

**ABSTRACT**

**PROCEDURE FOR DISBURSING COMPENSATION FUNDS FOR  
TRAFFIC ACCIDENTS TO THE HEIRS OF VICTIMS WHO DIED IN  
INSURANCE PT. JASA RAHARJA REPRESENTATIVE OFFICE  
TASIKMALAYA**

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*The purpose of the study was to determine the procedure for disbursing compensation funds for traffic accidents to the heirs of victims who died in the insurance of PT Jasa Raharja Tasikmalaya representative office. This research was conducted with data collection techniques of field studies, participant observers, in-depth interviews and literature studies. Based on the results of the study, it shows that the procedure for disbursing compensation funds for traffic accidents to the heirs of the victims who died is based on a police report, witness evidence at the time of the accident, the victim's identity, the accident victim's heir information form, and supporting documents such as a death certificate from the local village and from the hospital. Meanwhile, the obstacles found are incomplete documents submitted to Jasa Raharja, lack of socialization about the procedure for applying for compensation for accident victims, and unclear legal heirs for compensation recipients. Efforts that can be made are by conducting direct surveys, socialization using digital technology, collaborating with several parties in disseminating information and routinely conducting evaluations.*

*Keywords: Procedures, Compensation Fund, Insurance, Heirs, Jasa Raharja*

## **ABSTRAK**

### **PROSEDUR PENCAIRAN DANA SANTUNAN KECELAKAAN LALU LINTAS TERHADAP AHLI WARIS KORBAN MENINGGAL DUNIA PADA ASURANSI PT. JASA RAHARJA KANTOR PERWAKILAN TASIKMALAYA**

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Tujuan penelitian untuk mengetahui prosedur pencairan dana santunan kecelakaan lalu lintas terhadap ahli waris korban meninggal dunia pada asuransi PT. Jasa Raharja kantor perwakilan Tasikmalaya. Dalam penelitian ini dilakukan dengan teknik pengumpulan data studi lapangan, *participant observer*, wawancara mendalam dan studi kepustakaan. Berdasarkan hasil penelitian menunjukkan bahwa prosedur pencairan dana santunan kecelakaan lalu lintas terhadap ahli waris korban meninggal dunia didasarkan pada laporan polisi, bukti saksi pada saat kejadian kecelakaan, identitas korban, formulir keterangan ahli waris korban kecelakaan, serta dokumen pendukung seperti keterangan meninggal dunia dari kelurahan setempat dan dari rumah sakit. Sedangkan hambatan yang ditemukan yaitu dokumen yang diserahkan kepada pihak Jasa Raharja kurang lengkap, kurangnya sosialisasi tentang prosedur pengajuan santunan kecelakaan korban meninggal dunia, serta ketidakjelasan ahli waris yang sah untuk penerima santunan. Upaya yang dapat dilakukan ialah dengan melakukan survey langsung, sosialisasi menggunakan teknologi digital, bekerjasama dengan beberapa pihak dalam penyebaran informasi serta rutin dalam melakukan evaluasi.

Kata Kunci : Prosedur, Dana Santunan, Asuransi, Ahli Waris, Jasa Raharja