

## **Jurisprudential and Legal Investigation of the Loss of Car Value in Auto Insurance Policies**

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### **Abstract**

The main objective of this study is to examine auto insurance policies from a jurisprudential and legal perspective and investigate their conformity with religious and civil law and also differences between policyholders and insurance companies regarding the loss of car value. Through study of existing theories, this paper looks to define the nature, elements, and characteristics of auto insurance policies and investigate them in legal terms and find a balance between the legal and jurisprudential aspects. To date, no other comprehensive study has been conducted on the nature of auto insurance policies. This paper gives priority to investigating differences between policyholders and insurance companies and how they can be resolved and examining contradictions between regulations and general conditions set forth by the High Council of Insurance and insurance law. This descriptive and analytical study defines its hypotheses based on its objectives. After close investigation of the hypotheses and analysis of data, the paper concludes that auto insurance policies are consensual and are in accordance with legal and jurisprudential regulations and that damages regarding car value loss are payable. It is also determined that certain regulations have been set in non-accordance with articles of insurance law. Based on the results of the study, it is suggested that laws and regulations be amended with greater consideration by policymakers and legislators.

**Keywords:** Loss of car value; Regulations; Consensual contract; Auto insurance policy; Religious law

**JEL:** G33, K220

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