

ABSTRACT

**PROCEDURE FOR GIVING COMPANY TO VICTIMS OF
PERMANENT DISABILITY DUE TO TRAFFIC ACCIDENT AT PT. JASA
RAHARJA TASIKMALAYA REPRESENTATIVE SERVICES**

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This final project aims to find out the procedures for providing compensation to victims of permanent disability due to road traffic accidents at PT. Raja Service. Accidents can happen anywhere, therefore personal accident insurance is a solution to provide compensation against the risks of death, permanent disability and injuries. This research is a qualitative research, the methods used in data collection are library research, field studies, observation and in-depth interviews. Based on the results of the research that has been done, the authors conclude that the procedure for providing compensation to victims of permanent disability at PT. Jasa Raharja must comply with the terms and conditions that apply to make it easier to provide compensation to victims of permanent disability. In providing compensation to victims of permanent disabilities, there are still obstacles or obstacles such as certainty of time that is not optimal while the victim is undergoing treatment at the hospital and there are still many people who do not know about the terms and conditions for providing compensation to victims of permanent disability at PT. Jasa Raharja, representative of the City of Tasikmalaya.

Keywords : Jasa Raharja, procedur, insurance, compensation

ABSTRAK

PROSEDUR PEMBERIAN SANTUNAN KEPADA KORBAN CACAT TETAP AKIBAT KECELAKAAN LALU LINTAS DI PT. JASA RAHARJA PERWAKILAN TASIKMALAYA

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Tugas akhir ini bertujuan untuk mengetahui Prosedur pemberian santunan kepada korban cacat tetap akibat kecelakaan lalu lintas jalan di PT. Jasa Raharja. Kecelakaan dapat terjadi dimana saja, maka dari itu asuransi kecelakaan pribadi merupakan solusi untuk memberi santunan terhadap risiko kematian, cacat tetap dan Luka-luka. Penelitian ini merupakan penelitian Kualitatif, metode yang dipakai dalam pengumpulan data adalah studi kepustakaan, studi lapangan, observasi langsung dan wawancara mendalam. Berdasarkan hasil dari penelitian yang telah dilakukan, maka penulis mengambil kesimpulan bahwa prosedur pemberian santunan kepada korban cacat tetap di PT. Jasa Raharja harus memenuhi syarat dan ketentuan yang berlaku sehingga mempermudah dalam pemberian santunan kepada korban cacat tetap. Dalam pemberian santunan pada korban cacat tetap juga masih terdapat kendala atau hambatan seperti kepastian waktu belum optimal selama korban menjalani perawatan di rumah sakit dan masih banyak masyarakat yang kurang mengetahui tentang syarat dan ketentuan pemberian santunan kepada korban cacat tetap di PT. Jasa Raharja perwakilan Kota Tasikmalaya.

Kata Kunci : Jasa Raharja, Prosedur, Asuransi, Santunan