

Analysis of the Effectiveness of Motor Vehicle Insurance at PT. Jasa Raharja

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ABSTRACT

This study aims to test the analysis of the effectiveness of motor vehicle insurance at PT. Jasa Raharja branch Medan. Insurance at PT. Jasa Raharja Motor are an effort to protect citizens, especially from the risk of road traffic accidents, to provide compensation to victims of traffic accidents or to their heirs. This research took 4 respondents, consisting of 1 employee PT. Jasa Raharja, and 3 people who were victims of traffic accidents, and received compensation funds. This method uses interview techniques. The interview technique was carried out in an unstructured manner using an interview guide. Research data analysis is descriptive. The results of this research indicate that PT. Jasa Raharja still seems to be good and consistent in carrying out its duties as a fund collector and distributor of traffic accident compensation funds. Traffic accident victims and recipients of compensation funds revealed that PT. Jasa Raharja is satisfied with the services provided. The benefits obtained at PT. Jasa Raharja are indeed effective and efficient because they have achieved the targets desired by PT. Jasa Raharja Branch Medan.

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1. INTRODUCTION

A vehicle is a way for someone to help their mobility from one place to the next. However, motorized vehicles such as cars, transport, trucks, trailers, pick-ups, three-wheeled vehicles that pass along main roads generally allow accidents to occur due to the carelessness of the driver or the carelessness of other drivers. Ignorance of traffic signs, someone's carelessness in ignoring traffic, can cause traffic accidents which can cause vehicle damage. Minor damage to the vehicle may not be too burdensome for the driver to afford to have the vehicle repaired at a studio, but major damage to the vehicle, for example 35% to 100 percent, can cost the owner significant costs that he or she can bear. don't really have any options to manage. Especially for luxury vehicles worth millions of rupiah to billions of rupiah. Where repair costs if there is minor to major damage can cost millions to millions of rupiah.

In carrying out guarantees, public authorities place their trust in PT. Jasa Raharja (Persero) to handle mandatory backup for passengers who experience accidents and as coordinator. The implementation of certification arrangements is regulated in Law Number 33 of 1964 concerning Mandatory Revocation of Passenger Assets for Homecomers according to Unofficial Law No. 17 of

1965 and Law no. 34 of 1964 concerning Property for Motorized Vehicles is in conflict with government Law No. 18 of 1965 as its implementation provisions. (Jasa Raharja, 2021)

Regulation Number 33 of 1964 contains guidelines regarding mandatory levies for every large passenger from public transport vehicles, which must be fulfilled by business actors/transport owners who are worried about covering the funds incurred due to passenger accidents while traveling. In terms of Law Number 33 of 1964 providing regulations regarding mandatory premiums for public vehicle passengers, Law Number 34 of 1964 contains guidelines that firmly focus on car collisions on the highway, the ins and outs of which are the result of each person becoming a victim. died or were paralyzed due to accidents caused by means of transportation other than road traffic and transportation will be given claim assets or salaries. Claim reserves are obtained from the mandatory premiums borne by each open vehicle operator consistently by driving ambulances, hearses and fire trucks. (Sumitra, 2018)

Motor Vehicle Protection, a form of protection against accidents that is important for buyers because this protection covers the absence/loss of monetary value of the protected object for mechanical vehicles caused by collision, hit, taken, consumed and injured. In particular, it is also explained in the Money Pastor's Guide Number 74/PMK010/2007, especially Article 1 paragraph (2), which explains that Motor Vehicle Protection is a misfortune protection item that protects those guaranteed from betting money. misfortunes that may arise related to the ownership and use of motor vehicles.

At this time, conflicts often occur regarding ineffective service to consumers, resulting in disputes between vehicle owners and insurance institutions, especially when handling claims submitted by vehicle owners or owners of protection contracts. One of the cases that will be raised by the creator is that on July 4 2014 a customer had an accident where his motor vehicle was lost while leaving home, and on August 16 2014 a police report was made. standard contract arrangements for insurance for Indonesian motorized vehicles, PT. Jasa Raharja has the option to reject the claim because the customer failed to declare, especially 44 days after the episode. This debate occurs because there is an endless lack of understanding from each of these meetings. The position of the vehicle owner or person who is guaranteed is very minimal, because those who are protected still need information about protection. Those who are protected generally only know the premium, rarely are those guaranteed to know the privileges they have as a protected person. In addition, this can be caused by the absence of data provided by the guarantor before understanding the protection. This position is often exploited by insurance companies. (Muhammad, 2018).

Claims are provided by public authorities through Jasa Raharja to all victims, both public and confidential vehicle passengers related to accidents. For victims who die, compensation is provided directly by Jasa Raharja to the beneficiaries. For injured injuries treated, fees are paid directly to the emergency clinic. The most common way to pay salaries is also simple. Victims do not need to come to Jasa Raharja because Jasa Raharja visits victims and their main beneficiaries (heirs).

One of the cases that the author raises is measuring effectiveness at PT. Jasa Raharja Number of Victims and Compensation that Have Been Provided and Realized Speed of Settlement of Compensation.

Table 1. Number of Victims and Compensation Given

	2019	2018	The Increase (Decrease)		
			Nominal	Percentage(%)	
	(1)	(2)	(3=1-2)	(3/2)	
Die					
Number of Victims (Person)	27.663	28.003	(340)	-1,21%	↓
Nominal Compensation Amount (Rp million)	1.400.913	1.388.568	12.345	0,89%	↑
Wounds					
Number of Victims (Person)	98.162	92.148	6.014	6,53%	↑
Nominal Compensation Amount (Rp million)	1.234.936	1.099.097	135.839	12,36%	↑

Source : PT. Jasa Raharja

Speed of Completion Settlement

Realization of Completion of compensation for victims who died up to 2019 averaged 1 day 15 hours from the date of accident/death, or 4 days 9 hours faster than the target of 6 days. As many as 97.42% of fatalities can be resolved within a maximum of 4 days after the accident from the target of 95.0%. The actual completion since the complete file was submitted was 22 minutes 15 seconds or 37 minutes 45 seconds faster than the target of 1 hour. A total of 98.76% of compensation settlements were completed within a maximum time of 1 hour from the submission of the target of 100.00%. From this case, the speed of completion of compensation for victims of PT. Raharja's services are effective because the settlement of compensation is completed within the maximum time from the submission of the expected target. (Jasa Raharja, 2021).

The following is a comparison of the realization of the speed of completion of compensation in 2018 and 2019.

	2019	2018	Achievement
Average Speed of Completion Since the Date of the Accident, Death + Guaranteed Injuries			
Speed Target	6 days	6 days	
Speed Realization	1 day 15 hours	1 day 16 hours	1 hour faster
Percentage of Settlement from the Date of Accident, Death and Death+Injuries Guaranteed			
Target Percentage	0 s.d. 4 days = 95,00%	0 s.d. 4 days = 95,00%	
Speed Realization	97,42%	96,60%	Realization increased 0.28%
Average Speed of Completion Since Submission of Complete Files			
Speed Target	1 hour	1 hour	
Speed Realization	22 minutes 15 seconds	23 minutes 46 seconds	1 minute 21 seconds faster
Percentage of Completion Since Submission of Complete Files			
Target Percentage	≤ 1 hour 100%	≤ 1 hour 100%	
Percentage Realization	98,76%	98,48%	Realization increased 0.28%

Source : PT. Jasa Raharja

Dangers that are often seen by vehicle owners are thieves, or damage to certain parts of motorized vehicles, such as accidents, fire and other dangers. Of course, this risk results in financial losses for the owner and can also sometimes result in liability for various detrimental parties

(Yodie, 2021) Risk is a problem for anyone, both people and organizations who generally try to ensure that the danger they experience does not cause too big a disaster and the danger arises or is a consequence of the vulnerability component of what will happen from now on. There are 2 (two) ways to take it, namely by bearing the actual bet or by transferring it to another party who plays an extraordinary role in handling or sharing various types of opportunities, this risk can be transferred through an office called "protection".

Protection is seen as providing a sense of security against the possibility of misfortune or property damage due to uncertain events as an option to limit risk. So protection on secret vehicles is an important type of inclusion in financial movements to ensure monetary actions can run smoothly.

Insurance has 2 (two) capabilities in financial action, namely as a basis for gathering public support as a burden, which is then used as speculation for changes in financial events and as an institution that provides payments to the protected party or other parties in the case of guaranteed cases or misfortunes. in a protection contract.

Protection as a relief item, overall it could be said that very few Indonesians know about it. This is because awareness and regional influence on the benefits of protection itself are not good. In Indonesia, according to Protection Law No. 2 of 1992, there are 3 types of protection that pass, to be precise: disaster protection, life protection, and social protection. However, the discussion here is only limited to security problems, especially regarding the protection of motorized vehicles, which is focused on handling cases, which of course have many problems that require special attention, including: the problem of extortion carried out by case division staff by duplicating evidence overview of inclusion disadvantages. (Muhammad, 2018). Moreover, case interactions

are helped without going through appropriate methods. To avoid the things mentioned above, a good internal control system is needed, because with good internal control you can maintain and secure resources as a whole, balance and further develop productivity in the organization, truly see accuracy and further develop information. bookkeeping, and ensure that the mastery that has been illustrated remains adhered to. by the administration so that later they can offer great assistance to their clients.

Based on the basic description of the problem, the problem plan in this research is: 1). How effective are motor vehicle accident insurance claims at PT. Medan Branch Raharja Services?. 2) What is the procedure for motor vehicle accident insurance claims at PT. Jaa Raharja Medan Branch?

2. RESEARCH METHOD

The research approach used in this research is a subjective examination approach or Qualitative Analysis. Subjective tests are research that is expected to understand what research subjects are capable of doing graphically, such as words and language. The subjective research approach used in this research is expected to obtain data regarding the adequacy of protection guarantee methods at PT. Jasa Raharja. (Mohammad, 2019).

In this research strategy approach is a method for gaining knowledge from top to bottom. Furthermore, the use of subjective strategies in examination can provide a more complete investigation of an anomaly. Where analysts visit or pay attention to clients at PT. Jasa Raharja Medan Branch is determined to find out the implementation of protection claims, ratification of STNK registration for transport, trains, vehicles, and printing of STNK. (Suharsimi, 2018).

This research was conducted at PT. Jasa Raharja Branch Medan at Sisingamangaraja Km.5 No.5, Harjosari I, Kec. Amplas Medan, Medan City, North Sumatra 20217. The time used for this examination has been completed since the issuance of the research permit in approximately 2 (two) months. The techniques used in collecting information are: (1) Perception, (2) Interviews, and (3) Documentation.

3. RESULTS AND DISCUSSIONS

Depiction of PT. Raharja Services

PT Jasa Raharja (Persero) called Jasa Raharja or Organization - was inaugurated on January 1 1960 along with the formation of PP No. 19 PRP of 1960 concerning State Organizations whose entire capital is the wealth of the Republic of Indonesia. The historical background to the establishment of Jasa Raharja cannot be separated from the Government's strategy to nationalize Dutch-owned organizations as stated in Law Number 86 of 1958 concerning the Nationalization of Dutch Organizations. (Jasa Raharja, 2021)

Handover of Compensation (RP-Million)

	Realization 2019 (Rp - Million)	Target 2019 (Rp - Million)	Achievement of Realization of 2019		Realization 2018 (Rp - Million)	Ascension (Decrease) 2018-2019	
Claim Law No.33/1964							
Public Motorized Vehicle Passengers	25.143	25.530	98,48%	↓	26.766	06,06%	↓
Train Passengers	1.294	843	153,50%	↑	1,015	27,49%	↑
Ship Passengers	3.288	4.895	67,17%	↓	13,236	7,16%	↓
Airplane Passengers	259	1.804	14,36%	↓	9.456	-97,26%	↓
First Aid and Ambulance	633	553	114,47%	↑	567	11,64%	↑

	Realization 2019 (Rp - Million)	Target 2019 (Rp - Million)	Achievement of Realization of 2019		Realization 2018 (Rp - Million)	Ascension (Decrease) 2018-2019	
Fees Law no. 33/1964 4							
Jumlah Klaim UU No. 33/1964	30.617	33.625	91,05%	↓	51,040	-40,01%	↓
Claim Law no. 34/1964							
Railway Traffic	21.217	27.455	77,28%	↓	20.960	1,23%	↑
Motor Vehicle Traffic	2.614.862	2.339.377	111,78%	↑	2.446.690	6,87%	↑
First Aid and Ambulance Fees Law no. 34/1964	28.282	25.615	110,41%	↑	27.533	2,72%	↑
Number of Claims Law no. 34/1964	2.664.361	2.392.447	111,37%	↑	2.495.183	6,78%	↑
Number of Claims Law no. 33 and 34,1964	2.694.978	2.426.072	111,08%	↑	2.546.223	5,84%	↑

Source : PT. Jasa Raharja

From the table above, it tends to be seen that claim recognition in 2019 totaled IDR 2.69 trillion, an increase of 5.84% or comparable to IDR 148.75 billion from recognition in 2018 of IDR 2.55 trillion. When compared with the 2019 RKAP focus of IDR 2.43 trillion, recognition of payment requests in 2019 was recorded at 111.08%.

Number of Victims and Compensation Given

	2019 (1)	2018 (2)	The Increase (Decrease)		
			Nominal	Persentase (%)	
Die I					
Number of Victims (People)	27.663	28.003	(340)	-1,21%	↓
Nominal Amount of Compensation (Rp Million)	1.400.913	1.388.568	12.345	0,89%	↑
Wounds I					
Number of Victims (People)	98.162	92.148	6.014	6,53%	↑
Nominal Amount of Compensation (Rp Million)	1.234.936	1.099.097	135.839	12,36%	↑
Burial I					
Number of Victims (People)	398	330	68	20,61%	↑
Nominal Amount of Compensation (Rp Million)	27.334	27.782	(448)	-1,61%	↓
Burial I					
Number of Victims (People)	606	621	(15)	-2,42%	↓
Nominal Amount of Compensation (Rp Million)	2.620	2.580	40	1,55%	↑
Ambulance & First Aid I					

	2019	2018	The Increase (Decrease)		
	(1)	(2)	Nominal	Persentase (%)	
Number of Victims (People)	2.611	2.960	(349)	-11,79%	↓
Nominal Amount of Compensation (Rp Million)	29,175	28.196	979	3,47%	↑
The whole I					
Number of Victims (People)	129.440	124.062	5.378	4,33%	↑
Nominal Amount of Compensation (Rp Million)	2.694.978	2.546.223	148.755	5,84%	↑

Source : PT. Jasa Raharja

From the table above, it can be seen that the number of victims helped in 2019 was 129,440 people, an increase of 5,378 people or 4.33% compared to the number of victims helped in 2018 which was 124,062 people.

Speed of Completion Settlement

	2019	2018	Achievement
Percentage of Completion Since Submission of Complete Files			
Target Percentage	≤ 1 Hour 100%	≤ 1 Hour 100%	
Percentage Realization	98,76%	98,48%	Realization increased 0,28%

Sumber: PT. Jasa Raharja

The realization of settlement of compensation for victims who died up to 2019 averaged 1 day 15 hours from the date of accident/death, or 4 days 9 hours faster than the target of 6 days, as many as 97.42% of victims who died could be resolved within the maximum time 4 days after the accident from the target of 95.00%. (Administrator, 2021).

The actual completion since the complete file was submitted was 22 minutes 15 seconds faster than the target of 1 hour. A total of 98.76% of compensation settlements were completed within a maximum of 1 hour from the time of submission from the target of 100.00%.

Description of the Implementation of PT Compensation Provision. PT. Jasa Raharja Branch Medan for Traffic Accident Victims

Implementation of PT claims. Raharja (Persero) services for car accident victims in Medan City are as follows:

Mrs. Auliya Ayumi as PT. Jasa Raharja Medan Branch, revealed the implementation of handling cases from the local area as a whole as fender bender survivors, namely (Rozy, 2021):

- a) Jasa Raharja currently has an organized organizational program.
- b) Jasa Raharja sets the claim portion for victims who died at the scene of the crime with a time limit of 7 (seven) days from the date of the accident.
- c) PT. Jasa Raharja (Persero) routinely or consistently visits the Medan Police Traffic Unit to record whether there were any accidents that day.
- d) Thinking there was an accident at the crime scene, PT. Jasa Raharja (Persero) will immediately come to the victim's house to express compassion which will then help the overall case handling cycle to be able to pursue the goal of completing the guarantee payment in less than 7 (seven) days.
- e) To find out the focus of these 7 (seven) days cannot be separated from the assistance of the National Police and the main beneficiaries.

Mrs. Auliya Ayumi (Worker at PT. Jasa Raharja Medan Branch) said that the technique for documenting a case is as follows (Rozy, 2021):

1. For victims who died:
 - a) Installment application structure (clear construction from PT Jasa Raharja (Persero).
 - b) Police report, sketch, copy of driver's license and registration.
 - c) Validation of the Fundamental Recipient (reasonable design from PT. Jasa Raharja (Persero).

- d) Announcement of Passing the Central Clinic and Joint Guide.
 - e) Character Card of the person concerned and the main beneficiary of the victim.
 - f) Photocopy of Family Card.
 - g) Photocopy of Marriage Certificate (for married victims).
 - h) Duplicate Birth Certificate (for unmarried victims)
2. For the disadvantaged:
 - a) Payment application structure (clear structure from PT. Jasa Raharja).
 - b) Police report, sketch drawing, copy of driver's license and STNK.
 - c) Authentication of the welfare of the treating specialist (clear structure of Jasa Raharja).
 - d) Unique receipt from Emergency Clinic/Puskesmas/Specialist.
 - e) Referral letter (if the victim moves to a medical clinic).
 - f) Substantial Character Card Victim.
 3. For victims with very severe disabilities, despite reports that the victim was injured, a statement of long-term disability from the treating specialist is added. Mrs. Ayumi (One of the workers of PT. Jasa Raharja Medan Branch, revealed that there were several accidents that were not covered by PT. Jasa Raharja (Rozy, 2021) :
 1. General Road Traffic Accidents:
 - a) In the event that the person concerned or his main heir has obtained a guarantee in view of Law Number 33 or 34 of 1964.
 - b) Self-destruction, attempted self-destruction.
 - c) Drunk or unconscious, serious misconduct, or caused by or occurring because the victim has a physical disability or other general state of mind.
 2. The Accident That Occurred Has Nothing to Do With Public/Automotive Collision Betting:
 - a. Race speed.
 - b. Accidents caused by earthquakes or volcanic eruptions or other geographic or meteorological anomalies.
 - c. Disasters that occur due to factors directly or indirectly related to riots or war.

Discussion

PT. Jasa Raharja is an organization that works to protect citizens, especially from street car accidents, by providing claims to car accident survivors or their main beneficiaries. PT Execution. Raharja Medan Branch's services for Car Crash Victims have been outlined in Law Number 33 of 1964 concerning Passenger Property that Must Be Protected (Article 2), specifically the legal bond for accident protection that is required is made between the provider of the property premium and the owner of the property (Yanto, 2020). Furthermore, Article 3 paragraph (1):

- a. Every large passenger in public motor vehicles, trains, planes, public transportation companies and ships from public transportation/shipping companies, is obliged to pay premiums through interested entrepreneurs/owners to cover financial losses incurred by passengers in accidents while sailing.
- b. Passengers of public motorized vehicles within the city are exempt from having to pay fees.
- c. Premiums are required to be used to make up for misfortunes related to death and severe disability that occur due to travel accidents.

Article 3 paragraph (2) is: With General Power, special things and installments of mandatory obligations can be carried out as mentioned in paragraph (1) sub 1 above. Law Number 33 of 1964 concerning Unofficial Law Number 17 of 1965 has been understood in Article 10, the regulation regarding car accidents, has regulated the regulation regarding public motorized vehicles between when passengers board the vehicle in question at the take-off point and get off from the vehicle is at its destination. The article makes sense that PT. Jasa Raharja (Persero) ensures participation for travelers who are still in the vehicle and if a car accident occurs, they are eligible to pay Jasa Raharja.

Considered by PT. Jasa Raharja (Persero) These resources are collected through Article 3 paragraph (1) responsibility must be paid along with a portion of passenger transportation costs for the public passenger transportation equipment business concerned, paragraph (2) the public passenger transportation equipment business concerned, the individual or owner is obliged to

provide responsibility for the results of premium collection is mandatory for homecoming travelers and deposits them each time with the association no later than the 27th directly or through the BRI Bank selected by the Minister of Money in accordance with what is not expressly determined by the Hierarchy Manager. (Rozy, 2021)

The profits obtained by PT. Jasa Raharja is certain to be the main strength to survive, because it is in accordance with the goals desired by PT. Medan Branch Raharja Services. PT. Jasa Raharja (Persero) is a State-Owned Enterprise under the sponsorship of the Indonesian Service of Money. PT. Jasa Raharja (Persero) currently still looks big and consistent in running its premiums as a KPR mover and project worker for the suspension of car accident compensation. Jasa Raharja (Persero) is satisfied with the organization provided. This was conveyed by Brother Tatag Sandi. A, the victim was satisfied with the organization provided by PT. God's Organization. The victim suffered a twisted twisted leg with total medical costs amounting to IDR 7,800,000 (IDR 7,000,000 800,000). PT. Jasa Raharja (Persero) provides payment resources of IDR 7,800,000 (7,000,000 800,000 Rupiah), and that means PT. Jasa Raharja (Persero) provides a 100% claim for the disaster experienced by the person concerned. (Rozy, 2021)

This is different from the confession of Mrs. Endang Wahyu Ningsih, who had a car accident with her partner. Mrs. Endang Wahyu Ningsih suffered an injured right hand and broken ribs (10 ribs) with total medical costs amounting to IDR 63,000,000 (63 million Rupiah). Meanwhile, the victim's wife, Mr. Tri lim Paryono, suffered a broken right hand with total medical costs of IDR 5,700,000 (IDR 5,000,000 700,000 Rupiah). With a total loss of more than IDR 50,000,000 (Fifty Million Rupiah), the victim admitted that he had just received a claim from PT. Raharja's services are IDR 10,000,000. This is not equivalent to the misfortune experienced by the person concerned.

It stands to reason that accident victims are eligible for accident claims reserves. However, what this couple experienced was that Mrs. Endang and Mr. Tri lim experienced a disaster because of the disaster experienced by Mrs. Endang with a total loss of IDR 63,000,000 (63 million Rupiah) and Mr. Tri lim with a total loss of IDR 63,000,000 (63 million Rupiah). 5,700. 000,- (5,000,000 700,000 Rupiah). However, it turns out that PT. Jasa Raharja (Persero) only provides paid assets of IDR 10,000,000 (Ten Million Rupiah). It is practically not identical to what the person in question has experienced. (Rozy, 2021)

Considerations for car accidents on the road are stated in Law Number 34 of 1964 Article 4 paragraph (1) which states that every person who is a victim of death or long distance disability due to an accident caused by a road traffic vehicle is given compensation. to the person concerned or his heirs without being determined by general authority. This rule complements Regulation Number 18 of 1965 Article 10 paragraph (1), specifically for people who receive wages or installments by PT. Jasa Rahrja is someone who is a victim of a road transport accident which causes the vehicle to break down on the toll road. However, not everyone who has a dented fender on the highway, other than traffic transportation, is a victim and can receive wages from PT. Jasa Raharja. (Rozy, 2021)

PT. Jasa Raharja through the Metropolitan Regulations/SAMSAT is directed by the Minister of Money Determination with the ultimate goal of collecting car accident protection subsidies through the required Premiums. The collected assets are then used as storage for car accidents on highways and toll roads, as well as additional functional expenses for PT. Raharja Services, for parts at delegate payment rates and stored in the State Warehouse with full intention to participate in local area substitution exercises. It is a reasonable use and benefit that the gift shall be useful and important to the neighboring district, nation and state.

PT. Jasa Raharja (Persero) in collecting savings is a responsibility that is very necessary and has very vital conditions with the definite aim of helping to mobilize the community with the definite aim of providing a sense of security to its family members. Apart from that, PT. Jasa Raharja is also an extension of community power in providing cooperation and certification to family members, as stipulated in the 1945 Constitution of the Republic of Indonesia Article 28H paragraph (3) every person has the right to an annuity supervised by the general authority which is considered truly free repair as honorable, individual.

PT. Jasa Raharja (Persero) is a state association which is a field of strength for the very strong in its organization, of course in general it will be considered a very rich association, because the source of wealth from retributions and awards must be streamed at any time. PT. Jasa Raharja Medan Branch gets reliable compensation through mandatory arrangements at SAMSAT Medan City

and the responsibilities required of public transportation leaders. Thus, the implementation of Guideline no. 34 of 1964 Jo PP No. 18 of 1965 concerning Road Impact Resources. Roads have been running well in accordance with informal administrative and legal measures and the Statement Letter from the Minister of Finance of the Republic of Indonesia. (Rozy, 2021).

Coordinated with these guidelines, PT. Jasa Raharja (Persero) is transforming into the main association in protected areas by empowering the implementation of social security programs according to environmental needs. Therefore the introduction of PT. Raharja's services in implementing Regional Regulation no. 34 of 1964 has perfected its motto, namely Primary in protection and Excellent in Service.

4. CONCLUSION

Considering the side effects of the review, it tends to be suspected that the implementation of PT. Raharja Medan Branch's services for traffic accident victims in Medan City are as follows: Stages of implementation of salary provision to PT. Raharja Medan Branch's services for traffic accident survivors in Medan City are in accordance with the Regulations and Guidelines, but the number of claims corresponds to what the victim experienced. PT. Jasa Raharja (Persero) to this day still looks perfect and solid in carrying out its powers as a promise mover and trader of fender bender hold reserves, this is built or shown from the results of evaluations of accident victims and beneficiaries of compensation sources from PT. Jasa Raharja (Persero) is satisfied with the administration obtained. The benefits that PT. Jasa Raharja is definitely successful and proficient, because it has achieved goals that are not regulated by PT. Medan Branch Raharja Services. PT. Jasa Raharja (Persero) is a State-Owned Enterprise supported by the Indonesian Financial Service. PT. Jasa Raharja is truly adept at gathering and according to spread and coordinated techniques.

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