

ANALYSIS OF THE EFFECTIVENESS OF ACCIDENT INSURANCE COMPENSATION SETTLEMENT FOR PUBLIC TRANSPORTATION PASSENGERS AT PT. JASA RAHARJA REPRESENTATIVE OF TK II PADANG SIDEMPUNAN

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ABSTRACT

This research aims to evaluate the effectiveness of resolving compensation for public transport passengers at PT Jasa Raharja Tk II Padang Sidempun Representative, identify the factors that influence the analysis of the effectiveness of settlement of compensation, analyze the settlement of compensation with existing policies. The research method used is qualitative research collected data from documents and interviews with managers and staff of PT Jasa Raharja Tk II Representative Padang sidempun. The results of the study show that the effectiveness of the settlement of compensation for public transport passengers has been carried out well and has been quite effective. It is seen from achievement of organizational goals that have been set and also achieved performance targets that have been set in the company. Compensation settlement also carried out openly and transparently by providing information and documents required by the public and interested parties. However, PT Jasa Raharja Tk II Padang Sidempun Representative still needs to improve supervision settlement of compensation and developing a more comprehensive compensation settlement system modern and effective, such as the use of information technology. The implementation of these suggestions is expected to increase the effectiveness of resolving compensation for public transport passengers at PT Jasa Raharja Tk II Padang Sidempun Representative.

Keywords: *Accident Insurance; Indemnification; Effectiveness*

INTRODUCTION

Along with the development of the times, it is very clear that transportation in this world is increasing, both land transportation such as public transportation in the city, especially those located in big cities in Indonesia, is very important in carrying out one of its main functions, namely as a carrier of community movements to carry out their daily activities. Besides being practical, using public transportation can also save expenses. Public transportation as one of the urban transportation infrastructure for the community plays an important role, but the number of public transportation from time to time continues to grow even more than the needs of the community (Indah et al. 2019).

This is not offset by the increase in transportation infrastructure that is directly related to things such as; city terminals and bus stops. Not to mention the lack of discipline by public transportation drivers in picking up and dropping off passengers on the road, resulting in congestion

on the roads traversed by these public vehicles, not infrequently traffic accidents also occur. Usually, the impacts caused are directly felt by passengers and other users of public transportation. The negative impact of traffic accidents as stated in the regulation of Kepmenkes No. 1116 of 2003 concerning guidelines for the implementation of a health epidemiological surveillance system (Nugraha, 2019).

Passengers of public transportation or even road users who become victims in traffic accidents sometimes experience injuries, both minor injuries and severe injuries that require hospital treatment costs which of course are not small, there are also those who experience disabilities or even the worst is when passengers from public vehicle traffic accidents die. This of course makes the families of the victims left behind sad. Not to mention if it turns out that the victim who died was the backbone of his family.

Various disasters that befall the families of the victims are very heavy if borne alone. A person in a society often suffers losses as a result of an unforeseen event, such as getting an accident on a road trip. If this loss is only small so that it can be covered with deposits, then the loss is not so pronounced. On the other hand, if the savings are not enough for the loss, then people will really suffer. For this reason, guarantees of protection against the above conditions are needed by every community who wants to anticipate if unexpected circumstances have occurred (Karinautari, 2020).

The compensation fund according to Law Number 33 of 1964 concerning the IW Passenger Accident

Compulsory Insurance Fund (Mandatory Fee) is a compulsory contribution for public motor vehicles paid by public transportation passengers entrusted to the owner / entrepreneur of public transportation who then they have the obligation to deposit the contribution to Jasa Raharja managed by BUMN (State-Owned Enterprises). Meanwhile, according to Law Number 34 of 1964 concerning Road Traffic Accident Funds including sw (compulsory contribution), sw is a mandatory donation from motor vehicle owners paid at the time of registration or renewal of vehicle number certificate every year.

Table 1 Value of compensation paid to victims of road traffic accidents

Types of Santuan	Amount of Compensation
Die	Rp. 50.000.000,-
Permanent Disability (Maximum)	Rp. 50.000.000,-
Treatment (Maximum)	Rp. 20.000.000,-
Burial Reimbursement (No heirs)	Rp. 4.000.000,-
Additional Benefits of P3K Reimbursement	Rp. 1.000.000,-
Additional Ambulance Reimbursement Benefits	Rp. 500.000,-

Source : PT. Raharja Services

The purpose of permanent disability is that when the insured experiences disability as a result of an accident, be it permanent disability or partial disability, the insurance will pay the amount that has been determined in the policy book. It is said that permanent disability, due to an accident, causes the insured to lose the function of his limbs in more than 180 days that the accident can be declared incurable.

It is said to be totally disabled, if due to an accident the loss of a major limb, including:

1. Both hands are above the wrists.
2. Both feet above the ankles or ankles.

3. Both eyes or total vision of both eyes that cannot be cured
4. One hand above the wrist and one foot at or above the ankle or ankle
5. One hand over wrist and one eye
6. One foot above the ankle or ankle

Then the insured will get 100% compensation of the sum insured. As for partial permanent disability, the percentage amount is paid as stated in the policy book. If the insured died due to an accident. So that the heirs will receive double grace money (Dr. Suhardi , S.E., 2021).

**Table 2. Indemnity settlement report
Pt. Jasa raharja tk ii padang sidempuan per year 2021-2022**

Year	Budget allocated annually
2021	Rp 300 Juta
2022	Rp 17 Miliar

Source : PT. Jasa Raharja Tk II Padang sidempuan

Based on the table above, the compensation settlement report from 2021-2022 states that the settlement of compensation funds in

2022 is very large compared to 2021. Factors that are considered important to realize this are the settlement of claims/compensation submitted from

the public to the accident insurance, the effectiveness of procedures, and procedures that must be carried out with high responsibility that can describe the internal control system of the insurance company's system.

Called effective if the goals or objectives are achieved as predetermined. Efforts to evaluate the course of an organization can be done through the concept of effectiveness. This concept is one of the factors to determine whether significant changes need to be made to the form and management of the organization or not. In this case, effectiveness is the achievement of organizational goals through efficient utilization of resources, in terms of input, process, and output. . To support the achievement of success, a company needs human resource management, where this function can increase human resources owned by the company. The definition of Human Resources itself is humans who work in an organization's environment (personnel, labor, employees or employees), and potentially human as a driving force for the organization to realize its existence, potential which is an asset that functions as capital (non-material) in a business organization that can be realized into real potential physically and non-physically in the existence of the organization to achieve the success of a company (Aprilia, 2021).

Research (Indah et al., 2019), mentioned that compensation for passengers of public transportation has been effective, especially in the settlement of compensation for passengers. Research (Widhiawati, 2019), argues that effectiveness affects the law in the implementation of compensation to users of charter bus services for accidents. Research (Irawan et al., 2020), said that the settlement of traffic accident cases with underage perpetrators has gone well and effectively. Research (Ariska & Nst, 2023), explained that the effectiveness of budget management of the Social Security Organizing Agency (BPJS) for Kisaran City Health still requires improvement in BPJS Health budget management, including increasing human resource competence, increasing supervision and evaluation, and strengthening good but effective budget governance.

The purpose of this study is to find out how the settlement of compensation from Jasa Raharja to the indemnity recipient or heirs, to what obstacles occur in the settlement of compensation for public transportation passengers to the victims or heirs of PT. Jasa Raharja Tk II Padang Sidempuan.

THEORETICAL STUDIES

Effectiveness

Understanding Effectiveness according to the big dictionary Indonesian is effectiveness (noun type) comes from the word effective (adjective). Meanwhile, effectiveness has the meaning of "effectiveness". Effectiveness is the state of influence "memorable, progress, success, success (about effort, action). Etymologically, the word effectiveness comes from the word effective in English "effective" which has intervened into Indonesian and has the meaning of "useful". Effectiveness is a state of achieving the expected or desired goals through the completion of work in accordance with a predetermined plan (Zetli, 2018).

Effectiveness can be interpreted as the ability to achieve predefined goals in an efficient and effective manner. In a business context, effectiveness can be measured by how well a company can achieve its business goals, such as increasing revenue or expanding market share. To increase effectiveness, companies need to optimize the resources they have, such as labor, technology, and capital. In addition, companies also need to ensure that all activities carried out are in accordance with the established business strategy and contribute to the achievement of business goals (Anis et al., 2021) .

Effectiveness is the utilization of resources, facilities and infrastructure in a certain amount that is consciously determined in advance to produce a number of goods for the services of the activities it runs. Effectiveness shows success in terms of achieving or not the targets that have been set, If the results of the activity are getting closer to the target, it means the higher the effectiveness. According to Siagian (1986:152) Work effectiveness means the completion of work on time as previously established. According to Effendy, effectiveness is "Communication whose process achieves planned goals according to budgeted costs, set time and specified number of personnel" (Effendy, 2003:14). Siswanto (2007 : 55) in his book "Introduction to Management" suggests that effectiveness means doing the right job. Effectiveness means the ability to choose the right goals. Effective managers are managers who choose the correct work to carry out Effectiveness is the ability to carry out tasks, functions (operations, activities, programs or missions) of an organization or the like, where there is no pressure or tension between implementation; (Utari Wulandari & Simon, 2018).

The criteria or measures of achieving effectiveness or not, as stated by Siagian (1978:77) that is:

1. Clarity of goals to be achieved, this is required so that employees in carrying out tasks achieve directed goals and organizational goals can be achieved.
2. Clarity of the strategy of achieving goals, it is known that strategy is "on the path" followed in making various efforts in achieving the specified goals so that implementers do not get lost in achieving organizational goals.
3. A steady process of analysis and policy formulation, related to the objectives to be achieved and strategies that have been set, means that policies must be able to bridge the objectives with the efforts to implement operational activities.
4. Careful planning, in essence, means deciding now what the organization does in the future.
5. Proper program preparation, a good plan still needs to be elaborated in proper implementation programs because otherwise implementers will lack guidelines for action and work.
6. The availability of work facilities and infrastructure, one indicator of organizational effectiveness is the ability to work productively. With the means and infrastructure available and may be provided by the organization.
7. Effective and efficient implementation, preferably a program if not implemented effectively and efficiently then the organization will not achieve its goals, because with the implementation of the organization is getting closer to its goals.
8. An educational system of supervision and control, given the imperfect nature of humans, the effectiveness of the organization demands a system of supervision and control (Rahayu, 2023).

Effectiveness is a condition that affects an effective thing, efficacy, business success, action or thing that applies. The same thing was also stated by Supriyono in his book Management Control System defines the notion of effectiveness, as follows:

Effectiveness is the relationship between the output of a responsibility center and the target that must be achieved, the greater the contribution of the output produced to the value of achieving the target, the more effective the unit can also be said" (Supriyono, 2000:29).

According to O'reilly (2003), there are several factors that can affect effectiveness, which are as follows:

1. Time, punctuality in
2. Duties, the employee must be notified who is insured to him.
3. Productivity, an employee works in order to produce good work effectiveness.
4. Motivation, leaders can drive and their goals.
5. Work Evaluation, employees must be good to be evaluated by the leadership.

Indemnity Settlement

Events that cause losses, then there is no problem with the risk borne by the insurer. In practice it is not always the danger that threatens to do occur. This is a good opportunity for the insurer to collect premiums paid by several insureds who bind themselves to him. If at any time there really happens an event that causes losses (risk turns into loss), then the insured concerned will be paid compensation in balance with the amount of insurance. In practice, the losses incurred are partial (partial loss). Thus, the insured holds insurance that aims to obtain compensation payments that he actually suffers Unlike loss insurance, in life insurance if within the insurance period there is a death or accident that befalls the holder, then the insurer will pay the amount of insurance that has been mutually agreed upon as stated in the policy. The agreed amount of insurance is the basis for calculating premiums and to make it easier for the insurer to pay a certain amount of money due to a death or accident. So, the payment of money is not part of the compensation, because the human soul or body is not a property and cannot be valued with money (Kaawoan, 2023).

Payment of Indemnity, In the event that occurs an event that causes losses, then there is no problem with the risk borne by the insurer. In practice it is not always the danger that threatens to do occur. This is a good opportunity for the insurer to collect premiums paid by several insureds who bind themselves to him. If at any time there really occurs an event that causes losses (risk turns into loss), then the insured concerned will be paid compensation in balance with the amount of insurance. In practice, the losses incurred are partial (partial loss). Thus, the insured enters into insurance aimed at obtaining compensation payments for losses he has suffered (Ramlah, 2022).

Accident insurance

Defines insurance as an agreement in which there is an insured party who pays a premium to the insurer in order to get reimbursement due to a desire, damage or loss of expected benefits that may not occur in the future. Meanwhile, according to Silvanita, insurance is a request where one party has the intensity to transfer risk by paying a certain amount of funds to avoid the risk of losing a number of assets owned (Fazri & Kurniawan, 2021).

Insurance from a legal and economic point of view is the main risk management order used to avoid the possibility of indeterminate losses. Insurance is defined as the reasonable transfer or risk of loss, from one entity to another. Therefore, insurance is a system that is realized to protect people, groups or business activities against the risk of financial loss by dividing or spreading risk through the payment of premiums. Public awareness of the importance of protection against various upcoming risks and leaving at any time is one of the reasons for the increase in policyholders today.

The benefits of companies that exchange risk through insurance policies can expand their business and achieve greater goals. Likewise, premiums combined by insurance companies can be maintained and used as resources for development efforts that benefit the community. As is known, coverage is a form of contract or agreement called a policy (policy) and states that one party, called the Insurer (Insurer) agrees, in return, to a compensation known as premium (premium), which will pay an agreed amount of money, to another party (the insured; insured)² to compensate for a loss, damage or injury, on something precious in it. The premium can be paid in one lump sum or installments; The contract may be valid for a specified period or until such occurrence the risk may be property, property, wealth or profit, income or human life (Hertanto et al. 2023).

Insurance or coverage is something that is familiar to the people of Indonesia, where most Indonesians have made insurance agreements with insurance companies, both state-owned and national private-owned insurance companies. Meanwhile, Article 246 of the Criminal Code states that: Insurance or coverage is an agreement, by which an insurer binds himself to the stager, by receiving a premium, to provide reimbursement to him for a loss, damage or loss of expected profits, which he may suffer due to an indefinite event. The government provides guarantees in the form of coverage to passengers of public

transportation who are victims of traffic accidents by establishing Law Number 33 of 1964 concerning the Compulsory Passenger Accident Insurance Fund and establishing Government Regulation of the Republic of Indonesia Number 17 of 1965 concerning Provisions for the Implementation of the Compulsory Passenger Accident Insurance Fund. (Fazri & Kurniawan, 2021).

Insurance businesses whose activities collect funds from the community have an important role in development. The funds obtained from life insurance and loss insurance at this time although the amount is not as much as expected but the benefits have begun to be felt by the community (Prakoso and Martika, 1989: 302). As a type of agreement, insurance belongs to the type of reciprocal agreement which means that the first party is obliged to perform legal deeds for the second party, while the second party is obliged to perform legal deeds for the first party. In the case of insurance, the insurer binds itself to compensate or pay a certain amount of money to the insured party and the insured binds itself to pay premiums to the insurer. Based on accident data received by Jasa Raharja from the Traffic Police, the accident died predominantly by accident victims aged 10 to 39 years. This is certainly a common concern for stakeholders related to traffic safety, to jointly synergize in efforts to prevent accident victims. Passenger accident social insurance: coverage for victims of traffic accidents, such as medical treatment costs, disability, and also death benefits. Based on Law No. 33 of 1964 concerning the compulsory insurance fund for passenger accidents. The implementing regulation is PP No.18 of 1965.(Sarti Marya Hasibuan Hendra Hermawan Laylan Syafina, 2022).

The legal basis for insurance is regulated in the Civil Code Book III and Commercial Law Book II. Insurance is also regulated in Law Number 40 of 2014 concerning insurance. The insurance umbrella is divided into two, namely life insurance and loss insurance (Gunita Nindya & Siti Nurbaiti, 2022).

According to Law No. 34 of 1964 Jo PP No. 18 of 1965 concerning Road Traffic Accident Funds explains that victims who are entitled to compensation are everyone who is outside road traffic transportation who is a victim due to an accident from the use of road traffic transportation equipment and everyone or those who are in a motor vehicle and are hit, Where the driver of the motor vehicle is the cause of the accident, including in this case the passengers of motor vehicles and private motorcycles. For drivers who

have an accident that is the cause of a collision of two or more motor vehicles, then both the driver and passengers of the vehicle are not guaranteed in Law No. 34/1964 jo PP No. 18/1965 including pedestrian victims or drivers / passengers of motor vehicles who deliberately break through the train door bars that are being functioned (<https://www.jasaraharja.co.id/page/detail/lingkup-jaminan>, n.d.).

RESEARCH METHODS

This research is a field research that intends to study and conduct research aimed at collecting data directly from the field or research location directly. As well as conducting an interview with one of the Agency Managers at the company. The approach used in this research is a qualitative approach. Qualitative research is a type of research whose theme is not obtained through statistical procedures or other forms of calculation intended to understand what phenomena are experienced by the research subject, for example, perceptual behavior, motivation, action, and so on through descriptions in the form of words and language that have context. especially natural and utilizing various natural methods (Amanda, Dea Putri, 2023).

This is in line with the purpose of research that looks at how the Effectiveness of Accident Insurance Compensation Settlement for Public Transport Passengers at Pt Jasa Raharja Tk II Padang Sidempuan, which is a social phenomenon where in-depth and comprehensive information is needed from each key and main information so that it is clear what is really happening in the field.

Data Type

Data Primer

Primary data is data that comes from the original or first source. This data is not available in

compiled form or in the form of files. This data must be sought through sources or in technical terms respondents, namely people who we make the object of research or people we make as a means of obtaining information or data.

Secondary Data

Secondary data is data obtained indirectly such as various written sources that may be utilized in this study. Among them are books, literature, internet, or scientific journals, archives, personal documents and official documents of institutions related to this research (Riyanto & Paramansyah, 2019).

Data Collection Techniques

Data collection techniques are ways used to obtain data and information needed to achieve research objectives (Maulida, 2020). The data collection techniques carried out in this study are:

Interview method.

Interviews are essentially activities carried out by a researcher to gain a holistic understanding of a person's views or perspectives on certain issues, themes or topics. In this research, the main resource person was Mr. Soni Sumono as the head manager of PT. Jasa Raharja Representative of TK II Padang sidempuan.

Documentation Study, which is a data collection technique using records or documents that exist at the research location or other sources related to the object of research. Collecting data in this study is an archival method (documentation).

The source of data used in this study is the recapitulation of the results of the payment claim survey, the recapitulation of the results of the payment claim survey is information related to people who have received compensation / compensation both direct victims and those represented by heirs.

Table 3. Capitulation of payment claim survey results

Name of the victim	Age	Nature of injury	Name of respondent	Relationship with the victim	Completion date	Nominal
Raja wati	23	Md/Il	parluhutan	saudara	21/8/21	50 juta
Trivana	48	Md	Sohibul	suami	1/8/22	50 juta
Aisyah	35	Md	Fahmi	Istri	1/9/22	50 juta
Wahyu	52	Md	Anang	Suami	12/8/22	50 juta
Meridah	36	Md	Yosep	Saudara	11/18/22	50 juta
M.joji	23	Md	Dede	Suami	11/14/22	50 juta
Sandi	17	Md	Isep	Orang tua	11/13/22	50 juta
Abdullah	17	Md	Aning	Orang tua	11/10/22	50 juta
Salam	50	Md	Nurlela	Anak	11/8/22	50 juta
Sari	68	Md/Il	Endang	Paman	11/27/22	50 juta
Warto	42	Md	Rokkaya	Istri	8/22/22	50 juta
M.hafid	45	Md/Il	Anwar	Saudara	10/26/22	50 juta
Mirna	13	Md	Eli	Ibu	11/11/22	50 juta
	52	Md	Parmo	Suami	11/29/22	50 juta

Source: from PA Widyoko (service)

Data Analysis Techniques

The results of this research will be analyzed descriptively qualitatively, namely by describing, summarizing various conditions, various situations or various phenomena of social reality that exist in the community that is the object of research and trying to draw that reality to the surface as a character, character, nature of the model, signs or images of certain conditions, situations or phenomena (Hartono, 2018).

RESULTS AND DISCUSSION

Research Results

In the process of conducting research at PT. Jasa Raharja Tk II Padang sidempuan gets clarity from the list of correspondent data and recapitulation of the questionnaire about the settlement of compensation in accident insurance, as well as the survey process by telephone to ask victims or heirs about receiving compensation from PT. Jasa Raharja Tk II Padang sidempuan in accordance with the results of the questionnaire and applicable regulations.

Based on interviews and field observations conducted by the author, it can be described how PT Jasa Raharja tk II representative of Padang sidempuan in completing compensation for losses experienced by the community in the area accident insurance for passengers in the city of padang sidempuan in accordance with the monthly premium payments that have been made by accident victims.

“Here I will explain how PT. Jasa Raharja TK

II representative of Padang Sidempuan in completing the payment of accident insurance compensation. Prior to his PT. Jasa Raharja is fully responsible for paying compensation costs suffered by passengers, both damage compensation and victim compensation while in the hospital in accordance with Law Number 33 of 1964 concerning the IW Passenger Accident Compulsory Insurance Fund. For the payment method itself, we usually prepare these funds to finance health insurance, so PT. Jasa Raharja distributes the funds received to pay for health service costs for public transportation passengers in need such as hospitalization, surgery or medical expenses. PT. Jasa Raharja sidempuan also controls costs by setting reasonable health service rates and ensuring that participants only receive necessary and appropriate health services. We have also tried to complete accident insurance compensation in a timely manner. So far our way of resolving compensation for victims of public transport accidents has been quite optimal because overall we manage the data and funds received carefully and ensure that each of these funds is used effectively to finance health insurance for passengers who have accidents. And until now we are also still improving the effectiveness of the compensation fund management. We also make various efforts, such as optimizing administrative and management systems, improving the quality of health services, and going directly to the field when accidents occur. We also continue to conduct periodic audits and evaluations of programs implemented in accordance with program needs

and objectives. Because PT. Jasa Raharja is a very large and easy program, there may still be difficulties in completing the compensation received. So until now we are still continuously monitoring and evaluating the programs carried out, as well as making continuous improvements and improvements to improve the effectiveness of the settlement of accident insurance compensation for public transportation passengers" (Soni sumono SH., 2023).

In this regard, the word "compensation" is also considered more appropriate to be juxtaposed with the word "service". Thus, Jasa Raharja's operational activities in providing basic protection for the public from the risk of loss due to accidents can be referred to as "compensation services". And the income earned by PT. Jasa Raharja has been regulated in Law 33 of 1964 concerning Passenger Compulsory Liability Fund in Law 34 of 1964 concerning Road Traffic Accident Fund.

Specifically, that the data above shows the number of victims who have been disbursed compensation funds and the effectiveness of PT Jasa Raharja tk II representative of Padang Sidempuan is good and the settlement is timely. Where the speed of payment of compensation to the heirs of the deceased is 1 day 14 hours. The provision of compensation for passengers of public transportation who are victims of the accident is carried out quickly if all conditions have been met. For example, for victims who die, compensation is

given to their heirs within 1 X 24 hours or no later than 7 (seven) days, for injured victims compensation is given based on reports from the hospital, and for victims who experience permanent disabilities the compensation is given no later than 1 (one) year. This is also reinforced by an interview conducted by researchers with Mr. Soni Sumono SH, as the head of representative at PT Jasa Raharja tk II representative of Padang Sidempuan, who said that the process of providing compensation for accident victims was carried out quickly if all the documents were complete.

The correctness of an indemnity settlement means that the company must avoid settling larger damages than it should. In addition, it prevents unauthorized payment of indemnity i.e. the award of compensation that is higher than it should be or the payment of indemnity to a party who does not have the right to such damages.

Indemnity management is a major stage in the indemnity process. For companies, the management of this compensation must be carried out carefully and carefully and within a certain time, in accordance with the provisions of the board of directors. In the provision of compensation, the officer who handles it must go through the following stages:

1. Researching the compensation file
2. Believing in the truth of the losses incurred
3. Believing the legitimacy of the case of an accident occurring

Table 4
Response from Jasa Raharja Employee Respondents About the effectiveness of accident insurance compensation settlement for public transportation passengers at PT jasa raharja tk II padang sidempuan

No	Assessment Items	Category			Sum
		Execute d	Underperfor med	Not Executed	
1.	Indemnification of PT. Raharja Services	8 (100%)	-	-	8
2.	Indemnification Policy of PT. Raharja Services	8 (100%)	-	-	8
3.	Socialization Process / how to get compensation	8 (100%)	-	-	8
4.	Timely in providing compensation	8 (100%)	-	-	8
5.	Timeliness in the process of awarding compensation	8 (100%)	-	-	8
Sum		40	-	-	40
Average		8			8
Persentase		100%			100%

effectiveness of accident insurance compensation settlement for public transportation passengers at PT Jasa Raharja Tk II Padang Sidempuan, consisting of five questions asked by the author are in the 100% category has been declared effective and good.

DISCUSSION

The effectiveness of compensation settlement at PT Jasa Raharja Tk II Padang Sidempuan provides an overview of the compensation settlement that has been provided. Based on this research, there are several discussion results which can be described as follows:

a. Settlement Of Indemnification

Based on the research results, the settlement of compensation at PT Jasa Raharja Tk II Padang Sidempuan has been carried out well and effectively. This can be seen from the achievement of the organizational goals that have been set and also the achievement of the performance targets that have been set in compensation. Compensation settlement is also carried out openly and transparently by providing information and documents needed by the public and interested parties. Apart from that, PT Jasa Raharja Tk II Padang Sidempuan also implements a strict control and supervision system to ensure that the settlement of compensation is carried out appropriately and efficiently.

Reported compensation settlement in 2021 is 300 million and in 2022 is 17 billion, the compensation settlement in 2022 is greater than in 2021. The factor that is considered important to make this happen is the settlement of compensation proposed from the public to accident insurance. During this period, people applying for compensation funds experienced an increase. This was due to the increasing number of people who became customers of jasa raharja accident insurance, the increase in health service rates, and the increase in operational costs. Therefore PT Jasa Raharja Tk II Padang Sidempuan still needs to make efforts to improve and increase the settlement of compensation. To improve the settlement of accident insurance compensation, there are several suggestions that can be given. First, PT Jasa Raharja Tk II Padang Sidempuan needs to strengthen supervision in the settlement of compensation. This can be done by improving the quality of supervision and control carried out by internal and external teams. Second, PT Jasa Raharja Tk II Padang Sidempuan needs to examine the reporting system and check data to ensure that the settlement of compensation is carried out correctly and appropriately.

b. Effectiveness Of Compensation Settlement

In this study, it was found that the compensation settlement for PT Jasa Raharja Tk II Padang Sidempuan was effective. This can be seen from the achievement of the performance that has been set in the company's strategic plan. PT Jasa Raharja Tk II Padang Sidempuan has also used performance-based compensation settlement techniques to measure achievement. In addition, PT Jasa Raharja Tk II Padang Sidempuan also conducts periodic evaluations to ensure that the compensation settlement is going well. Factors that influence the effectiveness of the settlement of compensation for PT Jasa Raharja Tk II Padang Sidempuan include transparency, accountability and oversight. In the settlement of compensation, PT Jasa Raharja Tk II Padang Sidempuan has been sufficiently transparent by providing information and documents regarding the settlement of compensation to the public and interested parties. PT Jasa Raharja Tk II Padang Sidempuan has also been accountable for the use of its financial resources to the public and interested parties. In this study, the effectiveness of settlement of compensation is measured by observing the performance of PT Jasa Raharja Tk II Padang Sidempuan in the settlement of compensation that has been implemented can be seen effectively and achieved the desired results.

CONCLUSION

Based on the author's discussion related to the analysis and some of the data above which provides an objective view of the analysis of the effectiveness of the settlement of accident insurance compensation for public transportation passengers of PT. Jasa Raharja tk II Padang sidempuan, with the following conclusions:

Analysis of the effectiveness of accident insurance compensation settlement for public transportation passengers of PT. Jasa Raharja tk II Padang sidempuan has been running well and effectively.

Analysis of the effectiveness of accident insurance compensation settlement for public transportation passengers of PT. Jasa Raharja tk II Padang sidempuan through data on the receipt of compensation PT. Jasa Raharja in 2022 with a survey through interviews recorded into the information system has satisfactory results in providing compensation services in accordance with correspondent procedures applicable provisions at PT. Jasa Raharja Representative Tk II Padang Sidempuan.

We recommend that in the following years PT. Jasa Raharja tk II Padang sidempuan continues to maintain effectiveness in the settlement of accident insurance compensation for people who experience public transportation accidents in order to continue to help people who experience disasters.

The author suggests that there is a role for the community to know more about PT Jasa Raharja with socialization for the community about the role and system of PT Jasa Raharja.

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