

# ALTERNATIF PENYELESAIAN SENGKETA ASURANSI MELALUI BADAN MEDIASI ASURANSI INDONESIA (BMAI)

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## **Abstract**

*Insurance began to interest the public as a way to transfer risk. The important thing is that people should be able to choose health insurance companies (solvent), a reasonable premium rate, a good investment performance (Liquid, safe, and productive), to pay claims on time, do not make policy holders, to report correctly and on time, and did not violate an existing rules. In practice, disputes often arise between the insurer and the insured. Disputes can be resolved through Indonesian Insurance Mediation Board (BMAI). BMAI dispute settlement through the mediation process begins with. If the mediation process fails, will proceed to the level of adjudication. In addition, if the insured can not accept the decision at the adjudication level, so that he can bring the dispute to arbitration or court. But besides these advantages, BMAI also not free from some weaknesses. However, their presence is still needed to be one of the alternative dispute resolution insurance agencies in Indonesia.*

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