

**STUDI MENGENAI PROSES PENCAIRAN KLAIM ASURANSI KENDARAAN PADA
PT. CHINA TAIPING *INSURANCE* KANTOR CABANG BANDUNG**

Oleh :

Hafizh Naufal Fadillah B00220015

Pembimbing :

Mery Maulin, SH., M.Hum., M.Kn.

ABSTRAK

Dalam era modern, berbagai risiko seperti kecelakaan, bencana alam, dan pencurian mendorong masyarakat untuk mencari perlindungan melalui asuransi. Seiring dengan pertumbuhan sektor otomotif, kebutuhan akan asuransi kendaraan meningkat pesat. Namun, masih banyak pemilik kendaraan yang belum memahami prosedur pencairan klaim, yang sering memicu keluhan. Pemahaman mengenai hak dan kewajiban dalam perjanjian asuransi sangat penting agar proses klaim berjalan lancar.

Penelitian ini bertujuan untuk menganalisis proses pencairan klaim asuransi kendaraan di PT.

China Taiping *Insurance* Cabang Bandung. Metode yang digunakan adalah deskriptif kualitatif, dengan teknik pengumpulan data melalui observasi, wawancara, dan studi pustaka. Penelitian difokuskan pada prosedur klaim, hambatan yang dihadapi nasabah, serta solusi untuk mengatasi hambatan tersebut.

Hasil penelitian menunjukkan bahwa prosedur klaim meliputi pelaporan, pengumpulan bukti, penyelidikan, dan penyelesaian, melalui sistem jaminan langsung dan *reimbursement*. Hambatan utama meliputi dokumen tidak lengkap, masalah polis, dan keterbatasan bengkel rekanan. Solusi yang diusulkan mencakup edukasi nasabah, digitalisasi proses klaim, dan perluasan jaringan bengkel. Prosedur telah sesuai standar, namun perlu perbaikan agar lebih efisien dan transparan.

Kata Kunci: Asuransi kendaraan bermotor, klaim asuransi, prosedur klaim, hambatan klaim, solusi pelayanan klaim.

**STUDY ON THE PROCESS OF VEHICLE INSURANCE CLAIM LIQUIDATION AT PT.
CHINA TAIPING INSURANCE BANDUNG BRANCH**

By :

Hafizh Naufal Fadillah

B00220015

Mentor :

Mery Maulin, SH., M.Hum., M.Kn.

ABSTRACT

In the modern era, various risks such as accidents, natural disasters, and theft have encouraged people to seek protection through insurance. Along with the rapid growth of the automotive sector, the demand for motor vehicle insurance has significantly increased. However, many vehicle owners still lack understanding of the claim settlement procedures, often leading to complaints. A clear understanding of rights and obligations in insurance agreements is essential to ensure a smooth claim process.

This study aims to analyze the vehicle insurance claim settlement process at PT. China Taiping Insurance, Bandung Branch. The research uses a qualitative descriptive method, with data collected through observation, interviews, and literature studies. The focus of the study is on claim procedures, obstacles faced by policyholders, and potential solutions to overcome these challenges.

The results show that the claim process involves reporting, evidence collection, investigation, and settlement, using two main systems: direct guarantee and reimbursement. The main obstacles include incomplete documentation, policy issues, and limited affiliated workshops. Proposed solutions include customer education, digitalization of the claim process, and expanding the partner workshop network. Although the procedures meet industry standards, improvements are needed to enhance efficiency and transparency.

Keywords: *Motor vehicle insurance, insurance claim, claim procedure, claim obstacles, claim service solutions.*

