal and theoretical terms of insurance system

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Abstract

In general, the insurance system plays an important role, both in the life of the individual and in the public policies of the country. As such, insurance is mandatory and voluntary. Most insurances are mandatory. The purpose of this paper is to address the legal framework of Kosovo which regulates issues related to compulsory and voluntary insurance and theoretical treatment of insurance as a concept. Explaining the efforts made to regulate the legal framework and harmonization of national legislation with the international one, in the field of insurance in general, focusing attention, especially on the treatment of positive legislation in our country, which regulates this important field of life.

The insurance system in Kosovo, immediately after the war, faced complete chaos and failure, in particular due to the lack of legal infrastructure and the lack of companies that were able to offer these products.

The purpose of this paper is to provide concrete assistance to lawyers, law students, and other individuals who may be subject to this relationship, to have a clear and accurate knowledge and vision of regulated legal concepts and institutes. with this legal framework as well as theoretical concepts in this field, for compulsory and voluntary insurance, as well as in expanding the knowledge for application in everyday legal life, moreover when a study of this type has been lacking in the legal literature.

Keywords: insurance, compulsory insurance, voluntary insurance, insurance contract, insurer, insured, insured event.

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