MOTOR VEHICLES ACCIDENT / DAMAGE INSURANCE
CLAIM INDEMNIFICATION PROCEDURES AT PT.
ASURANSI ASTRA BUANA

Ria Ariani, Dr. Aris Budi Setyawan, SE., M
Diploma (Professional) Degree, 2008

Gunadarma University

http://www.gunadarma.ac.id

Key Words : Insurance Claim, Indemnification, Procedures

ABSTRACT:
The need for insurance services is increasingly acknowledged by people in
Indonesia. Insurance is a financial tool in order of domestic life, in facing
fundamental risks such as owned properties. Though there are many methods in
dealing with risks, but insurance is the method most widely used especially
motor vehicle insurance. The writer used methods of library studies, field
studies & interviews in gathering data in order to find out procedures of
compensation on motor vehicle insurance claims. Compensation insurance
claims procedures at PT. Asuransi Astra Buana are as follows: Customers come
to the company along with licensed motor vehicle document and the vehicle
which will be claimed, then surveyor will examine the data and take photos of
the vehicle that will claimed, then the surveyor issues a letter for the vehicle to
be repaired in which the letter is brought to a designated garage where the
vehicle will be repaired. After the vehicle is repaired, the garage informs the
customer. Then the customer takes the vehicle. The garage sends receipt to the
Company and submits wreck. Then the company processes payment for the
garage within 14 days.