

ABSTRACT

This research explains that the role of law is the embodiment of each country in creating welfare and security for its citizens. The state must actively intervene and even the law must also participate in regulating the achievement of welfare. Article 27 paragraph (1) of the 1945 Constitution of the Republic of Indonesia has affirmed that all citizens have the same position in law and government and must uphold the law and government with no exceptions. The provisions contained therein that the law does not discriminate against all citizens of the Republic of Indonesia despite the fact that there are social strata. The law protects a person's interests by allocating a power to him to act in the framework of his interests. The allocation of power is carried out in a measurable way, in the sense of being determined in terms of breadth and depth.

The purpose of this research is to find out the legality of the statement made in the case of traffic accidents and road transportation in Jember Regency. The research and preparation of this legal writing the author uses the statute approach, which is an approach that is carried out by examining all the laws and regulations relating to the legal issues being addressed ". And the conceptual approach (Conceptual approach) as an approach that moves from the views and doctrines that develop in the science of law. This type of research is normative juridical. Writing this law is done by conducting research directly into the field by conducting interviews or interviews directly with the parties concerned.

The conclusion of this study is that the insurance institution provides protection in the form of compensation or financing in accordance with the agreement and the rules that apply at the time of the disaster that happened to the insured or the victim who suffered injuries, disabilities, even to death. The mechanism of settlement of accident cases which in the police is more precisely on the Traffic Unit (Satlantas) is resolved by deliberation or by family to achieve peace accompanied by a statement.

Keywords : Insurance, Rights, Interests