

Aksesibilitas Korban Kecelakaan Lalu Lintas Jalan Raya Dalam Memperoleh Santunan Asuransi Kecelakaan dari Perusahaan Asuransi Milik Pemerintah (Studi pada PT Jasa Raharja (persero) Cabang Jawa Timur)

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Abstract

Jasa Raharja Ltd is a social insurance company given the responsibility of government to deliver insurance benefits to victims of traffic accidents and public transport through funds collected from dues and contributions shall be public. Accident compensation insurance is expected to help victims that from the government as the responsibility and guarantee the realization of life to victims of accidents. However, the distribution of insurance benefits victims of road traffic accidents there are still many problems. Among them is that not all victims / heirs of accident victims obtain compensation for accident insurance that can add to the suffering of the victims after the accident. The focus of this research was to see how access to accident victims and determine the factors supporting and inhibiting the road traffic victims in obtaining compensation insurance from the branch of Jasa Raharja Ltd., East Java. This research used a qualitative approach and determine the type of descriptive research informants purposively. The research found there were two convictions arising from the accident victim is high confidence and low confidence to get accident insurance benefits. Low self-esteem of victims of accidents caused by the assumption of disillusionment with government bureaucracy. While high-confidence accident victims are able to access accident compensation insurance. Accessibility of traffic accident victims in obtaining compensation insurance from the branch of Jasa Raharja Ltd., East Java is also considered relatively good / high. This can be seen from a good knowledge of the insurance benefit services, directing the behavior of the victim to file a claim and the nature of the administrative bureaucracy that is determined and made public as a condition for filing an insurance claim accident with a relatively easy procedure to the realization of the benefits that are tailored to the type of accident.

Keywords: Accessibility, insurance, accident insurance
