ABSTRACT

Goodwill or Utmost Good Faith is one of the important principles in any treaty including insurance agreement. This principle must be implemented stakeholders to provide protection to the parties themselves. In fact, this principle is often violated by both the insured and the insurer. This research was conducted to determine what is meant by the principle of good faith, when this principle come into effect and what the legal consequences that would arise in case of violation. This research approach is based on the decision of the Supreme Court case number 1093 K / Pdt / 2010 with the move of legislation based approach Burgelij Wetboek as well as statute Number 40 year 2014 regarding the insurance and conceptual approach by using the opinion of legal experts to help build a legal argument as well as the concepts discussed Results of the research that has been done in good faith is honest attitude of the parties shall be made from the manufacture of the agreement, the implementation of the agreement itself until the end of Agreement. Violation of the principle can lead to the cancellation of the agreement and lawsuits to those who commit the violations of the principle of good faith.

Keyword: Insurance, utmost good faith, legal protection, consumer, contract